

This is the Last Will and Testament

of me Joseph Fern of No. 105 Druggate Street in the City of London
Cool and Silk Manufacturer & nominator and appoint my son Joseph Fern
and my friend James Brown Adams of 75 Old Broad Street in the City of London
Executors and Trustees of this my will & give and bequeath to my
said son Joseph Fern the diverse debts given to me by the Cloth Makers &
Company & give and bequeath to each of my daughters Anna Maria Fern &
Mary Ann Fern one of my large silver tea pots and half a dozen silver
forks and half a dozen silver spoons & give and bequeath all the rest of my
plate and plated goods unto my son Joseph Fern & give and bequeath all
my household and table linen wheresoever the same may be at my decease
unto my said son Joseph Fern and my two daughters Anna Maria Fern
and Mary Ann Fern to be equally divided amongst them & give and bequeath
to my daughter the said Anna Maria Fern and Mary Ann Fern the sum
of one hundred pounds each for their immediate use & give and bequeath to
the said James Brown Adams the sum of one hundred pounds free of legacy
duty for his care and trouble in the execution of the trusts of this my will &
give and bequeath to my said son Joseph Fern the sum of five hundred &
pounds to be paid to him immediately after my decease in order that he may
be able to use the same as capital in the business hereafter bequeathed to
him or for any other purpose & give and bequeath to my said son Joseph
Fern his Executors Administrators and assigns my two leasehold messuages
and premises known as Nos 105 and 106 Druggate Street aforesaid my lease-
hold retentive messuage and premises with the garden and appurtenances
called Globe Lodge at Newmarket in the County of Suffolk and the
fixtures and appurtenances thereto belonging and also my leasehold house
and premises situate in Caroline Street Bedford Square in the County of
Middlesex subject to his paying the rents rates taxes and all other outgoings
in respect of the same leasehold premises or any or either of them and to
his observing and performing all the covenants conditions and agreements
contained in the several leases under which the same respectively are &
give and bequeath to my said son Joseph Fern for his absolute benefit
the goodwill of my trade and business of a Cool and Silk Manufacturer now
carried on by me at Druggate Street aforesaid and all the stock in trade plant
fixtures tools debts book and other debts books of account and other books
and all other property used by me in the said business or belonging thereto
or connected therewith whether in Druggate Street aforesaid or wheresoever
the same may be and also all Policies of Insurance against fire upon the
said leasehold premises stock in trade plant fixtures and tools or any of them
and the full benefit thereof but subject nevertheless to my said son paying
and discharging or satisfying all the debts liabilities and engagements due
or owing from me or entered into by me in respect or on account of the said
business & give and bequeath to each of my daughters the said Anna
Maria Fern and Mary Ann Fern the sum of fifteen hundred pounds Bank
of England stock one hundred shares in the Charter'd Gas Light
and Coke Company and fifty shares in the Phoenix Gas Company of
twenty pounds each but nevertheless the same to be settled in the manner
hereafter directed and declared that in case I shall not at the time of my
decease have the amount of Bank of England stock and the number of shares
in the Charter'd Gas Company and Phoenix Gas Company herebefore
mentioned such an amount of such stock and such a number of such shares
respectively shall be purchased by my Executors as will make up the amount
of stock and number of shares herebefore mentioned and given for the benefit
of my said daughters as aforesaid & give bequeath to my said
son Joseph Fern his Executors Administrators and assigns respectively
for his and their own absolute use and benefit all those my leasehold messuages

and premises situate in Decilose Square Bell Street and elsewhere in the County of Middlesex and my several messuages land and premises situate in Decilose in the County of Essex and all other my messuages lands tenements hereditaments and real estate whatsoever and wheresoever and whither I shall myself or my assigns or of what nature or tenure soever or over which at the time of my decease I may have any disposing power and not held by me as mortgage or trustee only & hereby direct my said trustees and executors out of my several estate to pay the annuity of sixty pounds payable by me to my half sister Mary Cooke during her life in pursuance of the Will and Codicil of my late Aunt Hannah from deceased if the same shall be payable at my death & over and bequeath to my said son Joseph from all moneys and securities for money and all other my personal estate and effects what soever and wheresoever not hereinbefore otherwise disposed of and not held by me as trustee or mortgage only after or subject to the payment of my just debts funeral and testamentary expenses and the several legacies hereinafter bequeathed so hold receive and take my said personal estate and premises and every part thereof unto my said son Joseph from his & his executors administrators and assigns for his and their own use and a benefit And as to the legacies of Bank of England stock and shares in the Chartered Gas Company and the Phoenix Gas Company hereinbefore given to each one of my said two daughters as aforesaid I hereby declare that the trustees or trustee for the time being of this my will shall stand possessed of such her legacies as aforesaid in trust during her life to pay the dividends interest and annual income of such her legacies into her own hands for her sole and separate benefit but without power of anticipation and prudence of the debts control or interference of any husband she may marry for which purpose her receipts alone shall be sufficient discharges for the same dividends interest and annual income And from and after the decease of such daughter upon trust to assign transfer and pay such legacies unto all and every the child and children of such daughter if more than one the whole to that one child who being a son or a son shall attain the age of twenty one years or being a daughter shall attain that age or marry under that age but in case there shall be no child or children of such daughter who under the trusts aforesaid shall become absolutely entitled to such legacies they and in such case as to one moiety or equal half part of such legacies in trust for my said son Joseph from his executors administrators and assigns absolutely And as to the other moiety or equal half part of such legacies upon the same trusts for the benefit of my other daughter and her child and children as is hereinbefore declared with respect to her legacies of Bank of England stock and shares in the Chartered Gas Company and the Phoenix Gas Company given to her as aforesaid or such of the same trusts as shall be then subsisting or capable of taking effect and subject thereto in trust for my said son Joseph from his executors administrators and assigns for his and their absolute use and benefit Provided always and I hereby declare that the trustees or trustee for the time being of this my will may at any time after the decease of each of my said two daughters or in the lifetime of such daughter with her consent in writing raise any part not exceeding in the whole one half part of the capital share of every or any child of such daughter in the said trust moneys and premises notwithstanding the same shall not then have become vested or payable and may apply the money so raised for the performance advancement or benefit of such child in such manner as the said trustees or trustee shall in their or his or her discretion or with such consent as aforesaid as the case may be think fit And that the said trustees or trustee shall after the decease of each one of my said two daughters respectively apply for the maintenance and education of any child of such daughter for the time being presumptively

