on business; (James Wilson;) and my said sons are respectively to pay to my said trustees interest on said loans semi-annually, at the rate of six per centum per annum; said interest to be paid over by my said trustees to my said wife as a portion of her income, in the same manner as if the principal so loaned were invested in stocks or other securities.

For the purpose of ascertaining the amount to be loaned to each of my said sons as above the various portions of my real and leasehold estate, contained in said residue thereof, shall be appraised by my said trustees at what they may deem their fair market value, and the personal estate contained in said residue thereof, so far as it does not come into the hands of my said trustees in cash, shall be valued in the same manner.

The above shall be considered in every respect as loans on interest to my said sons, and shall be repaid by them respectively to my said trustees, on the death of my said wife, or if either or both of my said sons should die in the lifetime of my said wife, said loan shall cease as to the son so dying, and shall be repaid to my said trustees as a debt due by the son so dying, in the same manner in which a debt due by such son to any other person would by law be payable on the death of such son.

And for the purpose of further protecting my estate from loss, and securing the repayment of said loans by my said sons respectively, I direct that if my wife shall exercise the power conferred on her in my said will by the thirteenth section thereof, and shall leave any portion of my personal property, which by said clause she has the power of bequeathing to my said sons, Thomas J. or Henry R. or either of them, the amount so bequeathed by my said wife to my said sons, or either

of them, or so much thereof as may be necessary, (James Wilson,) shall be paid to my said trustees in liquidation, so far as the same shall avail for that purpose of whatever my said sons shall owe on account of said loans to them respectively - that is to say, whatever shall be left by my said wife to my said son, Thomas J., shall be appointed to the payment of whatever he may owe on account of said loan, and whatever shall be left by my said wife to my said son, Henry R., shall be applied to the payment of whatever he may owe on account of said loan.

And if my said wife shall not execute the power of bequeathing the residue of my personal estate, which is conferred on her by the thirteenth clause of my said will, I direct that the respective shares, which in the event of her failing to execute said power, will by virtue of said clause pass to said Thomas J. or Henry R., or their respective issue or legatees, shall, in the first place, be charged with and applied by my said trustees to the payment of whatever my said sons may respectively owe on account of said loans.

And for the purpose of still further protecting my estate from loss, and securing the repayment of said loans, I direct that the portion of my real and leasehold estate, or the money or other property in lieu thereof, which either of my said sons Thomas J. or Henry R. may choose or receive by virtue of the provisions contained in the twelfth clause of my said will, shall also be held and retained by my said trustees as a security for, and shall be charged with whatever may be due by either of my said sons, on account of said loan to him, and may be sold by my said trustees for the purpose of paying said loan; and if either of my said sons should be deceased at the time of the death of my said wife, leaving any (James Wilson) portion of the said loan to him unpaid, then the