

"One who knowingly signs a writing that is obviously a legal document without bothering to ascertain the contents of the writing is ordinarily bound by its terms, in the same manner as if he had been fully aware of those terms, unless it can be proved that he was induced by fraud or undue influence. . . . That he does not know the terms he is agreeing to is not a mistake, but a conscious choice and a known risk" *Farrell v. Chandler, Gardner & Williams, Inc.*, [252 Mass. 341](#), 343-345 (1925). *Lee v. Allied Sports Associates, Inc.*, [349 Mass. 544](#), 550-551 (1965). 3 Corbin, Contracts § 607, at 660-662 (1960).

A settlor may either reserve powers to herself or grant them to others, *Crocker*, [28 N.E.2d at 7](#), but a trust "cannot be revoked or altered except by a reserved power to do so, which must be exercised in strict conformity with its terms." *Trager v. Schwartz*, [189 N.E.2d 509](#), [511-12](#) (Mass. 1963).