

Will.

DEATH ON OR AFTER 1st JANUARY, 1898.

BE IT KNOWN that *Thomas William Saunders*
of *136 Windmill Street Gravesend in*
the County of Kent —

died on the *8th* day of *September 1907*
at *136 Windmill Street aforesaid*,

AND BE IT FURTHER KNOWN that at the date hereunder written
the last Will and Testament *with a codicil* —

of the said deceased was proved and registered in the Principal Probate
Registry of His Majesty's High Court of Justice, and that administration
of all the estate which by law devolves to and vests in the personal
representative of the said deceased was granted by the aforesaid Court

to *Frederick Alfred Sadler of The*
Slags Head Tonbridge in the said
County licensed victualler —
Frederick Robert Saunders of
Doydale Lynton Road South
Gravesend in the said County
concertina tuner and Samuel
Robert Macartney of 49 Windmill
Street aforesaid solicitors the Executors
named in the said *will* —

Dated the *23rd* day of *October* 1907.

Gross value of Estate ... £ *24 146 - 6 - 10*
Net value of Personal Estate £ *19 807 - 9 - 4*

IA.



THIS IS THE LAST WILL of me THOMAS WILLIAM SAUNDERS
sometimes called Thomas Saunders of No 136 Windmill Street Gravesend in the county
of Kent Concertina Manufacturer

1. I appoint Frederick Alfred Sadler of Tunbridge Wells Coal Merchant my son
Frederick Robert Saunders of Lynton Road South Gravesend aforesaid Concertina Tuner
and Robert Sidney Pitt of No 37 Maury Road Stoke Newington London Gentleman to be
the EXECUTORS AND TRUSTEES of this my will and they and the survivor of them and
the executors or administrators of such survivor or other the trustees or trustee
for the time being hereof are hereinafter called my trustees or trustee And I bequeath
to each of them the said Frederick Alfred Sadler and Robert Sidney Pitt if he accepts
the office of trustee and Executor the sum of twenty five pounds free of all duties
2. I bequeath to my wife Belinda Saunders formerly Belinda Sadler absolutely all the
plate plated articles linen china glass books pictures prints furniture jewellery

and articles of household or personal use or ornament wines liquors and consumable stores and other articles and effects of every kind which at my death shall be in or about my dwellinghouse No 136 Windmill Street Gravesend aforesaid or any other house in which I may reside or any outbuildings or grounds occupied by me therewith but except money or securities for money

3. I bequeath the following legacies all free of all duties namely (1) To my brother John Saunders the sum of one hundred pounds (2) To my brother Edwin Saunders the sum of one hundred pounds (3) To my sister Margaret Hubbard widow the sum of one hundred pounds (4) To my sister Eliza Cremieska widow the sum of one hundred pounds and (5) To my sister Ann Adshead widow the sum of one hundred pounds

4. I devise and bequeath all the real and personal estate not hereby or by any Codicil hereto otherwise specifically disposed of and which I can dispose of by Will in any manner I think proper either as beneficially entitled thereto or under any general power unto my trustees or trustee for all my estate and interest therein Upon trust that my Trustees or Trustee shall sell the said real estate (including chattels real) and call in sell and convert into money such part of my personal estate as shall not consist of money with power to postpone such sale and conversion for such a period or periods as my trustees or trustee may think proper

5. I direct that the income of my personal estate however invested shall from my death be treated and applied as income and no part thereof shall be added to capital except accumulations of surplus income (if any) during a minority And that until a sale of the said real estate my trustees or trustee may lease the same for any term not exceeding twenty one years at the best rent to be reasonably obtained without taking a fine And that the rents and profits thereof or of so much thereof as for the time being remains unsold shall after payment thereof of all rates taxes costs of insurance and repairs and other outgoings be paid or applied in like manner as the income of the produce thereof is hereinafter directed to be paid and applied

6. I direct that my trustees or trustee shall out of the money to arise from the sale and conversion of my said real and personal estate and out of my ready money pay my funeral and testamentary expenses and debts and also the legacies (other than specific) bequeathed hereby or by any Codicil hereto and the duty on any legacy bequeathed free of duty and shall stand possessed of the residue of the said money to pay the following sums namely (1) to my daughter Elizabeth Lomax the wife of Charles Lomax of 1 Violet Road Bromley by Bow the sum of six hundred pounds free of duty (2) to my trustees hereinbefore named the sum of one thousand two hundred pounds free of duty to be held by them upon the trusts hereinafter declared (3) to my son the said Frederick Robert Saunders the sum of one thousand eight hundred pounds free of duty (4) to my son Charles Saunders of Lynton Road South Gravesend aforesaid the sum of one thousand eight hundred pounds free of duty and (5) to my daughter Frances

