

thereof, less any disbursements that have to be made from time to time. This will yield you an income of between \$39 and \$40 per month from this time forth as long as you live. This we have made secure to you by the execution of a will on the part of your uncle, who devises the property to trustees in trust to continue the payment of one-half of the rents to you for your life, and at your decease to convey a one-half interest in the property absolutely to your heirs.

"The will is so drawn that nothing that can happen will, during your lifetime, interfere with the payment to you of one-half of the rents of the property. The will has been executed and left with Mr. Hillock.

"This means for you that the property, which has not been yielding \$40 a year, will yield hereafter \$40 per month to you.

"I have prepared a conveyance of your interest to your uncle, and have forwarded it to him at Cincinnati. The several matters here are waiting for the return of this; and, as soon as it is received, the whole matter will be closed up and settled, for, I trust, a great many years to come."

This letter and the deeds were taken by Mr. T. A. Snider to Cincinnati, and his niece then executed them there. The conveyance was a quit-claim deed, in consideration of \$1.

The building then erected was destroyed by fire in 1904, and a new building was erected in 1905. Mr. T. A. Snider mortgaged the property to a trust company to secure an advance of \$20,000 to permit the erection of this building. This mortgage is still outstanding against this property.

In pursuance of the arrangements embodied in the letter of the 9th May, 1900, Mr. T. A. Snider made his will, by which he gave the Bay street property in trust for the benefit of his niece and his nephew during the period of the natural life of the survivor, and upon the death of the survivor to the issue of the niece as to one-half, the issue of the nephew as to the other half, and, in default of issue of either, to his American executors.

This will was followed by a series of wills, each revoking the prior testament; and, speaking generally, until the last will, each will cut down the provision for the niece. By the last will, dated the 6th June, 1912, the niece is given \$20,000 absolutely, and a Canadian executor is appointed, who is directed to realise upon the testator's Canadian estate and to transmit the proceeds to the American executor.

This will differs from some of the preceding wills, which specifically disposed of the Bay street property and which make