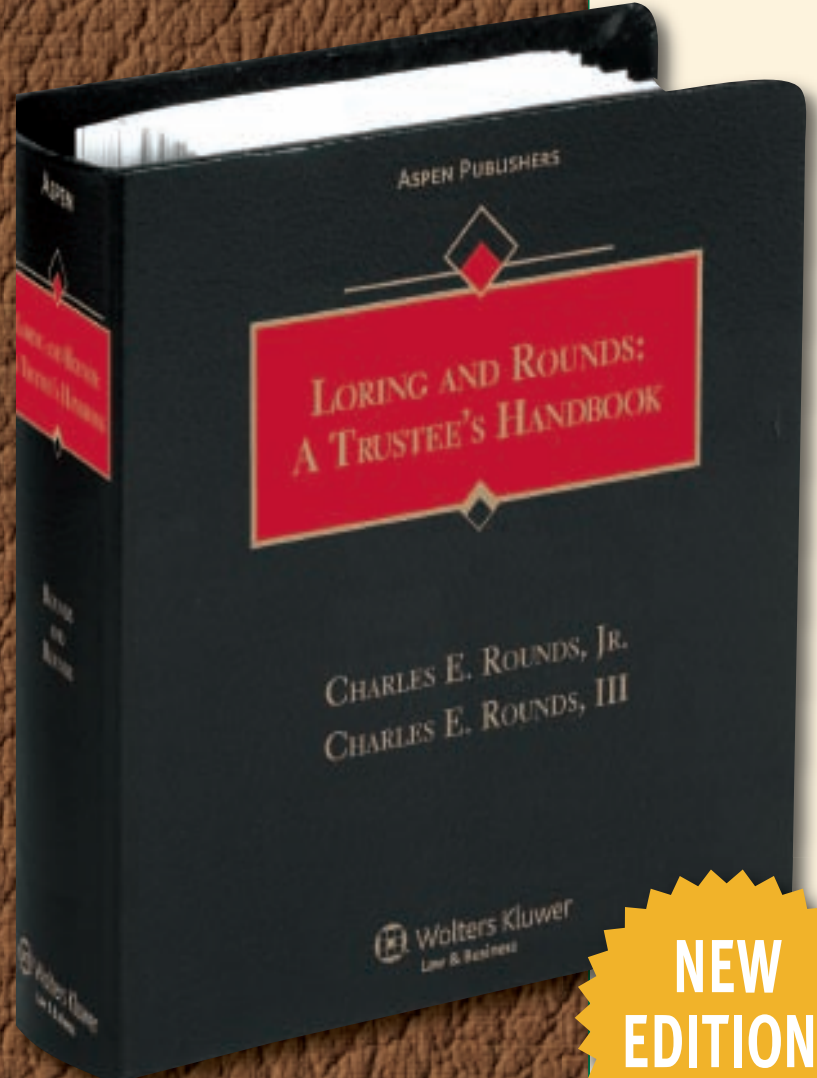
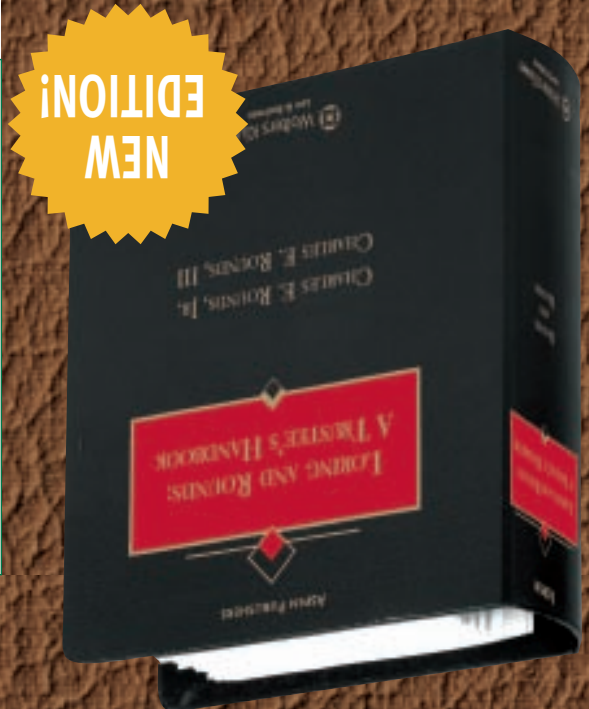


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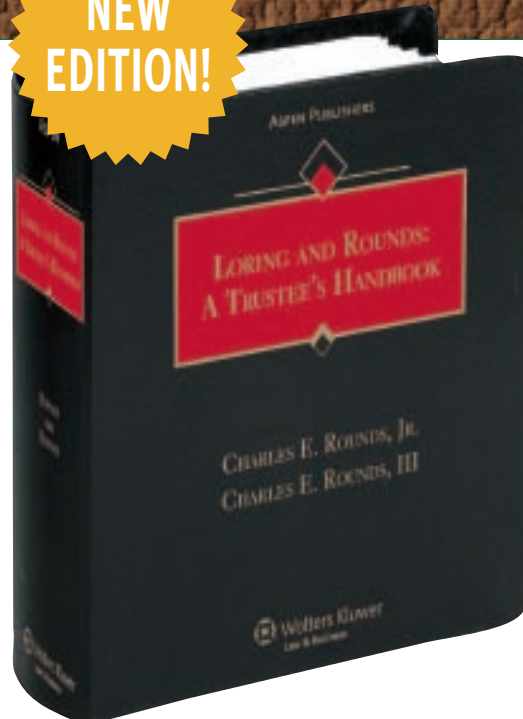
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**Charles E. Rounds, Jr.**, a member of the Massachusetts bar and tenured professor of law at Suffolk University Law School in Boston, is the author of fourteen editions of *Loring A Trustee's Handbook*, which has been cited in numerous judicial decisions and articles, as well as excerpted in the Restatement (Third) of Trusts. For over thirty years, Prof. Rounds, an Academic Fellow of the American College of Trust and Estate Counsel (ACTEC) and Resident Fellow of the Beacon Hill Institute (BHI), has been writing about, as well as lecturing and consulting on, fiduciary issues, particularly donor intent, social investing, social security partial privatization, the legal structuring of mutual funds, and the marginalization of the fiduciary relationship in the American law school curriculum. On numerous occasions he has served as a trust litigation consultant or expert witness.

**Charles E. Rounds, III**, a member of the Colorado bar, specializes in estate planning, fiduciary administration, fiduciary litigation, and marital agreements. Atty. Rounds received his BA degree, cum laude, from Georgetown University and his J.D. degree from the University of Denver Sturm College of Law.

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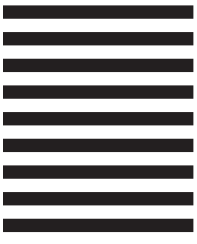
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