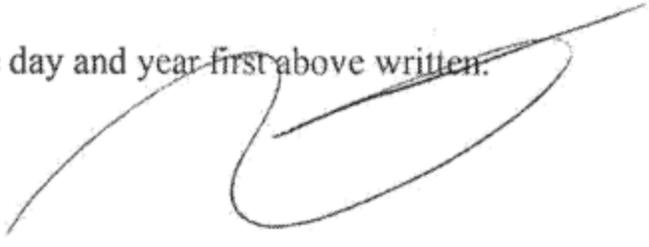
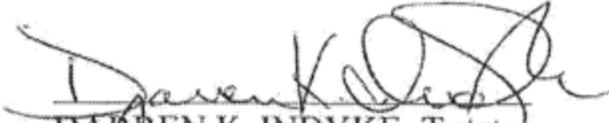


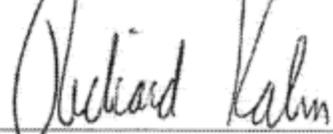
IN WITNESS WHEREOF, the Grantor and the Trustees have  
executed this Trust Agreement on the day and year first above written.



\_\_\_\_\_  
JEFFREY E. EPSTEIN, Grantor



\_\_\_\_\_  
DARREN K. INDYKE, Trustee



\_\_\_\_\_  
RICHARD KAHN, Trustee