

## Will of Joseph Lowdell (1782 - 1834)

I Joseph Lowdell of No.11 Princes Place Kennington in the County of Surrey Surgeon do make this my last Will and Testament in manner and form following that is to say first I give and bequeath all my household Goods and furniture plate Linen and China and Books unto my Brother Stephen Lowdell of Lewes in the County of Sussex ironmonger William Chaffers of Greek Street Soho in the County of Middlesex Pawnbroker James McDouall of Holmes Terrace Kentish Town in the said County of Middlesex Gentleman and William Naylor Morrison of Great Surrey Street Blackfriars Road in the said County of Surrey pawnbroker their Executors Administrators and Assignees upon trust that they my said Trustees and shall immediately after my decease make or cause to be made an inventory of the same and do and shall permit my wife Susanna Lowdell to use and enjoy the same for and during the term of her natural life and from and after the decease of my said wife upon trust to divide the whole of such household Goods and furniture plate Linen China and Books equally between my two sons Joseph Langridge Lowdell and Edward Lowdell share and share alike and in case any dispute should arise between my said two sons as to such division then I direct my said Trustees or the survivor of them to sell and dispose of the whole of such household Goods and furniture Plate Linen China and Books and to divide the produce arising from such sale after paying the expenses thereof and incidental thereto to and amongst my two said sons share and share alike And I give and bequeath unto my wife all my wines and liquors absolutely for her use and benefit I give and bequeath my Piano forte made by Warman Wigmore Street London unto my daughter Susanna Lowdell Also I give and bequeath my Piano forte made by Ball Duke Street Grosvenor Square unto my daughter Sarah Ann Lowdell Also I give and bequeath my watch watch chain and seals unto my son Joseph Langridge Lowdell Also I give and bequeath my personal jewels unto my son Edward Lowdell I give and bequeath to the said Stephen Lowdell William Chaffers James McDouall and William Naylor Morrison and unto Henry Dempster of Union Street in the Borough of Southwark pawnbroker one hundred

pounds each I give unto my Brother George Lowdell and Mary Ann Lowdell ten pounds each for Kings and as to all my Messuages Lands Tenements and Hereditaments of what tenure soever and wheresoever situate and all my shares and interest in the public funds ( if any) and my Monies and securities for Money and all the stock in trade employed in the copartnership trade or business of a pawnbroker now carried on by me in conjunction with Henry Dempster in the parish of Saint George in the Borough of Southwark and all the Rest Residue and Remainder of my Goods and Chattels Real and Personal Estate and Effects whatsoever I give devise and bequeath the same and every part thereof unto the said Stephen Lowdell William Chaffers James McDonall and William Naylor Morrison their Heirs Executors Administrators and Assignees upon the Trusts and to and for the ends intents and purposes hereinafter expected and declared of and concerning the same that is to say that upon Trust that they my said Trustees or the survivor or survivors of them the Heirs Executors or Administrators of such survivor do and shall as soon as conveniently may be after my Decease make out a full and correct inventory and amount of the said stock in trade employed in and about the before mentioned partnership and do and shall with all convenient speed make sale and dispose of my share and interest of and in the same and the goodwill of the said trade or business of a pawnbroker as aforesaid and also do and shall sell and dispose of and convert into money all such parts of my Real and Personal Estate as do not consist of Lands or Tenements or not herein specifically devised or bequeathed and do and shall collect and receive all such monies as may be due and owing to the time of my Decease and after payment and discharge of my just debts funeral and testamentary expenses do and shall invest the Residue of such monies in the Public Stocks or funds or at Interest in Government or on Real or good Mortgage Securities and upon Trust that my said Trustees and the Survivors and Survivor of them and the Executors Administrators and Assignees of such Survivor do and shall by and out of the rents and profits of my said Messuages Lands Ttenements and Hereditaments and the Interest Dividends and Annual Produce of the said Stocks funds and

Securities and of any Stocks funds or Securities of which I may be possessed pay or allow unto my said wife an annuity or near yearly sum of two hundred pounds sterling so long as she shall continue my widow the same to be paid to her by four equal quarterly payments the first payment thereof to become due and be made at the expiration of three calendar months next after my decease And upon Trust and out of such rents and profits dividends Interest and Annual produce to pay and allow unto my said wife for or towards the maintenance and education of my said four children until they shall respectively attain the age of twenty one years such sums of money not exceeding the annual sum or allowance of one hundred and fifty pounds in respect of each child as they my said Trustees shall in their discretion think proper And upon Trust to lay out and invest the surplus of said rents and profits interest and dividends and Annual produce after payment of the said annuity of two hundred pounds and the said sums for the maintenance of my Children as aforesaid in the Public Stocks or funds or on Government or Real Securities there to accumulate and be held by them my said Trustees upon and for the like Trusts and purposes as before mentioned respecting the Residue of my Real and Personal Estate And upon further Trust that they my said Trustees and the Survivors and Survivor of them and the Executors Administrators and Assignees of such Survivor do and shall when and so soon as my said children respectively shall attain the age of twenty one years and subject to and after payment of the said annuity of two hundred pounds to my said wife pay and divide all the remaining rents and profits interest dividends and Annual produce of my said Residuary Estate unto and between my four children or such of them as shall live to attain the said age of twenty one years in equal share and proportions for their own use and benefit provided always and I hereby authorize them my sons Trustees and Survivors and Survivor of them and the Executors Administrators and Assignees of such Survivor from time to time by and out of the Residue of my Personal Estate to pay and apply any sum or sums of money not exceeding five hundred pounds for each child for or towards placing all or any of my children in or to any profession trade business or employment

