



428 Main Street  
Towanda, PA 18848  
570-268-3041  
888-987-8784  
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February 8, 2019

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 will recall, a trust was created under the Last Will and Testament of Joseph R. Every, who died September 8, 2005. The 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. Citizens & Northern 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. Mr. Every's will provided that, in addition to academic achievement, consideration be given to "average" students who have ambition and will "contribute positively to society". Further, his will stipulated that the successful recipient shall not "smoke tobacco, or use illegal drugs or alcoholic beverages".

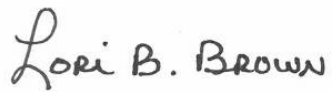
The maximum amount payable to any student may not exceed \$10,000 and is for the first year of college only. Final scholarship awards will be determined by a Selection Committee, as set forth in the will, consisting of four employees of Citizens & Northern Bank and one representative of the Finance Committee of Holy Child Roman Catholic Church in Mansfield.

We again kindly ask for your assistance in making the students of your school aware of this scholarship. Applications are available by visiting the C&N website at [www.cnbankpa.com](http://www.cnbankpa.com) (Click on About, select Community Matters, then Scholarships and Grants, Every Application). This is a fillable form. We would appreciate students completing the form in typewritten format.

In prior years, a considerable amount of time has been spent calling students upon receiving their applications to clarify information on page three (Student Activities and hours). In the essence of time, which I'm sure you can appreciate, could you please remind the students to properly complete that section, following the sample format.

If you or the students should have any questions, please feel free to call me at (570) 268-3041 or toll free at (888) 987-8784. Thank you for your assistance with this scholarship. Good luck to the students!

Sincerely,

A handwritten signature in black ink that reads "Lori B. Brown". The signature is written in a cursive, flowing style.

Lori B. Brown  
Trust Officer