



Wealth management
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January 30, 2026

Re: Joseph R. Every Scholarship Fund

To Whom It May Concern:

We are pleased to announce that it is time once again to begin the selection process for the Joseph R. Every Scholarship Awards.

As you may recall, a trust was created under the Last Will and Testament of Joseph R. Every. This trust was established to provide scholarships for graduates from public and non-public high schools in Bradford and Tioga counties in Pennsylvania, and Chemung County in New York. C&N Bank serves as Trustee of the trust.

Preference will be given to students who express an interest in pursuing a career in the field of medicine, or who express an interest in becoming teachers. If there are not sufficient candidates within these two areas of interest, then students expressing an interest in the fields of civil, mechanical, electrical and metallurgical engineering will be considered. In addition to academic achievement, Mr. Every's will stipulates consideration be given to "average" students who have ambition and will "contribute positively to society". Further, his will stipulates that the successful recipient shall not "smoke tobacco or use illegal drugs or alcoholic beverages". The maximum amount payable to any student may not exceed \$10,000 and is for the first year of college only. Final scholarship awards will be determined by a Selection Committee, as set forth in the will.

We again kindly ask for your assistance in making the students at your school aware of this scholarship. Applications are available by visiting cnbankpa.com/Every. This is a fillable form. We would appreciate students completing the fillable form and printing it. Students are also asked to properly complete the sections on page 3 (Student Activities and Hours) following the sample format. Attaching just a list of activities is not considered a completed application.

If you or the students should have any questions, please feel free to call me at (570) 724-0243 or toll free at (800) 487-8784. Thank you for your assistance with this scholarship.

Good luck to the students!

Sincerely,

Edward K. Penner

Edward K. Penner
Trust Officer