living at the time of my death, I give the said sum of ten thousand dollars; to the said Mary Gummey, to be paid to her, as soon, after my death as my said Executors may find it convenient. If, my brother it law, Charles M. Levis shall be living at the time of my Frederick Hemsley

death, I give and bequeath unto the Pennsylvania Company for Insurances on lives and Granting Annuities the sum of five thousand dollars, in trust, to invest the same, and keep the same invested, and to pay the income thereof, in half yearly payments, of so unto the said Charles M. Lewis, during the term of his natural life, and upon his deathm in trust, to pay, assign, and transfer the capital of said sum of five thousand dollars, to such of his children, as may be living, in equal shares, for his, her or their own use and benefit.

I give and bequeath unto my son in law Lieutenant Quincy Adams Gillmore the sum of Five thousand dollars.

I give and bequeath to the Children's Sea Shore House at Atlanti c City for Invalid Children One thousand dollars for the endowment of a free bed in the main building of said Children's Sea Shore house, to be paid one year after the date of my death.

I give and bequeath to Clifford B. Deacon three thousand dollars, to George I. Banks on e thousand dollars, to Joseph McQuinn onesthousand dollars, to Charles Leichtman one thousand dollars, to Catherine Hudley one thousand dollars, and to Mademoiselle Junod one thousand dollars, and to Alexander Datcher two hundred dollars.

I give to my wife, Anne H. Hemsley, all my household furniture, (not including the furniture of the Hotel Brighton) all my books, plate, carriages cattle, stock, flarming implements, horses and harness, (not including wagons, morses and harness used in the business of the Hotel Brighton and all personal effects, (not including Stocks, evidences of debts and securities for the payment of money).

I also give to my said wife the sun of ten thousand dollars, to be paid to her by my said Executors, within thirty days after the date of my death. Frederick Hemsley

I give and devise unto my said wife Anneil. Hemsley her heirs and assigns my house and farm called Meadow-Croft situate in Upper Merion Township Montgomery County State of Pennsylvania, containing about forty-five acres of land.

if, at the time of my death, I shall be, still carrying on the business of keeping the Hotel Brighton, at Atlantic City, I authorize, and empower my said Executors to continue the business of keeping said Hotel, in the name, and for the benefit of my estate, for so long a time, as, in their judgment, and in their absolute discretion, they shall think it to be to the advantage of my estate to continue to carry on the same.

I also authorize them my said executors, from time to time, to lease the said Hotel Brighton, (with or without the furniture thereof) together with the buildings, (including the building called the Casino), grounds and plants used in connection with said Hotel) as well as the whole, or any part or parts of my other real estate, what soever, or wheresoever, unto such person or persons, corporation or corporations, for such time or times, and conditions, and receiving such rent or rents, payable to them my said Executors, as to them, in their absolute discretion shall seem best, and for the benefit of my estate.

I authorize and empower my said Executors, from time to time, to Tay out and expends any and all sums of money they may receive from my estate, principal and income, in carrying on the said Hotel business, renewing or adding to the furniture, repairing, improving or adding to said Hotel building, and the other buildings, and plants, used inconnection with said Fotel building, in paying off incumbrances, or developing any part or parts of my real estate, improved or unimproved, or in finishing and completing, any buildings, or other improvments of my real estate begun in my lifetime.

I authorize and empower my said executors from time to time to sell the whole or any part of my real estate at public or private sale, or sales, at such times and upon such terms, as to them shall seem proper, with or without the reservation of ground rents, either for cash, or part cash, and part mortgage, and to grant, convey and assure the same to the purchaser or purchasers thereof, and to receive the purchase money thereof, without liability on the part of such purchaser or purchasers to see to the proper application of the purchase money.

I direct my said executors at the end of each year after my death to make up an account of the income of my estate during the preceding year, and as to so much thereof; as has not been expended by/them, under any of the powers I have herein given to them, I direct them to pay the two-equal third parts thereof to my wife Anne H. Hemsley, for her own use and benefit, and the remaining one third part thereof to my daughter Frances West Hemsley Gillmore for her own use and benefit.

I direct my said Executors at the end of one year after the date of my death, and at the end of each year thereafter to pay to the said The Pennsylvania Company for Insurances on Lives and granting Annuities such sums of the Capital of my said estates as shall at such stated periods, be in thir hands, and which in the Judgment of

Frederick Hemsley my said Executors, from time to time, shall not be required, or by them thought advisble, to be faid out and expended by them in the exercise of any of the powers, I have herein given to them, said sums of capital which may afrom time to time be paid by my said executors to said Company, shall be held by said Company, its successors and assigns, upon the following trusts, viz: to invest the same, and eep the same invested, and collect the income thereof, and after paying all charges and expenses of the execution of the trust thereout, to pay two thirds parts thereof, in quarterly payments of so much as shall be received quarterly, to my said wife Anne H. Hemsley, during all the term of her natural life, but so that the same shall not be in any wise liable for the payment of her debts, contracts or engagements, or subject to her power of Alienatio n'or anticipation.

