

daughter, Amy R. Gale in fee simple.

Item. I will devise and bequeath One-third ( $1/3$ ) of my said estate to my son, D. Chester Kemp; the home farm, upon which I new reside, containing about One Hundred and Seventy (170) Acres of land more or less, I devise to my said son, D. Chester Kemp, at the price of Thirty-Four Thousand (\$34,000) dollars, and in the event the distributive share of my said son should be less than Thirty-four Thousand (\$34,000) dollars, the valuation placed upon said farm, the said D. Chester Kemp shall pay into the residium of my estate the difference between his distributive share and the fixed valuation of said real estate of Thirty-four Thousand (\$34,000) dollars, and when done said real estate shall pass to my said son, D. Chester Kemp, in fee simple; and in the event the distributive share of my said son shall exceed the sum of Thirty-four Thousand (\$34,000) dollars, the designated price of said real estate, it is my will that he shall receive the excess in cash, it being my intention to equalize my estate between my Three (3) children.

The remaining One-third ( $1/3$ ) of my estate I will, devise and bequeath as follows:

Item. I will, devise and bequeath to the Farmers' and Mechanics' National Bank of Frederick, a body corporate, the sum of Twelve Thousand (\$12,000) dollars, in Trust, nevertheless to pay the dividends, income and interest arising therefrom to my son Harry M. Kemp, during the term of his natural life and no longer, and in the event of his death, I will, devise and bequeath the corpus of said fund together with any accumulations thereon, to his children, share and share alike, the distribution to be made by said Trustee when the youngest child shall arrive at the age of Twenty-two (22) year of age; the residue of the One-third ( $1/3$ ) I will, devise and bequeath to my son Harry M. Kemp for and during the term of his natural life and at his death I will, devise and bequeath the sum of Six Thousand (\$6,000) dollars, to the Farmers' and Mechanics' National Bank of Frederick, in Trust, nevertheless to pay the interest, dividends and income arising therefrom, into the hands of Mattie M. Kemp, wife of my son, Harry M. Kemp, for and during the period of her natural life and at her death I will, devise and bequeath the corpus of said fund, together with any accumulation thereon, to the children born of the union between Harry M. Kemp and the said Mattie M. Kemp, distribution of the same to be made by said Trustee, when the youngest child shall have arrived at the age of Twenty-two (22) years.

The residue of the One-third ( $1/3$ ) willed, devised and bequeathed to Harry M. Kemp for life, upon the death of the said Harry M. Kemp I will, devise and bequeath to his children share and share alike, the same to be distributed to them when the youngest child shall have arrived at the age of Twenty-two (22) years; and in the event the death of the said Harry M. Kemp should occur before his youngest child arrives at the age of Twenty-two (22) years, I will, devise and bequeath said portion of my said estate to the Farmers' and Mechanics' National Bank of Frederick, in Trust, to pay the income, interest and dividends arising therefrom to the children of the said Harry M. Kemp share and share alike, until the said youngest child arrives at the age of Twenty-two (22) years, at which time I declare said Trust terminated and hereby authorize and direct said Trustee to distribute said portion of my said estate to the children of Harry M. Kemp share and share alike, in fee simple.

And I hereby constitute and appoint Anna S. Kemp and D. Chester Kemp to be the Executors of this my last Will and Testament, without bond, revoking by this act all previous Wills by me made.

In testimony whereof witness my hand and seal on this 18th day of June, A. D. 1920.

D. COLUMBUS KEMP (SEAL)

Signed, sealed, published and declared by the above named testator, as and for his last Will and Testament, who at his request, in his presence and in the presence of each other, we have hereunto set out hands as witnesses.

R. M. RAU

FRANK L. STONER