notwithstanding such children or child shall not have attained the age of twenty one years and I will and direct that all and every sum or sums of money so as last aforesaid to be advanced for the benefit of my said children respectively shall be deemed and taken as part of his her or their share or shares of and in the Residue of my Estate bequeathed to my children as hereinafter mentioned and from and after the decease of my said wife or when or as soon as my said children respectively shall attain their respective ages of twenty one years It is my will and I do hereby declare and direct that they my said Trustees or the Survivors or Survivor of them or the Heirs Executors or Administrators of such Survivor as and shall stand be seized or possessed of the whole my said Messuages Lands Tenancies Stocks funds Stock in Trade and Securities Real and Personal Estate or such part thereof as are hereinafter specifically devised and bequeathed in Trust for my said four children respectively as hereinafter mentioned (that is to say) as to for and concerning all that my Leasehold Estate situate at Southwark in the County of Surrey with the rights members and Appurtenances held by me on a Lease from Messrs. Dotts & Co. and all my term benefit of renewal right and interest therein subject to the rents and covenants in the said Lease reserved and contained upon Trust for my son Joseph Langridge Lowdell and to transfer and assign and make over the same unto him his Heirs Executors Administrators and Assignees accordingly I also give devise and bequeath unto my said son Joseph Langridge Lowdell and the Heirs Male of his body all that my Messuage or Tenement and farm with the Appurtenances called or known by the name of Burston and all those one hundred and sixty five Acres of Land Meadow and Pasture be the same more or less now or late in the tenure or occupation of Richard Gooding and formerly part of the manor of Moorbath in the County of Devon and I also give unto my said son Executors Administrators Assignees on attaining the age of twenty years as aforesaid the sum of one thousand to be paid to him out of my said Residuary Estate and I give and bequeath unto my said son Edward Lowdell his Executors Administrators and Assignees on his attaining the age of twenty one years as aforesaid the Leasehold Premises and sums of money

hereinafter mentioned (that is to say) all that my Leasehold Estate situate and being in Williams Court Maid Lane in the Parish of Saint Saviour in the County of Surrey to hold to him his Executors Administrators and Assignees for the Residue of the term of years for which I hold the same subject only the rents and covenants payable and observable in respect thereof Also the sum of one thousand eight hundred pounds accrued to me upon Mortgage of reclaim premises at Weston Hill Norwood in the said County of Surrey by ? bearing date the third day of July one thousand eight hundred and twenty eight and made between Fredrick George Aubin therein described of the one part and Joseph Lowdell therein also described of the other part Also all that my share and interest under or by virtue of the last will and testament of my late father deceased of and in the debt or sum of money accrued by the bond of Mr. Mills on the Saint Nevis Estate and of and in all arrears of the same which shall be due thereon at the time of my decease Also the sum of four thousand pounds to be paid to him out of my said Residuary Estate And I give devise and bequeath unto my said Trustees and the Survivors and Survivor of them their Heirs Executors Administrators and Assignees according to the natures thereof respectively all my Copyhold Ground Rents and Reversions thereon arising and renewing in upon and from certain Lands six Messuages or Tenements with the yards and Appurtenances thereto belonging situate in Green Court in the Parish of Christchurch in the County of Surrey being respectively numbered 5, 6, 7, 8, 9 and 10 and all my Estate and Interest therein And also those my two freehold Messuages or Dwellinghouses situate in Great Surrey Street in the Parish Christ Church aforesaid And also the sum of four thousand five hundred pounds part of my said Residuary Estate upon the Trusts following that is to say upon Trust that they my said Trustees or the Survivors or Survivor of them or the Executors Administrators or Assignees of such Survivor do and shall lay out and invest the said sum of four thousand five hundred pounds in the purchase of Stock in some or one of the Public funds or on Government or Real Securities or Interest in their or his names or name And do and shall stand and be seized and possessed of the said freehold Estate Stocks

