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The income of this fund, to be known as the George A. Pray and Hattie A. Pray Fund, shall be annually divided among needy widows and maiden ladies of fifty years of age or over. All applications for assistance from the fund to be in the hands of the trustees of trust funds or their designated agent by February first of each year. Applicants shall have been legal residents of the City of Rochester for the ten years preceding the date of application. Neither my trustee nor the trustees of trust funds shall ever have on deposit more than Five Thousand Dollars (\$5,000.) in any one savings bank.