

I W M Morgan of Durham
Durham Co North Carolina
Realizing the uncertainty of life
though now enjoying the state health
and ~~being~~ sound mind & Judgement. Do make
I declare this to be my last
will & testament in manner & form
following

First I give & bequeath unto my wife
Annie Fawcette Morgan. All of
my real estate now held in my
name & jointly with others, in the
town & County of Durham N.C.,
to hold as long as she lives, then
to our children that are now living
or any issue that may come hereafter
from our union. She to have the
power ^{with the advice of the Trustees} at any time to sell the same
& reinvest with the advice & consent
of two of the three trustees that I
name below or their successors. I also
give & bequeath to her all of my
personal property consisting of Stocks
&c to hold in trust with said
trustees she to have the income
therefrom so long as she may live
that to be the property of my children
as the Real Estate. She with the

and never in any doubtful stocks that I
may hold trusting they will advance
& secure the estate. I further request
that my wife & Trustees or use
special care that what funds I have
be invested in unquestionable safe securi-
ties rather than high interest bearing
securities that have any doubts of being
secure.

I further give & bequeath unto my
wife as before the two Life Ins
policies of \$5,000 each in the New York
Life Ins' Co one of \$5,000 in the
Equitable Life Assurance Society of
New York made payable to my estate
& \$2,000 that I have in the Independent
Order of United Workmen. to invest with
my Trustees & to use the income
therefrom as she may live
& then such property or securities as
this may buy to go to my children
or legal heirs...

I further grant & bequeath especially
that my wife shall ^{have as trustee for} all of the stocks
that I now or my hereafter hold or may
inherit from my mother in the
Durham Fertilizer Co the Monrovia
Banking Co or the Consumers Phosphate
Co. After paying all that I may
owe on any of them I further
request that my wife & Trustees sell
enough of such securities to pay any
debts that I may owe on this stock.

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and as in all former cases I give
my wife & Trustees power to sell this
& any other property that I may own should
they think best & invest the proceeds
as they may think best.

I further stipulate that my wife
shall jointly with my Mother & Morgan
pay the annual dues in the Policy that
my mother holds in the Equitable
Life Insurance Co for \$5000 and at the
death of my mother I grant & give
unto my wife as hereafter my half
interest in this Policy, to be invested
as my other leguit.

I also request that my wife and
Trustees give to my mother from
the income my property may
bring two hundred dollars per annum
payable \$100 semi annually

I then by request & appoint to act
as Trustees & advisors with my wife

W. N. Fuller my brother & J. Morgan
& my wife's mother Est. Truett all
of Durham Durham Co North Carolina
Should my wife die before my
children are of age then the Trustees
are to serve alone, should either of the
other Trustees die then the surviving two
with my wife is to select the Trust
I further desire that my wife shall
give my children a thorough education
if the ~~same~~ income from the property is

is sufficient after giving my wife
an annual income of \$1,500. I desire
& request that my wife & Trustees shall
not curtail the annual income below
this amount for Educational or any other
purpose so long as my wife lives. She
is of course required to support our
children out of the income.

Children become of age & shall have
sufficient funds to bring in the
stated income of \$1,500. Per annum
then the surplus or amount over what is
necessary to bring in this stated income
shall be divided equally & given to each
child pro rata when they are of age.
If there is not enough property to bring
in or produce more than the stated
amount. then all of it is to be

retained under trustees & wife until the
death of my wife when it is to be
divided equally between my children
should any of them survive my wife
& if not the property is to go to my next
of kin

In witness whereof I have hereunto set
my hand & seal this the Tenth day of
January Eighteen Hundred & Ninety two A.D.

Wm M Morgan Seal

Witness,

E. J. Fuller

Attorney