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entitled to a share under the trusts aforesaid until the same shall be
bottom, vested or payable such yearly sums of money not exceeding the
amount of the annual income for the time being of the same share as the
said trustees or trustee shall think fit and shall from time to time invest the
surplus annual income of every such share in their or his names or name in
the three pounds per cent consols or in Bank of England stock but not on any
other security or investment and accumulate the same for the benefit of a
such person or persons as under the trusts aforesaid shall become absolutely
entitled to the fund from the income of which such accumulations shall
have proceeded & it so that the trustees or trustee may apply the surplus
annual income of the capital share of any such child in any preceding
year or years and the accumulations thereof towards or in increase of
his life or their maintenance education or support in any succeeding
year or years provided always and my will is that it shall be lawful for
my said executors or the trustees or trustee for the time being of this my
will to compromise or compound for any sum or sums of money which
shall be due and owing to me at the time of my decease and to adjust &
and settle all accounts which shall then be depending between me and
any other person or persons whatsoever or to refer the same accounts or
any of them to arbitration and to allow such reasonable time or indulgence
for the payment of the same respectively and in the meantime to accept
such assurances for the payment thereof as they or he in their or his or a
discretion think fit provided always and I hereby declare that it shall
be lawful for the trustees or trustee for the time being of this my will in
their or his absolute discretion to continue the said legacies of my said
daughters invested upon the stock and shares hereinafter bequeathed
to them as aforesaid or to sell and convert the same into money and to
lay out and invest the same in the three pounds per cent consols or upon
Bank of England stock but not upon any other security or investment
and also to alter vary and transpose all or any of the stocks funds and
securities for the time being subject to the trusts of this my will from time
to time as occasion shall require by selling or converting into money or
calling in the same respectively and laying out and investing the money
to arise thereby in or upon any stocks funds or securities of the same
nature all such investments to be holden upon and subject to the same
trusts and provisions as are herein declared and contained of and in
concerning the aforesaid trust moneys and premises or parts of them as
shall be then subsisting or capable of taking effect and I declare that the
receipts in writing of my trustees or trustee for the time being shall be a
sufficient discharge for any moneys or security to be acquired or paid
under the trusts aforesaid for all moneys to be paid by me or them
respectively and that no person or persons paying the same shall be
answerable for any loss misapplication or nonapplication or be obliged
to see to the application of or to the utility of raising the moneys in
any such receipt acknowledged to be received respectively and I declare
that it shall be lawful for the surviving or continuing trustees or trustee
for the time being of this my will (if any) whether such surviving trustee
or trustee shall be willing to continue to act in other respects or not or for
the executors or administrators of my last surviving trustee for the time
being by any deed or deeds from time to time to substitute and appoint
any other person or persons to be a trustee or trustees in the stead or
place of any trustee or trustees who either in my lifetime or after my
decease shall die or go to reside beyond the seas or shall be incapable
of being discharged from or shall decline or become incapable to act
in the trusts aforesaid and thereupon all the estates moneys and premises
for the time being subject to the trusts of this my will shall be vested in
such continuing and new trustees or in such new trustees only as the

part may be disposed with the then subsisting trusts powers and a
provisions declared concerning the same respectively and my trustees
for the time being shall severally be chargeable only for the moneys
actually received by them respectively although there may join in any
receipt for the sake of conformity and none of them shall be answerable
for any misfortune or loss in the execution of the aforesaid trusts or
unless the same shall happen through their own wilful neglect and a
default respectively and my trustees for the time being may reimburse
themselves out of the said trust premises all costs charges damages and
expences sustained by them respectively in or about the execution of
the aforesaid trusts or any of them or in relation thereto & give order
and discharge unto my said trustees and executors their heirs executors
administrators and assigns according to the nature and tenor thereof
respectively all messuages lands tenements hereditaments and premises
whereto I may be seized or possessed of or entitled to at my death as
trustee or mortgagee only disposed the like trusts and with me and subject
to the like powers provisions agreements and declarations upon with me
and subject I shall then hold the same and I hereby direct my executors &
trustees not to keep any part of the moneys belonging to my estate at a
private bank but always to keep their banking amount as such executors
and trustees at the bank of England and lastly I hereby revoke all
former wills and testamentary dispositions by me at any time heretofore
made and declare this only to be and contain my last will and testament
in writing and I have hereunto set my hand this fifth day of
Sept: one thousand eight hundred and seventy two — Joseph Storr —
signed by the said John from the testator as and for his last will and
testament in this presence of us both present at the same time who in his
presence at his request have hereunto subscribed our names as witnesses
Walter G. Moore solicitor 21 College Hill London &c — Wm Ed Dolan
Clerk to Messrs Wilde & Co 21 College Hill London

Witnessed at London 25th January 1875 by the Earl of Rosse
from his son and daughter Dowell in the 20th year of James Dowell & James
his executors to whom power was granted