

the estates of any minor or incompetent beneficiaries who may then be receiving or entitled to receive income hereunder.

14. Bond and Liability of Trustees. None of the Trustees specifically named herein nor any Successor Trustee not named herein shall be required to give any bond or other security. The Trustee and his successors or successor shall not be liable for any mistake or error of judgment in the administration of the trusts herein created except for willful misconduct so long as he continues to exercise his duties and powers in a fiduciary capacity primarily in the interests of the beneficiaries hereunder.

15. Limitation on Distribution. Notwithstanding the provisions of this Trust Declaration, the Trustee shall in no event use or apply any of the net income during the lifetime of the Grantors for the support, maintenance or education of the Grantors' minor children or otherwise to meet the legal obligations of the Grantors for such support, maintenance or education.

16. Spendthrift Provision. The interest of any beneficiary, primary or otherwise, in the corpus or income of any trust shall not be subject to assignment, alienation, pledge, attachment or claims of creditors, and shall not otherwise be voluntarily or involuntarily alienated or encumbered by such beneficiary.