

After all my lawful debts are paid and discharged, the residue of my estate real and personal I dispose of as follows: I give, devise and bequeath.

First: To Mrs Annie F. Smith of 1623 South Mole Street, Philadelphia, Pa. to have Twenty-five dollars (\$25.00), a month, payable monthly, during her life.

Second: To Miss Helen and Margaret Taylor my cousins #8 Maxwell Place, Sterling, Scotland, to each one Fifty dollars (\$ 50.00) per annum, during their live.

Third To George Birnie Hemminger, my God-son, of Loraine, Ohio, the sum of one hundred Dollars (\$100.00) to be kept in Trust with interest until he is twenty-one years of age, then to be his.

Fourth: To Mrs Grace Hemminger, of Loraine, Ohio, the sum of one Hundred dollars (\$100.00) to be paid to her as soon after my death as possible

Fifth: To Mrs Mary Esther Hemminger of McKeesport, Pa., the sum of one hundred Dollars (\$100.00) to be paid to her as soon as possible after my death.

Sixth: To Mrs Margaret Scott, of Cleveland, Ohio, the sum of One Hundred dollars (\$100.00) to be paid to her as soon as possible after my death,

Seventh: To Miss Sallie Irvin, of 1623 South Mole Street, Philadelphia, Pa., the sum of One Hundred Dollars (\$100.00) to be paid to her as soon as possible after my death,

Eighth: To Margaret Mood Carnell, of rear #24 North Connecticut Ave., Atlantic City, N.J. the sum of one hundred dollars to be kept in Trust with interest until she is 21 years of age and then to be paid to her.

Ninth: To James T. Sanderson my sousing, of Clarksburgh, West Virginia, the sum of two hundred dollars (\$200.00) annually, during his life.

Tenth:- It is my wish, that in case of death of any or all of the above named beneficiaries the sum or amount so willed shall fall back to the estate for final disposition.

Eleventh:- To the Mount Peace Cemetery Co ., of Philadelphia, Pa., I give and bequeath the sum of Two Hundred dollars (\$200.00) to be kept in trust and the interest to be applied to and for the care of the Cemetery family lot.

Twelfth:- It is my wish that Mrs Mary A. Bonner, of Atlantic City, N.J. is to have the cottage in rear of #24 North Connecticut Ave., Atlantic City, N.J. at the rental sum of twelve Dollars (\$12.00) a month, as long as she wishes to remain in it.

Thirteenth:- The expense of the property, such as Taxes, water rent, sewerage, Insurance repairs, &c., &c., not to exceed the sum of five hundred Dollars (\$500.00) in any year, to be paid out of the income of the property.

Fourteenth after the death of Mrs A.T. Smith, Of Philadelphia, Pa., after the death of the Misses Helen and Margaret Taylor, of Sterling, Scotland, after the death of Mr James T. Sanderson, Clarksburgh, West Va., (all of whom are above mentioned) the Real Estate & Property in Atlantic City, N.J. and in Philadelphia, Pa., to be Sold and from the proceeds of this Sale I give, devise and bequeath the sum of five thousand Dollars (\$5000.00) to the Philadelphia Home for Incurables of West Philadelphia, to be in memory of my dear parents, and to be known as the "George and Elizabeth Birnie Free Bed"

Fifteenth: I give, devise and bequeath the sum of five thousand dollars (\$5000.00) to the Presbyterian Hospital Hospital of West Philadelphia, Pa., to be in memory of my dear Husband and to be known as the "G.A. Schroeder Free Bed".

Sixteenth: I give, devise and bequeath the residue or balance of the amount remaining of the sale of my properties to the Presbyterian Home for Widows and single Women, of West Philadelphia, Philadelphia, Pa.,

Seventeenth:- I give and bequeath to my cousins Miss Helen and Margaret Taylor, Sterling Scotland, all my wearing apparel, clothes and jewelry of which I am possessed at my death, All the other personal property, furniture &c., &c., to be sold

and the proceeds to be added to the estate.

Eighteenth:- Lastly I name and appoint the Guarantee Trust Company, of Atlantic City N.J. to be executor of this my last will and testament.

Margaret Birnie Schroeder (Seal)

Signed, sealed and declared by the said Margaret Birnie Schroeder to be her last will and Testament and in the presence of each other have subscribed our names as witnesses thereto.

August Steuber

Margaretha Steuber

Anna Rollo

Atlantic City, N.J. April, 16, 1913

Codicil to last will and Testament of Margaret B. Schroeder Whereas, I, Margaretha B. Schroeder of Atlantic City, New Jersey, have made my last will and testament, in writing bearing date of April 16, 1913, in which I have given and bequeathed (in section two) to Miss Helen Taylor my cousin of Sterling Scotland a given amount, Now this Helen Taylor having died, it is my wish that my cousin Margaret Taylor of Sterling Scotland (also mentioned in this Second Section) is to receive two hundred dollars (\$200.00) each year during her natural life and this item to be in place and in lieu of Section item in original will.

It is my wish, that Mrs Mary A. Bonner, now occupying the first house in rear of 24 N. Connecticut shall only pay a monthly rent of ten dollars (\$10.00) for the house during her natural life, and not twelve dollars (\$12.00) as now reading in Section 12 of the original will

It is my wish, that my cousin, Mr James T. Sanderson, (mentioned in Section 17 of original will) shall have charge, after my death, of all my personal belongings and effects, household goods, wearing apparel, jewelry, &c., &c., and that he is hereby empowered and authorized to dispose of these items as he may deem and find proper and suitable.

It is my wish, that my cousin Mr James T. Sanderson, mentioned, shall have control of property & Real Estate, and be empowered to select tenants to occupy such of my property as is to be rented The foregoing intent as written on date thereof, signed, sealed, and published and declared by the said Margaretha B. Schroeder to be a codicil to her will and testament as given above, in presence of us, who at her request and in her presence, and in the presence of each other, have subscribed our names as witness thereto

M.B. Schroeder

Witness,

August Steuber

7. S. Kentucky

Margaretha Steuber

Atlantic City, New Jersey, May 5, 1915.

State of New Jersey

County of Atlantic, ss.

August Steuber, one of the witnesses to the within will being duly sworn according to law deposes and says that he saw the testatrix therein named, sign and seal the same, and heard her publish, pronounce and declare the within writing to be her last will and testament and that at the time of the doing thereof, the said Testatrix was of sound and disposing mind, memory and understanding, so far as he knows and as he verily believes and that Anna Rollo the other subscribing witness was present at the same time and signed her name as witness to the said will together with this deponent in the presence of the said testatrix and at her request and in the presence of each other, all being present at the same time.