

pay over to her, for her sole and separate use, the dividends on said
 stocks, her separate receipts therefor, to be good and valid as if she were
 feme sole, and after the death of the said Annalannah Newell, the
 said stocks to go to the Child or Children of the said Annalannah
 Newell absolutely, and if the said Annalannah Newell should die
 leaving no issue her surviving then said stocks to go to the Child
 or Children of my brother Thomas Ritchie absolutely, and if no child
 or Children of my brother Thomas Ritchie shall survive the said
 Annalannah Newell then said stocks to go to my brother Albert
 Ritchie, his Executors, Administrators and next of kin. And I
 do hereby give and bequeath the other fifty one shares of
 stock in the Hagerstown Bank, and the other fifty five shares
 of stock in the Tidewater County Bank to my brother Albert
 Ritchie his Executors and Administrators, to have and to hold
 the same to and for the use and in and upon the trusts fol-
 lowing, to wit: For and during the natural lives of my
 brother Thomas Ritchie and Mary Ann, his wife, to receive
 and pay over to them, and the survivor of them, for the use
 of the said Thomas Ritchie and Mary Ann, his wife jointly
 and the survivor of them, the dividends on the said stocks
 but no part of said dividends to be at any time liable for
 the debts of the said Thomas Ritchie even though he should
 survive his said wife, and after the deaths of the said
 Thomas Ritchie and Mary Ann, ~~his wife~~, the said stocks
 to go to the Child or Children of the said Thomas Ritchie
 absolutely, and if the said Thomas Ritchie and Mary Ann,
 his wife, shall both die leaving no issue of him the
 said Thomas Ritchie then surviving, then the said stocks
 to go to the Child or Children of my sister Annalannah
 Newell absolutely, and if no child or children of my sister
 Annalannah Newell shall survive the said Thomas Ritchie and
 Mary Ann, his wife, then said stocks to go to my brother Albert
 Ritchie, his Executors, Administrators and next of kin. And
 I do hereby authorize and empower my brother Albert Ritchie
 to sell and dispose of all the aforesaid stocks, or any part
 thereof, and to invest the money arising from the sale or
 sales thereof, either in other Bank stocks or such other personal
 securities as he may judge best, whenever he thinks proper,
 all such investment or investments subject nevertheless
 to the uses and trusts, limitations and restrictions of the
 stocks aforesaid, of the proceeds of the sale of which they
 shall be an investment or investments. And I do hereby au-
 thorize and empower my brother Albert Ritchie, to authorize
 and appoint by his last will and Testament, or by any other
 writing at any time some other Person or persons to execute and
 carry out the said trusts herein conferred to him, as fully,
 in all respects as he may or can do himself under this will.