

I, _____, of _____ County, Pennsylvania, declare this to be my Will and revoke all prior Wills.

FIRST: Tangible Personal Property: I give all of my tangible personal property, including any automobiles, together with all insurance on such property, to my wife, _____, if my wife survives me. If my wife does not survive me, I give such property in equal shares to my daughters, _____, who survive me. My Executor shall pay, as an expense of settling my estate, the costs of packing, storage, shipping and insurance incurred in connection with the distribution of the gifts of tangible personal property made above.

SECOND: Residue: I give, devise and bequeath all the residue of my estate, of whatever nature and wherever situated, to my wife, _____, if my wife survives me. If my wife does not survive me, I give such residue to my issue, per stirpes.

THIRD: Trust Provisions for Certain Beneficiaries:

A. Any income or principal distributable to a beneficiary under the age of twenty-five or a beneficiary who, in the sole determination of the Executor or Trustee, is incapacitated, shall be held in a trust fund by the Executor during the administration of my estate and thereafter by the Trustee. The Executor or Trustee may apply such amounts of the income and principal otherwise distributable as the Executor or Trustee, in the sole discretion of the Executor or Trustee, deems proper for the support, health, education and welfare of such beneficiary, either by direct payment of bills, or by payments to such beneficiary, his or her duly appointed guardian of the estate or person, or any person (including the parent of a beneficiary under the age of twenty-five) who has the care or control of such beneficiary, as the Executor or Trustee selects.

B. The Executor or Trustee shall distribute the balance of principal of any fund held in trust hereunder to such beneficiary when the beneficiary attains age twenty-five or, in the sole determination of the Executor or Trustee, is no longer incapacitated, whichever is later. If such beneficiary dies before attaining age twenty-five or while incapacitated, distribution shall be made to the estate of the beneficiary.

C. Whenever, in the sole determination of the Executor or Trustee, any fund held in trust under this Article THIRD is or has become too small to warrant establishing or continuing such fund in trust, or its administration is or becomes impractical for any other reason, the Executor or Trustee, in the Executor or Trustee's sole discretion, may pay such fund, outright, to the guardian of the estate or person of the beneficiary of such fund, or to any person (including the parent of a beneficiary under the age of twenty-five) who has the care or control of such beneficiary. In the case of a beneficiary under the age of twenty-five, the Executor or Trustee may pay such fund, outright, to a custodian for such beneficiary under the age of twenty-five under a Uniform Transfers to Minors Act or Uniform Gifts to Minors Act or may deposit such fund in an interest-bearing account in a financial institution of the Executor or Trustee's choosing, payable to the beneficiary upon attaining age twenty-five.

D. The Executor or Trustee shall not be obliged to supervise or inquire into the application of any distributions of income or principal made under this article and the receipt by a payee designated hereunder shall be a complete release of the Executor or Trustee.

FOURTH: Protective Provision: All principal and income shall, until actual distribution to the beneficiary, be free of the debts, contracts, alienations and anticipations of any

beneficiary, and shall not be liable to any levy, attachment, execution or sequestration while in the hands of my Executor.

FIFTH: Tax Clause: All estate, inheritance, succession and other death taxes, imposed or payable by reason of my death, and any penalties thereon, with respect to all property owned by me at the time of my death and passing under this Will or any Codicil (the "Taxes"), shall be paid from the residue of my estate, as if the Taxes were administration expenses, without apportionment or right of reimbursement. The Taxes shall be paid at such time or times as my Executor may deem advisable.

SIXTH: Powers of Executor: In addition to the powers given by law, my Executor, and any successors, without any order of court and in the sole discretion of the Executor, may:

- a. Retain any real or personal property, as long as deemed advisable.
- b. Invest in any real or personal property in accordance with the prudent investor rule.
- c. Subscribe for stocks, bonds or other investments; join in any plan of lease, mortgage, merger, consolidation, exchange, reorganization, foreclosure or voting trust and deposit securities thereunder; and generally exercise all the rights of security holders or employees of any corporation.
- d. Register securities in the name of a nominee or in such manner that title will pass by delivery.
- e. Vote securities in person or by proxy, and in such connection delegate discretionary powers.
- f. Repair, alter, improve or lease, for any period of time, any real or personal property, and give options for leases.
- g. Sell at public or private sale, for cash or credit, with or without security, exchange or partition any real or personal property, and give options for sales or exchanges.

h. Borrow money from any person, including any fiduciary, and mortgage or pledge any real or personal property.

i. Disclaim any interest or power granted to me under any instrument or by operation of law.

j. Employ investment and legal counsel, accountants, brokers and other specialists, and, whenever there shall be no corporate fiduciary in office, a corporate custodian, and compensate them and reimburse their expenses out of income or principal or both (in addition to fiduciary commissions), and delegate to investment counsel (including an account executive at a securities firm) discretion with respect to the investment and reinvestment of any or all of the assets held hereunder.

k. Pay administration expenses, including, without limitation, interest on death taxes ("administration expenses") from principal or income.

l. Use administration expenses as deductions for federal estate tax purposes or fiduciary income tax purposes or partly for each, without making adjustments between principal and income in consequence of the exercise of such discretionary power.

m. File joint income tax returns with my wife and pay a portion of such tax, and consent to gifts made by my wife and pay a portion of any gift tax thereon.

n. Compromise claims.

o. Make distributions without the consent of any beneficiary, in cash or in specific property, real or personal, or an undivided interest therein, or partly in cash and partly in such property and do so, except as otherwise specifically provided elsewhere herein, without regard to the income tax basis of specific property allocated to any beneficiary (including any trust) and without making pro rata distribution of specific assets.

My Executor may make, but shall not be required to make, any adjustment of the amount distributed to any beneficiary who would have received a greater or lesser amount if my Executor had made a different or contrary decision in reference to any of the above matters. I exonerate my Executor from any liability arising from any exercise or failure to exercise these powers, provided the actions (or inactions) of my Executor are taken in good faith.

SEVENTH: Appointment of Fiduciaries: I appoint my wife, _____, Executor of this Will. Should my wife, for any reason, fail to qualify or cease to act as such

during the administration of my estate, I appoint my daughters _____ and

_____, and the survivor of them, Executor of and Trustee under this Will.

No Executor appointed herein shall be required to give bond or furnish sureties in any jurisdiction. Each successor Executor appointed as provided herein shall have the same duties, powers and discretion as if originally appointed.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this _____ day of _____, 20__ .

Testator (SEAL)

SIGNED, SEALED, PUBLISHED and DECLARED by the above named _____ as and for his last Will and Testament, in the presence of us, who, at his request, in his presence and in the presence of each other, have hereunto subscribed our names as witnesses.

WITNESS

ADDRESS

WITNESS

ADDRESS

COMMONWEALTH OF PENNSYLVANIA :
 : ss
COUNTY OF :

We, _____, the testator, and
and _____, the witnesses, whose names are signed to the
foregoing instrument, being first duly sworn, do hereby declare to the undersigned authority that
all were present and saw the testator sign and execute the instrument as his last Will and that the
testator signed willingly, and that he executed it as his free and voluntary act for the purposes
therein expressed, and that each of the witnesses, in the hearing and sight of the testator, signed
the Will as a witness and that to the best of the witnesses' knowledge the testator was at that time
over eighteen years of age, of sound mind and under no constraint or undue influence.

Testator

Witness

Witness

Subscribed, sworn to and acknowledged before me by _____, the testator,
and subscribed and sworn to before me by _____ and
_____, the witnesses, this _____ day of _____, 20 _____.

Notary Public