Fee for Letters Testamentary \$25.50
Filing renunciation,
I Certificate, 1 .50

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Be it remembered that I, John D. Grover, of the City of Philadelphia, being of sound and disposing mind, memory and understanding, do make and publish this as and for my last will and testament, hereby revoking any and all wills at any time heretofore made.

Item First:- I direct my executors hereinafter named to pay my funeral expenses and all my just debts so soon after my decease as conveniently may be done.

Item Second: I give, devise and bequeath to my beloved wife, Eliza A. Grover my house and lot of land in which I now reside, known as No. 205 North Thirty-fourth Street, in the City of Philadelphia, and my summer residence, consisting of a house and lot of land, known as No. 118 Grammercy Place, Atlantic City, State of New Jersey, to have and to hold during the term of her natural life.

Item Third:— I give and bequeath the use and enjoyment of all articles of personal, domestic or household use or ornament including my furniture, books, pictures, plate, provisions, consumable stores and household effects which at the time of my decease shall be in, about or belonging to the houses and lots of land referred to in the second item of this my last will and testament, together with my jewelry, and horses and carriages used for pleasure to my beloved wife, Eliza A. Grover during the remainder of her natural life without any liability for any loss or depreciation thereof or therein, and without necessity of entering any bond or security therefor.

Item Fourth: - I direct my executors hereinafter named to carry on the business of importing and dealing in wool and hair and cleaning and scouring the same as now carried on by me during such period as they shall find the same to be profitable, and for that purpose to retain and employ therein the capital that I may have invested therein at the time of my decease, and such additional capital from my estate, or the income therefrom, as they may think advisable or necessary for the proper carrying on of said business; and my executors shall have power generally to act in all matters relating to the said business as if they were beneficially entitled to the entire principal and income therefrom, and that they shall be freed and justly indemnified out of my estate in their hands in respect to any loss arising in said business; and I direct that all the profits arising and resulting from the carrying on of said business shall annually, or oftener if my executors may think proper, be divided among and paid to my beloved wife, Eliza A. Grover, and my sons Edwin A. Grover, William Francis Grover, Roy L. Grover and Guy N. Grover, in the following proportions, that is to say, to my beloved wife, Eliza A. Grover, such part of fifty per cent. thereof as she may request for her personal support and maintenance, and such part of the said fifty per cent. as the said Eliza A. Grover shall not request to be paid over to her shall fall into and become a part of my general residuary estate; to Edwin A. Grover twenty per cent. of the profits derived from the carrying on of the said business by my said executors; and to William Francis Grover ten per cent. of the profits derived from the carrying on of the said business by my said executors; and to Roy L. Grover ten per cent. of the profits derived from the carrying on of the said business by my said executors; and to Guy W. Grover ten per cent. of the profits derived from the carrying en of the said business by my said executors.

And this division of the profits derived from the said business is to be paid to the said parties for their own use, benefit and behoof so long as my beloved wife Eliza A. Grover shall live.

Item Fifth: And from and immediately after the death of my beloved wife Eliza A. Grover it is my will that the business of importing and dealing in wool and hair so to be carried on shall pass to and become the property of my sons, Edwin A. Grover, William Francis Grover, Roy L. Grover and Guy N. Grover; and they shall respectively hold and own the following interests therein, to wit, Edwin A. Grover shall hold and own forty per cent. thereof; and William Francis Grover, Roy L. Grover and Guy N. Grover shall each own and hold twenty per cent. thereof; and they shall payto my estate at any time within five years after my wife's decease the amount of my capital invested in that business at that time, which they shall pay each in proportion to the share given them in this item of my will.

Item Sixth: I do hereby declare, and it is my will, that my real estate situate in the Borough of Brooklyn, City of New York, and State of New York, and more particularly described as follows: All those two certain lots, pieces or parcels of land with the buildings thereon erected, situate, lying and being in the Twentieth Ward of the Borough of Brooklyn, City of New York, which taken together are bounded and described as follows, viz: Beginning at a point on the Westerly side or line of Washington Avenue, distent Southerly along the same one hundred and seventy-two feet and two inches from the South-westerly corner of Washington and Flushings Avenues, and running thence Westerly and at right angles to said Washington Avenue, one hundred feet; thence Southerly and parallel with Washington Avenue, fifty feet; thence Easterly and against right angles to Washington Avenue, one hundred feet to Washington Avenue aforesaid, and running thence Northerly along said Westerly line or side of Washington Avenue, fifty feet to the point or place of beginning; and such other real estate as I may possess in the State of New York and shall not be embraced in or covered by any trust of my estate created by this will, but I distinctly declare that concerning my said real estate situate in the State of New York, I do give and devise the same to Edwin A. Grover, William Francis Grover, Roy L. Grover and Guy N. Grover, their heirs and assigns, in trust nevertheless to receive the rents, issues and profits thereof during the lives of my beloved wife Eliza A. Grover and my daughter Linda M. McCloskey, and no longer, and to pay over the net income rents. issues and profits derived therefrom, after the payment of taxes, water rents and other legal charges against the same, to my beloved wife, Eliza A. Grover so long as she may live; from and after the death of my beloved wife Eliza A. Grover the said net income, rents. issues and profits derived thereform. after the payment of all taxes, water rents and other legal charges against the same, are to be paid during the life of my said daughter Linda M. McCloskey in equal shares among my children Edwin A. Grover, William Francis Grover, Roy L. Grover and Guy N. Grover. And if the said Edwin A. Grover shall die before the expiration of the two lives on which this trust is limited leaving issue then the share of the income of the said Edwin A. Grover, so dying, shall go to such issue per stirpes; and if he shall die without issue the share of the income shall go to his wife should she be living during the limitation of said trust estate; and should both the said Edwin A. Grover and his wife die prior to the limitation of this trust estate without issue then the share of the income of the said real estate from the time of his or her death shall go in enhancement