

EXHIBIT "A"

KNOW ALL MEN BY THESE PRESENTS, That I, Birdie J. Dudrow, of Montgomery County, State of Maryland, being of sound and disposing mind, memory and understanding, realizing the certainty of death and the uncertainty of the time thereof, do, therefore, make, publish, declare and ordain the following as and for my Last Will and Testament,

T H A T I S T O S A Y :

I. I direct my Executor hereinafter named to pay all my just debts, funeral expenses and the proper costs of the administration of my estate as promptly after my demise as shall be convenient.

II. I give, devise and bequeath unto my daughter, Dorothy B. D. Neumaier, such items of personal jewelry and household furniture and effects as she may desire for her personal usage, and all other items of jewelry, household effects and tangible personal property I direct shall be sold and converted into cash by my Executor hereinafter named, and the proceeds thereof disposed of as a part of the rest and residue of my estate.

III. All the rest, residue and remainder of my estate of whatsoever nature, character or description, and wheresoever the same shall be located, I give, devise and bequeath unto my Trustee hereinafter named, in trust, nevertheless, for the following uses and purposes:

(A) To take, hold, manage, sell, lease, mortgage, invest and reinvest from time to time whenever and in whatever securities or other property he may deem proper, and to collect and receive the income, rents and profits therefrom, and after the payment of all lawful debts and expenses pertaining thereto,

(B) To pay all the net income therefrom in monthly, quarterly or semi-annual installments, as the same shall be convenient, unto my daughter, Dorothy B. D. Neumaier, who for many years has suffered certain disabilities, for her care, support and maintenance during her natural life, with full power and authority to my said Trustee to pay over unto my said daughter for her care, support and maintenance, from the corpus of said trust estate, such amounts and at such times as in the judgment of my said Trustee she shall have need therefor, and

(C) Upon the death of my said daughter, provided she shall die leaving issue surviving, to pay to said issue equally, share and share alike, any unused or unexpended portion of said trust estate, and in the event my said daughter shall die without leaving issue surviving, to divide any unused or unexpended portion of said trust estate into two (2) equal parts, and to convey, transfer and pay over one of such equal parts to the Trustees (or by whatsoever other name or names