

I, JOHN PIERPONT MORGAN, of the City, County, and State of New York, do hereby make, publish and declare this my Last Will and Testament in the manner and form following, that is to say: ARTICLE I. I commit my soul into the hands of my Saviour, in full confidence that having redeemed it and washed it in His most precious blood He will present it faultless before the throne of my Heavenly Father; and I entreat my children to maintain and defend at all hazards, and at any cost of personal sacrifice, the blessed doctrine of the complete atonement for sin through the blood of Jesus Christ, once offered, and through that alone.

ARTICLE II. It is my desire to be buried in the family burial place prepared by my father in Cedar Hill Cemetery, at Hartford, Connecticut, and I hereby direct that my remains be interred on the west side of the monument opposite the place where my father's remains are interred. I wish that in all arrangements for my funeral the same general course be followed that was adopted in the case of my father, except that the service shall be held at St. George's Church in the City of New York, with the Bishops of New York, Connecticut and Massachusetts, and the Rector of St. George's officiating.

ARTICLE III. I direct that all my debts, funeral and testamentary charges, be paid as soon after my decease as conveniently can be done, hereby giving to my executors full power and authority to recognize and pay as among such debts any promise or obligation made to me, verbally or otherwise, which, although not in writing, could be proved by any competent person, or which could be proved by any competent person in my own judgment, or because from memoranda or verbal directions left by me or from other sources they are satisfied that it would be my wish to have paid.

ARTICLE IV. As a first claim and charge upon my estate, and in lieu and lieu of the dower and right of dower and also of all other rights of dower and dower in any other part of my estate, I make the following gifts and provisions to and for the benefit of my beloved wife Frances Louisa Tracy Morgan, widow of John Pierpont Morgan, Junor. Section 1. I give and bequeath unto my Executors and Trustees the sum of Three Millions of Dollars, to be paid to my said wife during her natural life, and upon the death of my said wife, I give and bequeath the same to my said daughter Louise Tracy Morgan, in equal shares as there shall be children of my said son who shall have died before me.

ARTICLE V. I give and bequeath unto my said daughter Louise Tracy Morgan, Junor, the sum of Three Millions of Dollars, to be paid to my said daughter during her natural life, and upon the death of my said daughter, I give and bequeath the same to my said son Junius Spencer Morgan, Junor, in equal shares as there shall be children of my said son who shall have died before me.

ARTICLE VI. I give and bequeath unto my said son Junius Spencer Morgan, Junor, the sum of Three Millions of Dollars, to be paid to my said son during his natural life, and upon the death of my said son, I give and bequeath the same to my said daughter Louise Tracy Morgan, Junor, in equal shares as there shall be children of my said son who shall have died before me.

ARTICLE VII. I give and bequeath unto my said son Junius Spencer Morgan, Junor, the sum of Three Millions of Dollars, to be paid to my said son during his natural life, and upon the death of my said son, I give and bequeath the same to my said daughter Louise Tracy Morgan, Junor, in equal shares as there shall be children of my said son who shall have died before me.

ARTICLE VIII. I give and bequeath unto my said daughter Louise Tracy Morgan, Junor, the sum of Three Millions of Dollars, to be paid to my said daughter during her natural life, and upon the death of my said daughter, I give and bequeath the same to my said son Junius Spencer Morgan, Junor, in equal shares as there shall be children of my said son who shall have died before me.

ARTICLE IX. I give and bequeath unto my said son Junius Spencer Morgan, Junor, the sum of Three Millions of Dollars, to be paid to my said son during his natural life, and upon the death of my said son, I give and bequeath the same to my said daughter Louise Tracy Morgan, Junor, in equal shares as there shall be children of my said son who shall have died before me.

ARTICLE X. I give and bequeath unto my said daughter Louise Tracy Morgan, Junor, the sum of Three Millions of Dollars, to be paid to my said daughter during her natural life, and upon the death of my said daughter, I give and bequeath the same to my said son Junius Spencer Morgan, Junor, in equal shares as there shall be children of my said son who shall have died before me.

ARTICLE XI. I give and bequeath unto my said son Junius Spencer Morgan, Junor, the sum of Three Millions of Dollars, to be paid to my said son during his natural life, and upon the death of my said son, I give and bequeath the same to my said daughter Louise Tracy Morgan, Junor, in equal shares as there shall be children of my said son who shall have died before me.

ARTICLE XII. I give and bequeath unto my said daughter Louise Tracy Morgan, Junor, the sum of Three Millions of Dollars, to be paid to my said daughter during her natural life, and upon the death of my said daughter, I give and bequeath the same to my said son Junius Spencer Morgan, Junor, in equal shares as there shall be children of my said son who shall have died before me.

ARTICLE XIII. I give and bequeath unto my said son Junius Spencer Morgan, Junor, the sum of Three Millions of Dollars, to be paid to my said son during his natural life, and upon the death of my said son, I give and bequeath the same to my said daughter Louise Tracy Morgan, Junor, in equal shares as there shall be children of my said son who shall have died before me.

ARTICLE XIV. I give and bequeath unto my said daughter Louise Tracy Morgan, Junor, the sum of Three Millions of Dollars, to be paid to my said daughter during her natural life, and upon the death of my said daughter, I give and bequeath the same to my said son Junius Spencer Morgan, Junor, in equal shares as there shall be children of my said son who shall have died before me.