funds and Securities upon the several Trusts following (that is to say) upon Trust that when and as soon as my said daughter Susanna Lowdell shall attain the age of twenty one years they the said Trustees the Survivors or Survivor of them and the Executors Administrators and Assignees of such survivor do and shall during the life of my said daughter pay apply and dispose of the rents funds and profits Interest Dividends and Proceeds of the said freehold and Copyhold Estates Stocks funds and Securities when and as the same shall be received by them to such person or persons and for such intents and purposes as she my said daughter Susanna Lowdell shall from time to time notwithstanding her coverture in case she shall be married by any note or writing under her hand direct or appoint and in default of any such direction or appointment do and shall pay rent issues and profits Interest Dividends and proceeds or so much thereof concerning which no such direction or appointment shall be made into the proper hands of my said daughter Susan Lowdell for her own sole and separate use and benefit independent of any husband whom she may happen to marry to the end and intent that the same may not be subject or liable to the ? debts or engagements of any such husband but may be at her own absolute disposal And I do hereby declare and direct that the receipt and receipts of my said daughter or of such person or persons as she shall so as aforesaid appoint to receive the same shall be a good and sufficient discharge to the Trustee or Trustees paying the said rents issues Interest Dividends and proceeds for so much thereof as shall be therein respectively expressed or acknowledged to be received and from and immediately after the decease of my said daughter then upon Trust that they the said Trustees or the Survivors or Survivor of them or the heirs Executors Administrators or Assignees of such Survivor shall and do convey and pay transfer assign the whole of the said Copyhold Estate Stocks funds and Securities unto and amongst all and every the child and children of my said daughter lawfully begotten equally to be divided between or amongst them if more than one share and share alike and if but one then the whole to such one child upon their severally attaining the age of twenty one years And I do hereby declare my will and mind to be that if any such

child shall happen to depart this life before the share hereby intended and provided for every such child so dying as well original as accruing by virtue of this share or provision shall from time to time go accrue and belong to the Survivors or Survivor and others or other of the said children and shall be equally divided between or amongst them if more than one and if but one whole to that one and become vested in and be paid and payable to her or them at such ages days and times and in the same manner or as in hereinafter directed provided and declared concerning his her or their original share or shares respectively And I likewise give and bequeath unto my Trustees their Executors Administrators and Assignees that annuity of twenty five pounds accrued to me for and during the life of Frances Watkins wife of James Watkins of Mill Street Blacfriars Road the said County of Surrey by Bond bearing date the eighteenth day of March one thousand eight hundred and twenty six payable as therein mentioned and all the arrears thereof that may be due at the time of my decease And also all that my share and interest of and in the Stock of Apothecaries Small Company or any interest in the said Company that I may possess or be in any way entitled to at the time of my decease and also all that annuity of six pounds and six shillings (be the same more or less) payable to me under the will of my late father in the manner therein mentioned during the life of Mrs. Bearson of Canterbury in the County of Kent together with all the arrears thereof that may be due to me at the time of my decease and also all that Reversionary interest in the Stock and the sum of three hundred and fifty pounds three percent Reduced Annuities to which I am entitled at the decease of Mrs Mary Ann Machin under or by virtue of the will of my late father deceased And all those several sums of money to which I am entitled under the several wills of my late uncle John Meadmore deceased and of my late aunt Rebecca Weston And also all the cash I may have in the house or at the Bankers at the time of my decease not exceeding the sum of five hundred pounds and also the sum of seven thousand pounds part of the said Residuary Estate upon Trust that they the said Trustees do and shall stand possessed of and in the said last inactioned Annuities Shares Reversionary Interest Monies and Premises upon

the same and the like Trusts intents and purposes for the benefit of my said other daughter Sarah Ann Lowdell as are hereinbefore by this my will expressed and declared of and concerning my said Copyhold Estate and the said sum of four thousand five hundred pounds for the benefit of my said daughter Susan Lowdell in the manner hereinafter expressed provided always and I do hereby declare and direct that in case either of my said daughters shall depart this life under the age of twenty one years or in case either of my said daughters shall depart this life under the said age or without leaving any issue who shall live to obtain a vested interest in the said Trust Premises so as aforesaid provided for them respectively then and in such case the share and provision hereby given and made for my said sons and daughters and the children of my said daughters respectively shall fall into and become a part of Residuary Estate and as to all the Residuary and Remainder of my Real and Personal Estate and Effects whatsoever and wheresoever and of what nature or kindsoever not hereinafter specifically devised or bequeathed in the meantime until the same shall become vested and transferable and devises limitations and bequests of this my will I give devise and bequeath the same unto the said Stephen Lowdell William Chaffers James McDonall and William Naylor Morrison their Heirs Executors Administrators and Assignees upon and for the Trusts intents and purposes hereinafter expressed and declared of and concerning the same (that is to say) in Trust for my said sons and daughters and the children of my said sons daughters in four equal shares and proportions in such and the same or like manner as hereinafter expressed and declared of and concerning the Estates devises and bequests hereinafter specifically given and bequeathed to in Trust for my said sons and daughters and the children of my said daughters respectively in the manner hereinafter expressed and to be conveyed assigned transferred and disposed of to or held in Trust for them respectively accordingly with the same or like benefit of survivorship between my said children and grand children respectively provided also and I hereby declare it to be my will that my said Trustees any or either of them their or any of their Heirs Executors or Administrators or any other the Trustee or