Alice Hilda the wife of Alfred Hilder of 137 Windmill Street Gravesend aforesaid the sum of one thousand eight hundred pounds free of duty

7. Provided always and I hereby declare that it shall not be incumbent on my Executors or Trustees or trustee to raise any of the legacies by the last preceding clause hereof bequeathed and to set apart funds to provide for the same until the same in the judgment of my executors or trustees or trustee can conveniently and with a due regard to the interests of all parties concerned be raised but until the raising thereof interest thereon respectively at the rate of four pounds per cent per annum to be computed from my decease shall be paid thereon and shall be applicable as income of the said respective legacies

8. Provided always that if any of my said children (under which expression where herein used I mean and include the said Elizabeth Lomax Frederick Robert Saunders Charles Saunders and Frances Alice Hilder) being a son shall die in my lifetime leaving a widow and a child or children living at my death or if any of my said children being a son or a daughter shall die in my lifetime leaving a child or children living at my death but as to a son so dying without leaving a widow who shall be living at my death then the legacy which would have belonged to the son of mine so dying and leaving a widow and a child or children living at my decease if he had survived me shall go and belong as to one equal third part thereof to such widow who shall be living at my decease and as to the other two equal third parts to the child or children of such son who shall be living at the time of my decease and if more than one to be equally divided between them and the legacy which would have belonged to any of my said children dying in my lifetime and being a son without leaving a widow but leaving a child or children living at my decease or being a daughter leaving a child or children living at my decease shall go and belong to his or her child or children living at my decease and if more than one in equal shares

9. Provided also that if any of my said children the said Elizabeth Lomax Frederick Robert Saunders Charles Saunders and Frances Alice Hilder shall die in my lifetime without leaving a child or children living at my decease then the legacy hereinbefore bequeathed to him or her shall go and accrue to the others or other of my children living at my decease and the child or children then living of any of my said children who shall die in my lifetime leaving a child or children living at my decease and if more than one in equal shares but so that the children of any deceased child of mine shall take only equally between them the share which their parent would have taken if living Provided always that in the event of either of my said sons Frederick Robert Saunders and Charles Saunders dying in my lifetime leaving a widow but no child or children who shall be living at my decease the provisions in this present

clause hereinbefore contained shall apply only to two equal third parts of the legacy which he would have taken had he survived me and the other equal third part or share of such legacy shall go and belong to such widow of his who shall survive me Provided also that any moneys accruing to the said Elizabeth Lomax under or by virtue of this present clause shall not be paid to her but shall be retained by my Trustees or Trustee upon the trusts hereinafter declared of and concerning the said legacy of one thousand two hundred pounds hereinbefore bequeathed to them

10. I declare that the legacy of one thousand two hundred pounds (free of duty) hereinbefore bequeathed to my trustees is bequeathed to them so that my trustees or trustee shall stand possessed thereof Upon trust to invest the same in or upon some or one of the modes of investment hereinafter authorised with power to my trustees or trustee from time to time to vary such investments And shall stand possessed of such investments Upon trust to pay the income thereof to my daughter Elizabeth Lomax for her life for her separate use without power of anticipation during any coverture And after her death the capital and income of such legacy of one thousand two hundred pounds and the investments for the time being representing the same shall be held In trust for all or any the children or child of the said Elizabeth Lomax who being sons or a son shall attain the age of twenty one years or being daughters or a daughter shall attain that age or marry and if more than one in equal shares And if the said Elizabeth Lomax should not have any child who under the trusts lastly hereinbefore contained attains a vested interest in the said legacy and the investments for the time being representing the same then subject to the trusts hereinbefore declared in favour of my daughter Elizabeth Lomax and her children the said legacy of one thousand two hundred pounds and the income thereof and all statutory accumulations (if any) of income shall accrue and be held in trust for the others or other of my said children or child who shall be living at my decease and the children or child then living of any of my said children then deceased who being male attain the age of twenty one years or being female attain that age or marry if more than one in equal shares but so that the children of any deceased child of mine shall take equally between them only the share which their parent would have taken had he or she survived me

11. I direct my trustees or trustee to stand possessed of the residue of the said moneys to arise from the sale and conversion of my real and personal estate after making thereout the payments aforesaid (which residue of the said moneys is herein after called my residuary estate) Upon trust for my wife the said Belinda Saunders absolutely in case she shall survive me but in case my said wife Belinda Saunders shall die in my lifetime I direct my trustees or trustee to stand possessed of my residuary estate In trust for my said children Elizabeth Lomax Frederick Robert Saunders Charles Saunders and Frances Alice Hilder in equal shares But so that the

share of the said Elizabeth Lomax shall be retained and held on the trusts hereinbefore declared of and concerning the legacy of one thousand two hundred pounds bequeathed to my trustees

