

*Twenty-second.* I will and direct that all legacy or collateral inheritance taxes chargeable upon the bequests, legacies, and annuities given or bequeathed by my last will and testament or by any codicil thereto, shall be paid from and out of my residuary estate, and that all the annuities therein and thereby given shall commence from the day of my death. I also will and direct that all the annuities which I have given, or may hereafter give to any married lady, shall be for their sole and separate use, freed from all debts, obligations, or control of their respective husbands; and that all the annuities which I have given to any female, married or single, or which I may hereafter give them, shall be payable to them personally, or to their own order or receipt, signed and dated not more than three months before the same falls or becomes due, and shall not be subject to any anticipation, lien, or incumbrance, nor to any transfer or assignment by their own act, or by the act or operation of law, or otherwise. And in case any of the said female annuitants shall attempt to alien, anticipate, encumber, or assign her annuity, or cause, or permit, or suffer, or procure it to be done, then and in that case, I authorize and empower my executor, in his discretion, to withhold the semi-annual payments thereof (which shall fall into and become part of my residuary estate), until the attempted alienation, anticipation, lien or encumbrance, transfer or assignment shall be cancelled, released, given up, and annulled. And I further will and direct that all the annuities which I have given, or which I may