Trustees to be appointed in their or other of their place shall not be accountable with or accountable for any further or other sum or sums of money rents dividends and profits whatsoever than shall actually come to their hands respectively under this my will nor with or for any involuntary loss which shall happen to any of the said Trust Premises nor for the insufficiency or deficiency of any Security or Securities whereon or wherein any of the said trust monies shall be invested ? ? the directions hereinbefore contained nor for any Banker Broker or other person in whose hands the same at any time may happen to be placed or lodged for safe custody and that neither of them the said Trustees for the time being of this my Will shall be answerable or accountable for the other or others of them but each of for himself and herself and for this her own acts deeds receipts and disbursements only and also that it shall and may be lawful for the said Trustees and ? of them their and every Heirs Executors and Administrators in the first place by and out of the Trust Estates monies and premises which come to their hands by virtue of this my Will to deduct and reimburse himself and themselves respectively and allow unto his her or their co-trustees or co-trustee all such cost charges loss damages and expenses as they or any or either of them shall sustain expend or be put unto for or by reason of the Trusts thereby in them reposed or in relation thereto provided also and I hereby further declare and direct that in case any or either of them my said Trustees or any ? Trustees or Trustee of this my Will shall die or desire to be discharged from or decline or refuse or become impossible to act in the execution of the Trusts and powers or go to reside abroad beyond the seas before the same Trusts and powers shall be fully executed and performed then in every such case it shall and may be lawful for the remaining or continuing Trustees or Trustee of this my will and in case of the death of all of them then for the Heirs Executors Administrators of the last surviving Trustee and they are hereby authorized and empowered with all convenient speed to nominate and appoint some other fit person or persons to be Trustee or Trustees in the place of the Trustee or Trustees who shall so die desire to be discharged decline refuse become incapable or go to reside abroad as

aforesaid and that when and so often as any new Trustee or Trustees shall be nominated and appointed as aforesaid all the Estates and Premises which were vested in the Trustee or Trustees so dying deservng to be discharge declining refusing becoming incapable or gone to reside abroad as aforesaid shall be thereupon with all convenient speed conveyed and transferred in such sort and manner as that the same may be legally and effectually vested in the surviving or continuing former Trustee or Trustees if them or any such new Trustee or Trustees but if there be no surviving or continuing Trustee or Trustees then in such new Trustee or Trustees only and their or his heirs Executors Administrators and Assignees respectively upon the Trust and to and for the purposes and under and subject to the powers and provisions thereafter declared or contained of and concerning the same respectively and that every such new Trustee or Trustees shall and may in all things act or assist in the management and execution of the Trusts and powers to which he or they shall be so appointed as fully and effectually in all respects as if he or they shall be so appointed as fully and effectually in all respects as if or they had been originally nominated a Trustee or Trustees or as such Trustee or Trustees hereby nominated could have done had such Trustee or Trustees been doing and continuing in the execution of the Trust and powers herein contained and I appoint the said Stephen Lowdell William Chaffers James McDonall and William Naylor Morrison Executors of this my Will and hereby revoking all former Wills by me made do declare this to be my only last Will and Testament In Witness whereof I the said Joseph Lowdell the Testator have to this my last Will and Testament contained and written on ten sheets of paper set my hand and seal (that is to say) to the first nine sheets hereof my hand only and to this tenth and last sheet my hand and seal this eighteenth day of June in the year of our Lord one thousand eight hundred and thirty three --- Jos<sup>s</sup> Lowdell --- Signed Sealed and published and declared by the said Testator Joseph Lowdell as and for his last Will and Testament in the presence of us who at his request in his presence and in the presence of each other

have subscribed our names as witnesses --- James Platt --- Geo Hall Solic New  
Boswell Court Lincolns Inn --- Josiah Ames Clerk to Messrs Platt & Hall.

**Proved** at London 29<sup>th</sup> July 1834 before the worshipful Jesse Addams Doctor  
of Laws and Surrogate by the Oaths of Stephen Lowdell the Brother William  
Chaffers James McDowell (in the will written mcDouall) and William Naylor  
Morrison the Executors to whom Admin was granted having been first sworn  
duly to Adminster.

Transcribed by Tariq Khan on 30 May 2009 from a digitised copy of the Will held in  
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