12. Provided always if any of my said children the said Elizabeth Lomax Frederick Robert Saunders Charles Saunders and Frances Alice Hilder being a son shall die in my lifetime leaving a widow and a child or children living at my death or if any of my said children being a son or daughter shall die in my lifetime leaving a child or children living at my death but as to a son so dying without leaving a widow who shall be living at my death then the share of my residuary estate which would have belonged to the son of mine so dying and leaving a widow and a child or children living at my decease if he had survived me shall go and belong as to one equal third part thereof to such widow who shall be living at my decease and as to the other two equal third parts thereof to the child or children of such son who shall be living at the time of my decease and if more than one to be equally divided between them and the share of my residuary estate which would have belonged to any of my said children dying in my lifetime in case he or she had survived me and being a son so dying without leaving a widow but leaving a child or children living at my decease or being a daughter leaving a child or children living at my decease shall go and belong to his or her child or children living at my decease and if more than one in equal shares

13. Provided also that if any of my said children shall die in my lifetime without leaving a child or children living at my decease then the share of my residuary estate which would have belonged to him or her had he or she survived me shall go and accrue to the others or other of my said children living at my decease and the child or children then living of any of my said children who shall die in my lifetime leaving a child or children living at my death and if more than one in equal shares but so that the children of any deceased child of mine shall take only equally between them the share which their parent would have taken if living Provided always that in the event of either of my said sons Frederick Robert Saunders and Charles Saunders dying in my lifetime leaving a widow but no child or children who shall be living at my decease the provisions in this present clause hereinbefore contained shall apply only to two equal third parts of the share of my residuary estate which he would have taken had he survived me and the other equal third part or share of my residuary estate which such son would have taken had he survived me shall go and belong to such widow of his who shall survive me Provided also that any share accruing to the said Elizabeth Lomax under or by virtue of this present clause shall not be paid to her but shall be retained by my trustees or trustee upon the trusts hereinbefore declared of and concerning the said legacy of one thousand two hundred

pounds hereinbefore bequeathed to them

14. I authorise my trustees or trustee to concur in winding up the business of Concertina Makers now carried on by the firm of Lachenal & Coy in which I am a partner or any business in which I may be a partner at the time of my death and for that purpose to make or concur in making arrangements and compromises with debtors or creditors or persons under contract with the firm and also to dispose of my share in any such business by valuation or otherwise and generally on such terms as they or he shall think fit with power to postpone such winding up or disposition during such period as they or he shall think proper and with full liberty to settle any account and to accept any statements of account whether with or without the production of any vouchers or other evidence and to accept pay or allow any agreed or estimated sum in satisfaction of all or any of my rights or liabilities and to accept or concur in accepting payment for my share or for the whole of any such business as the case may be by such instalments upon such terms and in such manner as they or he shall think fit and with power to allow the whole or any part of my share in the capital of any such business to remain as a loan to the person or persons for the time being carrying on the same business for such time under such conditions upon such security whether personal or otherwise and at such rate of interest whether fixed or varying with the profits as my trustees or trustee shall think fit without being responsible for any loss which may be occasioned thereby And generally to act in relation to any such business with the same powers and discretions as if they or he were absolute owners or owner thereof without liability for any loss which may be occasioned thereby And I declare that all or any of the powers hereby given to my trustees or trustee in relation to the said business and premises may in case and so far as circumstances may require be exercised by my Executors and all such powers may be exercised notwithstanding that any of my trustees or executors may be beneficially interested under this my will

15. I authorise my trustees or trustee to concur with any other person or persons entitled to or having power in that behalf in relation to any property whether real or personal held in undivided shares in making a partition of such property and to give or receive money for equality of partition and to make any such partition upon such terms and conditions as they shall think proper and for the purpose aforesaid to execute and do all such assurances and things as they shall think fit And the property which shall on any such partition be taken by my trustees or trustee in severalty shall be held upon and subject to the like trusts powers and provisions (so far as applicable) as the undivided share or shares for which the same shall be substituted and any sum agreed to be paid for equality of partition may be paid out of my personal estate or raised by mortgage of or charge upon the property so taken in severalty and any money

received for equality of partition shall be applied as if the same had arisen from a sale of the said undivided share or shares

