

or money's worth, or to enable the Grantors to borrow all or any part of the corpus or income of the trusts, directly or indirectly, without adequate interest or security. No person, other than the Trustee, shall have or exercise the power to vote or direct the voting of any stock or other securities of the trusts, to control the investment of the trusts, either by directing investments or reinvestments or by vetoing proposed investments, or reinvestments, or to reacquire or exchange any property of the trusts by substituting other property of an equivalent value.

7. The Grantors and any other person shall have the right at any time to make additions to the corpus of the trusts. All such additions shall be held, controlled, and distributed by the Trustee in accordance with the terms and conditions of this Declaration of Trust.

8. The Trustee shall render an annual accounting of the trust to the beneficiaries thereof or to the parent or legal guardian of any beneficiary.

9. 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 claim of creditors, and shall not otherwise be voluntarily or involuntarily alienated or encumbered by such beneficiary.

10. The Trustee shall not be required to give bond or other security.

11. In addition to its reasonable expenses incurred in the performance of its duties under the provisions of this

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