Chattels now belonging to said Gibbs and Channing in Trade and Business on the account for the benefit and at the risk of said Firm as heretofore and now carried on, so long as it shall be agreed to be continued by my beloved wife and my Children who shall be of age at the time of my decease on the one part, and the said Walter Channing on the other part and no longer. And to this end I Order and Direct that no Division or Distribution of any Estate in said Firm be made until the expiration of such agreement. And I further Order and Direct that the Portions of my children who may be under age at the time of my decease in my Estate in said Firm remain as parts of the Funds in said Firm until the expiration of such agreement, to be managed and traded upon for their benefit and at their risks respectively: And I commit to the discretion of my said partner Walter Channing to Contract the business of said Firm from time to time as he may deem best for the interest thereof and to vest any surplus Monies belonging thereto in such Funds or Property as may appear to him most Permanent and Productive: Always recommending to him in all important transactions to advise with our good friends Messrs George Champlin, Caleb Gardner and James