16. Any moneys liable to be invested under this my will or any Act of Parliament applicable hereto may be invested in the names or name or under the legal control of my trustees or trustee in any of the Public stocks or funds or Government securities of the United Kingdom or India or any Colony or Dependency of the United Kingdom or upon any stocks funds shares or securities the interest or dividends whereon or the income out of which such interest or dividends may be payable shall at the time of investment be guaranteed whether at a fixed or minimum rate or whether for a definite period or indefinitely by the Government of the United Kingdom or India or any such Colony or Dependency as aforesaid or in or upon the mortgages debentures debenture stock or stocks or shares commonly called or described as preference or guaranteed or rent charge stocks or shares of any Company incorporated by Special Act of Parliament or Royal Charter and carrying on business in the United Kingdom and paying dividends on its ordinary stock or shares at the time of investment or upon freehold copyhold or leasehold or chattel real securities in England or Wales such leasehold securities having at least sixty years unexpired at the time of investment but with liberty for my trustees or trustee to dispense with the production or investigation of the Lessors title without liability for loss thereby occasioned and with power for my trustees or trustee to vary any such investment for any other investment hereinbefore authorised

17. Lastly I revoke all wills and testamentary dispositions heretofore by me at any time made IN WITNESS whereof I the said Thomas William Saunders have to each sheet of this my will contained in this and the preceding six sheets of paper set my hand this second day of August one thousand eight hundred and ninety nine -

T W SAUNDERS - Signed by the above named testator who declared the same to be his last will in the joint presence of us who jointly in his presence attest the same -

R MONTAGU JENKINS 16 Abchurch Lane E C - GEO F HARRINGTON Auctioneer 16
Abchurch Lane E C

THIS IS A CODICIL to the last will and testament of me THOMAS WILLIAM SAUNDERS (sometimes called Thomas Saunders) of No 136 Windmill Street Gravesend in the county of Kent Concertina Manufacturer which will bears date the second day of August one thousand eight hundred and ninety nine Whereas by my said Will I have appointed Robert Sidney Pitt of 37 Maury Road Stoke Newington London Gentleman a Trustee and Executor thereof conjointly with Frederick Alfred Sadler of Tunbridge Wells Coal Merchant and my son Frederick Robert Saunders of Lynton Road South Gravesend aforesaid Concertina Turner Now I hereby revoke the appointment of the said Robert Sidney Pitt as a Trustee and Executor of my said Will and the bequest of twenty

five pounds to him and in his place and stead I do hereby appoint my friend Samuel Robert Macartney of Gravesend aforesaid Solicitor Trustee and Executor of my said Will and this Codicil thereto conjointly with the said Frederick Alfred Sadler and Frederick Robert Saunders and do declare that the words "my trustees or trustee" used in my said Will shall include besides the said Frederick Alfred Sadler and Frederick Robert Saunders the said Samuel Robert Macartney and that such words "my trustees or trustee" shall be construed as therein is stated and that to the absolute exclusion of the said Robert Sidney Pitt And I bequeath unto the said Samuel Robert Macartney the sum of twenty five pounds (free of duty) if he accepts the Office of Trustee and Executor of my said Will and this my Codicil Whereas since the date of my said Will my brother John Saunders and my sister Ann Adshead have died I revoke the bequest to my trustees of one thousand two hundred pounds bequeathed by my said will and the trusts thereof and I give the same sum of one thousand two hundred pounds in addition to the sum of six hundred pounds mentioned in my said Will unto my daughter Klizabeth Lomax absolutely to place her on the same footing with my other children namely Frederick Robert Saunders Charles Saunders and Florence Alice Hilder under my said Will I revoke the directions as to my business of a Concertina Manufacturer referred to in my said Will and give the goodwill of such business of which I am now the sole proprietor trading under the name of "Lochenal and Co" together with the stock in trade fixtures and fittings but not book debts (if any) unto and equally between my wife Belinda Saunders and my two sons the said Frederick Robert Saunders and Charles Saunders in addition to any other interest they may take under my said Will And I declare that the said Samuel Robert Macartney or any other person engaged in any profession or business shall be entitled to charge and be paid all usual professional and other charges for any business done by him or his firm in the premises in the ordinary course of his profession or business or not and although not of a nature requiring the employment of a Solicitor or other professional person And in all other respects I confirm my said Will IN WITNESS whereof I have hereunto set my hand this third day of September one thousand nine hundred and seven.

T W SAUNDERS - Signed by the said Thomas William Saunders the testator as a Codicil in our presence and by us in his presence - E DUDLEY VERGETTE Solicitor Gravesend - T H WILKINS M R C S L R C P 3 Woodville Terrace Gravesend

ON the 23rd day of October 1907 Probate of this will and Codicil was granted to Frederick Alfred Sadler Frederick Robert Saunders and Samuel Robert Macartney the Executors.

