estate, so that each bequest or legacy given as aforesaid and the life interests or estates of my wife and my daughters in said Trusts, shall be free and clear of all taxes as aforesaid.

SECOND: I give and bequeath unto my wife, Caroline Annie Hess, all my books, pictures, earpets, rugs, silverware, chinaware, household furniture, automobile or automobiles, jewelry, clothing, and generally all my personal effects and belongings of every kind or nature.

THIRD: I order and direct my Executors to pay unto my secretary, Belle Kennedy, if she should be in my emplay at the time of my decease, a sum equivalent to five per cent of my gross estate, so, however, that said sum so payable to said Belle Kennedy shell not be less than five hundred dollars or more than Five thousand Bollars.

FOURTH: I give, devise and bequeath one-third part of all the rest, residue and remainder of my property and estate, real, personal and mixed, of whatsoever kind and description and wherescever situate, unto The Provident Life and Trust Company of Philadelphia, their Successors and Assigns, In Trust, nevertheless, to collect and receive the rents, income, issues, dividends and profits thereof, and to keep the real estate thereof in such good order and repair as may be considered expedient by my Trustees, and to invest, reinvest and keep invested the capital or principal of said Trust, under the powers and authorities by this my Will conferred upon my Trustees, and after paying out of said income all lawful costs, charges, taxes, commissions and expenses incident to the care and management of said Trust, then to pay the net income and hold and ultimately pay over and distribute the capital or principal of said Trust, as follows, to wit:

- (a) Said Trustees shall pay said net income unto my wife, Caroline Annie Hess, for her life.
- (b) At the decease of my wife, said Trustees shall pay over, transfer and convey the capital or principal of said Trust, absolutely and in fee simple, clear of all trusts, share and share alike unto such of my three children, Henry Laurence Hess, Mary Dorothea Hess and Phyllis Serle Hess, as may be living at the decease of my wife as aforesaid, and unto the then living issue of any thereof who may be then deceased, so, however, that such issue shall take and among themselves equally divide the share or shares which their deceased parent or parents would have taken and received if living.

FIFTH: I will and direct that the remaining two-thirds part of all the rest, residue and remainder of my property and estate, real, personal and mixed, of whatsoever kind and description and whereseever situate, shall be parted and divided by my Executors into three equal parts or shares. I will and direct that the valuation and division aforesaid by my Executors shall be final, conclusive and binding upon all parties concerned.

(a) I give, devise and bequeath one of said equal parts or shares into which I have directed the remaining two-thirds part/of my residuary estate to be divided as aforesaid, absolutely and in fee simple, unto my son, Henry Laurence Hess, if living; but if he should be deceased at my death, then and in such case I give, devise and bequeath said equal part or share of my residuary estatewhich my said son, Henry Laurence Hess, would have taken and received if living, absolutely and in fee simple, share and share alike unto such child or children of my said son as may be living at his decease, and unto the then living issue of any then deceased child or children of my said son, so, however, that such issue shall take and among themselves equally divide the share or shares which their deceased parent or parents would have taken and received if living.

If my said son, Hemry Laurence Hems, should be deceased at my death without leaving to survive him any child or children or issue as aforesaid, then and in such case I will

Laurence Hess, would have taken and received if living, shall be and become a part of and be added, share and share alike, to the capital or principal of the Trustsscreated by paragraphs (b) and (c) of this Fifth Section.

(b) If my daughter, Mary Dorothea Hess, should be living at my decease, then and in such case I give, devise and bequeath another of said equal parts or shares into which I have directed the remaining two-thirds part of my residuary estate to be divided as aforesaid, unto The Provident Life and Trust Company of Philadelphia, Their Successors and Assigns, In Trust, nevertheless, to hold and retain the same under the powers and authorities conferred upon my Trustees by this my Will, and to collect and receive the rents, income, issues, dividends and profits thereof, and to keep the real estate thereof in such good order and repair as may be considered expedient by my Trustees, and to invest, reinvest and keep invested the capital or principal of said Trust under the powers and authorities by this my Will conferred upon my Trustees, and after paying out of said income all lawful costs, charges, taxes, commissions and expenses incident to the care and management of said Trust, then said Trustees shall pay the net income unto my said daughter, Mary Dorothea Hess, for her life. Aththe decease of my said daughter said Trustees shall pay over, transfer and convey the then capital or principal of said Trust, absolutely and in fee simple, clear of all trusts, share and share alike unto such child or children of my said daughter as may be living at her decease, and unto the then living issue of any then deceased child

may be living at her decease, and unto the then living issue of any then deceased child or children of my said daughter, so, however, that such issue shall take and among themselves equally divide the share or shares which their deceased parent or parents would have taken and received if living, and in default of a child or children or issue of my said daughter living at her decease as aforesaid, I will and direct that one-half part of the then capital or principal of said Trust shall be and become a part of and be added to the capital or principal of the Trust created by paragraph (c) of this Fifth Section, and that the remaining one-half part of the then capital or principal of said Trust shall be paid over, transferred and conveyed by my Trustees, absolutely and in fee simple, clear of all trusts, unto my son, Henry Laurence Hess, if then living, or unto his children or issue if he should be then deceased, in the manner, shares and proportions set forth in paragraph (a) of this Fifth Section.

(C) If my daughter, Phyllis Serle Hess, should be living at my decease, then and in such case I give, devise and bequeath the other of said equal parts or shares into which I have directed the remaining two-thirds part of my residuary estate to be divided as aforesaid, unto The Provident Life and Trust Company of Philadelphia, their Successors and Assigns. In Trust, nevertheless, to hold and retain the same under the powers and authorities conferred upon my Trustees by this my Will, and to collect and receive the rents, income, issues, dividends and profits thereof, and to keep the real estate thereof in such good order and repair as may be considered expedient by my Trustees, and to invest, reinvest and keep invested the capital or principal of said Trust under the powers and authorities by this my Will conferred upon my Trustees, and after paying out of said income all lawful costs, charges, taxes, commissions and expenses incident to the care and management of said Trust then said Trustees shall pay, expend, use and apply the net income for the maintenance, education and support of my said daughter. PhylksSerle Hess. until she shall stain the age of twenty-one years; and from them and thereafter said Trustees shall pay said net income unto my said daughter for her life. At the decease of my said daughter said Trustees shall pay over transfer and convey the then capital or principal of said Trust, absolutely, and in fee simple, clear of all trusts, share and share alike unto such child or children of my said daughter as may beliving