

the provisions of the act relating to collateral inheritance.

In testimony whereof, I have hereunto set my hand and seal of office, at Philadelphia, this 13th day of February in the year of our Lord one thousand eight hundred and ninety five.

The said Testator died on the Sixth day of February 1895, at 1.30 O'clock, P.M. as per affidavit filed.

Chas. Brown,
Depy. Register.

I, William Rutter, of the City of Philadelphia, in the State of Pennsylvania, bookbinder, being of sound mind, memory and understanding do make publish and declare this my last will and testament, hereby revoking and making void all former wills by me at any time here before made.

As to such estate as it hath pleased God to intrust me with I dispose of the same as follows; viz:

Item. I give and bequeath to my beloved wife Margaret B. Rutter all my household furniture and my library in my dwelling house to have and to hold the same to her, to her heirs and assigns forever.

Item. It is my desire that the business of bookbinding established and conducted by me for so many years shall be continued by my family after my decease; and for that purpose I direct and empower my executors and trustees to take the necessary measures as early as may be convenient to have the said business incorporated in a joint Stock Company under the name and title of "William Rutter Company" and to continue the business of bookbinding under that corporate name and title, and to hold the shares of said company in Trust for my heirs and to divide the dividends that shall be earned on the said stock of the Company as hereinafter directed, that is to say, One third of said dividends to be paid to my wife Margaret B. Rutter and the other two thirds to be divided among my children share and share alike or in the case of the death of any of my child-

ren I direct that her share or their shares be paid to their children share and share alike as soon after the dividends are declared as may be practicable. Having every confidence in the ability and integrity of Lucius W. Elder my son-in-law and also of his knowledge of my business of bookbinding, I direct that he shall be made manager of the same with full power to conduct the business for the best interest of my family or heirs.

Item. I direct that my executors and trustees collect the insurances on my life and other claims due me or my estate and invest all the proceeds and funds thus realized and obtained in excess of what shall be required for the payment of my just debts, funeral expenses, cost of administration and the bequests herein made, in securities that are lawful investments for trust funds, in the State of Pennsylvania and to pay to my wife Margaret all the income derived from such investments and from any and every source belonging to my estate during the term of her natural life, and in such sums and at such intervals as shall be most convenient and agreeable to her.

I recommend to my wife that she invest in first mortgages or ground rents in the City of Philadelphia the money that she shall obtain upon the policies of insurance on my life that are written to her use and benefit, and that she use only the income derived from such funds during her life unless in her opinion her circumstances shall require that part of the principal of such insurance money be used and expended for her comfort and proper support. I make this recommendation in the belief that by observing it my wife will be spared from inconvenience and unnecessary care in her old age.

I direct that after the death of my wife Margaret my surviving trustee shall pay the income, revenues and rents that may be derived from my estate, real and personal, to my surviving children share and share alike during the term of the natural life of each of them and in case of the decease of any of my children either before or after the death of my wife, leaving surviving her a child or children then my trustees shall pay to such