

State of Pennsylvania, as my executor and trustee, in trust for the following purposes, viz:

(a) During the lifetime of my wife, Mary Oakley Richards, that she have the privilege of occupying my residence with the use of the grounds attached to the same and the use of the barns, stables, outbuildings and dwellings connected with my residence in all consisting of about thirteen acres of land and all situate on the sides of said Central Commerce said Town of Hammonton, New Jersey, the said use and occupancy to be free and clear of all taxes and the cost of necessary repairs which charges, I direct my said executor and trustee to pay out of the income of my estate as the said charges severally become due. And said use to be extended to her right to occupy or let the same with the right in her to have, receive, and take the proceeds of any and all of the rent and income that may be derived therefrom from any and all sources.

(b) Out of the income of my estate I direct and it is my will that my said executor and trustee pay to my said wife Mary Oakley Richards the sum of Eighteen Hundred Dollars annually, in equal monthly payments of One Hundred and Fifty Dollars each said payment to begin the first day of the next month succeeding the date of my decease and so to continue to be paid during the life of my said wife.

(c) I direct and it is my will that my executor and trustee invest the sum of Two Thousand Dollars of the proceeds of my estate in such interest bearing securities as are approved under the laws of the State of Pennsylvania for the investment of trust funds and that my said executor and trustee, or its successors in this trust, perpetually hold the same; the income derived from One Thousand Dollars thereof to be used and applied to care for and maintain in good condition the Benjamin H. Richards family burial lots Nos. 132, 134, 135, 137 and 138 Section 1 situate in the Laurel Hill Cemetery, in the City of Philadelphia, and the income derived from the other One Thousand Dollars thereof to be used and applied to care for and maintain in good condition the Joshua Sippincott family burial lots Nos. 104, 105, 106 and 107 Section 1 situate in the Laurel Hill Cemetery in the said City of Philadelphia.

(d) Subject to the payment of the legacies bequests and charges of my said I direct and it is my will that my executor and trustee invest the proceeds of my estate and all of the surplus income, derived therefrom in interest bearing securities approved by it with full power and authority by my said executor and trustee and at its discretion, to sell and dispose of such securities or any part thereof as it may deem to be most advantageous for the interest of my estate and after such sale or sales to reinvest in other similarly approved securities the proceeds of such sales.

(e) Upon the death of my said wife, Mary Oakley Richards,

Benjamin H. Richards

this trust, except as provided in paragraph (c) hereof, shall cease and determine and upon such determination thereof it is my will and I direct my said executor and trustee to convert all of my estate into cash, and settle, and distribute the same by paying.

To the heirs, per stirpes and not per capita, of my brother Augustus H. Richards, an equal one-third part thereof.

To the heirs, per stirpes and not per capita, of my sister Selina M. Lawrence, an equal one-third part thereof.

To the heirs per stirpes and not per capita, of my sister Sarah D. Constable, an equal one-third part thereof.

If subject to the provisions of paragraph (a) hereof, I give to my executor and trustee full power and authority to grant bargain, sell and convey any or all of my lands to any person or persons in fee simple or otherwise, to public or private sale, at such times and upon such terms, as it shall think fit.

Tenth. If any of the devisees or heirs mentioned or alluded to herein shall institute any suit, action or proceeding to contest any of the terms or provisions of this my will, then and in that event this my will that such devisee or devisees, ^{heirs} heirs shall be absolutely barred and cut off from all participation in the proceeds of my estate, as fully and effectually, as if I had by name specifically excluded such person or persons from the privilege of sharing in my estate.

In Witness whereof I have hereunto set my hand and seal this twenty-third day of February A.D. 1907.

Benjamin H. Richards

Signed, acknowledged and declared by the said Benjamin H. Richards, as, and for his last will and testament, in the presence of us both being present at the same time, who, at his request, in his presence, and in the presence of each other have hereunto subscribed our names, as witnesses.

Jedfrey M. Crowell
Hammonton, N.J.

Robert Steel
Hammonton, N.J.

State of New Jersey } ss.
County of Atlantic }

Robert Steel one of the witnesses to the within will being duly sworn according to law, depose and says that he saw the testator therein named, sign and seal the same, and heard him publicly pronounce and declare the within writing to be his last will and testament, and that at the time of the doing

Benjamin H. Richards