

purposes, that is to say, to invest the same in such securities as they in their discretion may deem advisable, and in their discretion to retain any investment in the form in which they may find them without responsibility or liability in either event for any error of judgment and to pay the income arising therefrom to my wife, Olivia J. Berens during all the term of her natural life and after her death or after my death if she shall have died before me, then to pay one-third of said income to my niece Olivia Berens Waters during her minority if she shall so long live and upon her arrival at the age of twenty-one years then to pay over to her the principal of said one-third and upon the death of my said wife or upon my death if she shall die before me, then also to pay over to my nephew, George Jason Waters one-third of the principal of said trust estate and upon the death of my said wife or upon my death if she shall die before me then to pay to Ruth M. Waters, sister of my wife during all the term of the natural life of said Ruth M. Waters the income of one-third of said trust estate and upon her death after the death of myself and wife to pay the income of said one-third unto my niece, Olivia Berens Waters during her minority if she shall so long live and upon her arrival at the age of twenty-one year then to pay over to her the principal of said one-third and in the event of my said niece Olivia Berens Waters dying before she arrives at the age of twenty-one year, then to pay the principal of the two-thirds which would otherwise be payable to her unto my said nephew George Jason Waters. Authorizing and empowering my said executors and trustees and the survivor of them to sell all or any of my real estate either at public or private sale or sales for such price or prices and upon such terms and conditions as to them may seem best or to the survivor of them and to grant and convey the same unto the purchaser or purchasers thereof, his, her or their heirs and assigns, free from all liability for or on account of the application of the purchase money, I nominate, constitute and appoint my said wife, Olivia J. Berens and E. Cooper Shapley of the City of Philadelphia Attorney at Law, to be the Executors of this my last will and testament.

In Witness Whereof I have hereunto set my hand and seal this Tenth day of July, Anno Domini One thousand eight hundred and ninety-four (1894)

Joseph Berens

Signed, sealed, published and declared by the said testator as and for his last will and testament in my presence who in his presence and in the presence of each other and at his request have hereunto set our names as subscribing witnesses.

The words "or the survivor of them" in the 15th line of the first page first interlined before signing.

John W. Emrich, Jr.
Chas. F. Jones
Ernest E. Conrad

I, Joseph Berens, above named, hereby make the following codicil to be added to my last will and testament dated July 10, 1894. I nominate, constitute and appoint the said George Jason Waters to be one of the Executors of my said will in place and stead of my said wife Olivia J. Berens and that the two executors named E. Cooper Shapley and George Jason Waters. In Witness Whereof I have hereunto set my hand and seal this

day of January 29 - 1900. A. D. 1900.

Joseph Berens

Signed, sealed, published and declared by the said Joseph Berens as and for a codicil to his last will and testament in the presence of us who in his presence and in the presence of each other have at his request subscribed our names as witnesses thereto.

Otto Hoff
Ernest E. Conrad

I, Joseph Berens, named in the foregoing will dated July 10, 1894, and codicil dated January 29, 1900, hereby make the following second codicil to my said last will and testament.

The within named Ruth M. Waters having departed this life the income of one-third of said trust estate set apart for her during her life shall after the death of myself and wife be paid to my niece Olivia Berens Waters subject to the same terms and conditions as provided in my said will and the principal thereof shall be paid to her at the time mentioned in my said will and subject to the provisions thereof. After the death of myself and wife I order and direct said Trustees or the survivor or successors of them in the trust to pay out of the principal of said trust estate the following amounts before any payments to my said nephew, George Jason Waters or to my said niece, Olivia Berens Waters, to wit:

- To my niece Martha Berens the sum of Five thousand Dollars (\$5,000).
- To Bessie Boyle who has lived with me as a servant for some years the sum of Twelve hundred dollars (\$1,200) provided that during the lifetime of my wife and myself said Bessie Boyle shall remain with us and with the survivor as long as we and the survivor may so require.
- To Jane Morrow another servant the sum of Two hundred dollars (\$200) provided that during the lifetime of my wife and myself said Jane Morrow shall remain with us and with the survivor as long as we and the survivor may so require.

And after the death of myself and wife, I further order and direct said Trustees or the survivor or successors of them in the trust before making said payments to my said nephew, George Jason Waters or to my said niece Olivia Berens Waters, to set aside a sufficient amount of principal to yield the sum of One hundred and fifty Dollars (\$150) per year as interest and to pay said sum of One hundred and fifty Dollars (\$150) per year semi-annually to my nephew Joseph Hicker for and during all the term of his natural life the first semi-annual payment of seventy-five Dollars (\$75) to be made six months after the death of my said wife. And after the death of my said nephew Joseph Hicker to divide into two parts or shares said principal sum so retained and any accrued interest thereon not due to said Joseph Hicker and to pay to my said nephew George Jason Waters one of said parts or shares and to pay to my said niece Olivia Berens Waters the income from one of said parts or shares until her arrival at the age of twenty-one years and then to pay to her the principal of said part or share. In all other respects I hereby republish my said last will and test