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except with the written consent of the said ERNEST BERGER, Trustee.

EIGHTH: The trustee hereunder, or his successor, shall pay the taxes and any other proper charges against said trust property out of any funds in his hands as such trustee. Upon the death of the said ERNEST BERGER, the proceeds of the aforesaid life insurance Policy No. 213445 with the State Farm Life Insurance Company, Bloomington, Illinois, on his life, shall be paid to the successor trustee to be used for the payment of taxes and any other proper charges against said trust property, and any surplus from said insurance money shall constitute a part of the corpus of said trust estate.

NINTH: No bond shall be required of the said ERNEST BERGER, as trustee, but shall be required of any successor trustee.

TENTH: No compensation shall be paid the said ERNEST BERGER as trustee for the performance of any duty of any kind or description as such trustee, but in the event the said THE FARMERS AND MECHANICS NATIONAL BANK, of the City of Frederick, in the State of Maryland, or its successor, should succeed the said ERNEST BERGER as trustee hereunder, then, and in that event, the said THE FARMERS AND MECHANICS NATIONAL BANK, of the City of Frederick, in the State of Maryland, or its successor, shall be paid a compensation for its services as trustee hereunder equal to the amounts allowed by the laws of Maryland to trustees performing similar services.

ELEVENTH: The purpose of this trust is to provide an abode and dwelling place for the said DAVID STEINMAN BERGER and HENRY WEINBERG BERGER, and to furnish them with such personal property as may be necessary for their use, and for that purpose, the said DAVID STEINMAN BERGER and the said HENRY WEINBERG BERGER shall be permitted to possess and occupy the said trust property, and the said ERNEST BERGER shall also have the right and authority to possess and occupy the said trust property, during the period of the trust hereby created, and thereafter for as long as he may so desire, provided such reservation is made under and by any conveyance made as set