And in trust to pay the remaining one third part of said net income, during the natural life of my said wife, and after her death the whole thereof, unto my daughter Frances West Eemsley Gillmore, for her sole and separate use during all the term of her natural life, but so that the same shall not be in any wise liable for the payment of her debts, contracts, or engagements, or subject to he power of alienation or anticipation, and without being in any manner liable for the payment of the debts of her present, or any future husband she may have or take of in any manner subject to his contral contracts, or engagements. And from and after the death of my said daughter, in trusts to pay, assign, convey, transfer, and set over, the said capital, as well as the capital representing the residue of my real and Frederick Hemsley

personal estate, viz: one third part thereof, if my said wife shall be then living, and the remaining two thirds parts thereof, at the death of my said wife, unto the child or children of my said daughter, and the issue of such of them as may then be deceased, in equal shares, such issue however taking, and amongst the mselves equally dividing such share only, as his, her, or their deceased parent would have taken if living, and in default of a child or children, and the issue of a deceased child or children, then in trust tohold the Capital aforesaid, and regiduary real and personal estate, the said one third part thereof as well as the said two-thirds parts thereof, after the death of my said wife for the uses of the last will and testament of my said daughter, or my any instrument in writing in the neture of a last will, she may make But if my said wife should surviveemy said daughter, and my said daughtershould leave no children children, nor the issue of a deceased child o or children, her surviving, and should also die intestate, then I direct the whole of the said net income, subject, however, to the restrictions, and conditions, as to her debts, contracts, and engagements, above provided as to the two thirds parts thereof hereinabove directed, to be paid to her shall be thenceforth paid to my said wife, during her natural life, but without the same being subject to her power of alienation or anticipation, and at the death of my said wife, the said The Pennsylvania Company for Insurances on lives and Granting Annuities, shall hold the said Capital, and residuary estate, both real and personel, for the uses of the last will and testament of my said wife Anne H. Hemsley, or of any instrument she hay make in the nature of a last will, and shall pay assign and transfer, and convey the said Capital, and residuary real and personal estate to such person or persons, and for such estates and interests therein, as my said wife, Frederick Hemsley

in her last will and testament of instrument in the nature thereof may direct, limit or

All the residue and remainder of my estate, real andpersonal, Is give, devise, and be queath unto the said The Pennsylvania Company for Insurances on Lives and Granting Annuities, its successors and assigns, to have and to hold the same, upon the same trusts, herein above expressed with regard to the capital of my said estate hereinabove directed to be paid to it, the said Company by my said Executors, and the income thereon. This residuary provision to be subject, however, to the power hereinabove given to my said Executors to sell my real estate.

Any and all of the powers, I have in this my last will and testament given to my said Executors, shall and may be exercised by the survivor of them, in case for the death of either of them.

In witness Whereof, I have to this my last will and testament, contained in this, and the eight presecting pages set my handandseal, to with my hand to the bottom of each of the said wight preceding pages and my hand and seal to this last page this twelfth day of January in the year of our Lord, one thousand nine hundred and five. The writing contained on this and the eight preceeding pages was signed and sealed by the above named, Frederick Hemsley, and by-

h-im published and declared as and for his last will and testament in theoresence of us, w) us, who have hereunto subscribed our names as witnesses thereto, at his request, in his presence, and in the presence of each other.

Frederick Hemsley (Seal) Fred k Hemsley

The amounts of legacies of three thousand dollars to Clifford B. Deacon and Two hundred dollarss to Alexander Datcher written over erasures before execution.

> Jno. C. Bell Wm. N Trinkle John Thiel

Law Title Building, Phila, Pa.

I, Frederick Hemsley of Atlantic City, State of New Jersey (which place I declare to be my domicile) do make and Publish this Codicil to my last willand Testament, dated Two twelfth day of January, Anno Domini, one thousand nine hundred and five, that is to say: In ad-dition to the legacy of Five thousand dollars, in my said will contained, to my son in law, Quincy AgGillmore, I give and bequeath unto him the said Quincy AgGillmore, the amount of his indebted ness of forty thousand dollars, to me, evidenced by an instrument in writting, executed by him, under his hand andseal, dated the Twenty-ninth day of July 1907, whereby he transferred and set over unto me, as security for said indebtedness, his interest, to the amount of Forty t-housand dollars of, in, and to the land situate on the Westerly side of Fifth Avenue between twenty-first and twenty-second Streets, in the Borough of Manhattan, in the City of New York -

In addition to thelegacy of One thousand do-llars by my said will given to the Children's Sea Shore House, at Atlantic City, for invalid Children, for the endowment of a free bed in the main building of said Children's Seashore House, I give and bequeath toothe said Children's Seashore House at Atlantic City, the further sum of four thousand

In addition to the legacy of Three thousand dollars, by my said will given to Cliftoni B. Deacon, under the name of Clifford Deacon of give and bequeath to him the said Clifford B. Descon the further sum of Two thousand dollars.

In addition to the legacy of One thousand dollars, by my said will given to Mademoiselle Juned who, I declare to be Rachel Juned, I give and bequeath to her,

the said Rachel Junod, the further sum of One thousand dollars. I give and bequeath unto William I. Brown, the sum of One thousand dollars:~ I give and bequeath to Charles Forrester, the sum of One thousand dollars

I direct that onone of the legacies given by my said will, nor by this codicia thereto, to any of thepersons in my service, or employment, shall lapse on account of the death or deaths of such legatee or legatees, respectively, before me, but in case of such death or deaths the said respective legacy, or legacies shall be paid to the wife or wives of such legatee, or legatees, respectively, and in default of such wife

Frederick Hemsley or wives, then the said legacy or legacies shall be paid to the child-or chi-ldren of such legatee or legatees, so dying, respectively, and if more than one child, to be divided between them squally and indefault of wife or wives, or child or children, respectively, then thelegacy of legacies, of such legatees or legatees, respectively, so dying before me, shall sall into, and become part of my residuary estate.

And I, hereby, republish and comfine my said last will and estament in all