

or other securities ^{any} investment which I may leave, and to invest any moneys of my estate in such securities as it may deem prudent without confining itself to what are known as legal investments in Pennsylvania, and having regard as well to the reasonable security of the principal as to deriving a better rate of income than the highest class of investments affords, without liability for depreciation or loss by reason of its exercise in good faith and with reasonable care of the discretion herein given or otherwise than from negligence.

Sixteenth. In case my executor or my trustee shall receive or purchase securities at a premium above par, I direct that the whole of the income received from such securities shall be treated as income without deduction of any part thereof in the nature of a sinking fund to reimburse principal for such premium at maturity or sale at less than the amount paid therefor; and in case any securities shall be sold or paid off for amounts greater than were paid for same, I direct that such appreciation shall be credited to the principal of my estate.

Seventeenth. I authorize and empower my executor and my trustee in its discretion to vote and appoint proxies to vote at any election of any corporation in which my estate may hold stock or be interested; to become a party to any reorganization plan or agreement; to retain and pay counsel for advice or other professional services; to appoint agents and attorneys in fact for the transaction of business, being responsible only for due care in the selection of such persons; and generally I desire to vest in my executor and Trustee all such general and particular powers which may be necessary or convenient to enable it to attend to all the business of my estate in the most direct and efficient way, without being required to apply to any court, and without being unduly hampered by personal liability for unfavorable results of any action that it may take in good faith and with such care as a reasonably prudent business man would ordinarily take in the management of his private affairs.

Eighteenth. I nominate constitute and appoint The Land Title and Trust Company of Philadelphia, Pennsylvania, to be the executor of and Trustee under this my will, and I direct the the commission of said Company as executor and Trustee shall be Three (3%) per cent upon the principal of my estate, payable on the settlement of the executor's Account; and Three and one-half (3 1/2%) per cent upon the income thereof.

In Witness Whereof, I have hereunto set my hand and seal this eighteenth day of December, in the year of our Lord One thousand nine hundred and twelve (1912)

Mary M. Hardwick (seal)

Signed, sealed, published and declared by the above named Mary M. Hardwick, as and for her last will and testament, in the presence of us, who at her request, in her presence and in the presence of each other have subscribed our names as witnesses.

Mary A. Gilby

100 So. Broad St.,

John F. Case, 3238 N. 13th St.,

Richard Mayer, 619 N. 6th St., Phila.

I, Mary M. Hardwick, now residing at 3152 North Broad Street, Philadelphia, and being of sound mind, Make this First Codicil to my last will and testament which is dated the eighteenth day of December A.D. 1912.

First I revoke the eighth clause of my said will, whereby the sum of Ten thousand Dollars (\$10,000.) was given to my brother Wilbur R. McVaugh, absolutely, my said brother having since died.

Second. I revoke the Ninth Clause of my said Will, whereby I give to my niece Carrie C. McVaugh, the sum of Five Thousand dollars (\$5,000) absolutely.

Third. In lieu of the above bequests revoked, I give and bequeath to The Land Title and Trust Company, the sum of Fifteen thousand dollars (\$15,000.) in trust, to hold and invest the

same under the powers given in my said will with respect to investments, and the net income arising from the said trust fund, to pay and apply for the board and clothing and comfortable maintenance of my niece Carrie C. McVaugh, daughter of my brother Wilbur R. McVaugh, for and during the term of her natural life. I expressly direct that no part of this income shall be paid to my said niece, but that it shall be applied in the sole discretion of my trustee to the payment of her living expenses, doctors bills, clothing and support, for the purpose of making her comfortable so far as the income will do so. And such income in the hands of my trustee shall not be liable to her debts, contracts or engagements, nor to those of any other person, nor subject to anticipation, pledge or alienation, nor capable of attachment, execution or other legal process.

And upon the death of the said Carrie C. McVaugh, I direct that the principal of the said trust fund shall revert to and form part of my residuary estate, paying thereout her funeral expenses.

Fourth. I direct that in case any of the beneficiaries for life mentioned in my Will or this Codicil shall at any time be incapacitated by illness or otherwise from receiving and disbursing the income to which he or she is entitled, my trustee may pay and apply the same to or for the comfortable maintenance and support of such beneficiary without being required to apply to any court for leave to make such payment of the income to which such beneficiary is entitled.

In all other respects except as herein modified, I hereby ratify and confirm my said last will and Testament, which is dated the eighteenth day of December, A.D. 1912.

In Witness Whereof, I have hereunto set my hand and seal this Fifteenth day of May, in the year of our Lord, one thousand nine hundred and sixteen (1916)

Mary M. Hardwick (seal)

Signed, sealed, published and declared by the above named Mary M. Hardwick as and for a First codicil to her last will and testament in the presence of us, who at her request, in her presence and in the presence of each other hereunto subscribed our names as witnesses,

Mary A. Gilby

100 So. Broad St.,

Mary L. Davis, 1640 South St. Phila., Pa.

Richard Mayer, 2012 G. Staugh St., Phila.

I, Mary M. Hardwick, now residing at 3152 North Broad Street, Philadelphia, and being of sound mind, make this Second Codicil to my last Will and Testament, which is dated the eighteenth day of December A.D. 1912.

First I give and bequeath to Sarah Jackson, if she shall be in my employ at the time of my death, the sum of One Thousand dollars (\$1,000.) absolutely, as an expression of my appreciation of her faithful service. This gift and the next to be clear of all taxes.

Second. I give and bequeath to The Land Title and Trust Company the sum of Five thousand dollars (\$5,000.) to be invested in accordance with the powers given in my will, and the net income arising therefrom to pay over in convenient periodical payments to or for the support of the said Sarah Jackson, if she shall be in my employ at the time of my death. If the said Sarah Jackson shall not be in my employ at the time of my death the above legacy and trust fund shall ^{from} part of my residuary estate.

Third. In all other respects except as herein modified, I hereby ratify and confirm and republish my said last will and testament which is dated the eighteenth day of December A.D. 1912, and the First Codicil thereto, which is dated the Fifteenth day of March, A.D. 1916.

In Witness Whereof, I have hereunto set my hand and seal this Thirteenth day of April, in the year of our Lord, one thousand nine hundred and seventeen (1917).

Mary M. Hardwick (Seal)