

E. F. TORREY WILL

I, Edwin F. Torrey, of the borough of Honesdale, county of Wayne, State of Pennsylvania, being of sound and disposing mind and memory, do make and publish this my last will and testament, and revoke all wills heretofore made by me.

1. I direct that my just debts and funeral expenses be paid out of my personal estate, as soon after my decease as may conveniently be done.

2. I give to my beloved wife, Julia Miller Torrey, all my household goods and effects, useful and ornamental, with my books, pictures, wearing apparel and ornaments, including jewelry, and my gold watch and chain. I also give to my said wife two policies of insurance on my life, one for two thousand dollars and the other for three thousand dollars, issued by the New England Life Insurance Company, and direct that the amounts payable thereon be received and retained by her for her sole use. I also give to my said wife for her life, all my land situated in the said Borough of Honesdale with the structures thereon, one of which is the house in which I now live; the said land being a lot of irregular form at the northwest corner of Main and Thirteenth streets with a frontage of one hundred feet on Main street, a frontage of two hundred and twenty-five feet on Thirteenth street, and a length on the westerly side of one hundred and fifty feet. I also give to my said wife for her life, the lot of land situated in the township of Texas, county aforesaid, containing the spring from which water is conducted to my house; the said land having been conveyed to me by John Torrey by deed dated December 1, 1891, recorded in the office for recording deeds in said county in Deed Book No. 83, page 215. I further give to my said wife full power to sell the said lands or any part thereof at her discretion and to execute all contracts and conveyances necessary therefor. In the event of such sale all disbursements made by my said wife for taxes, insurance and repairs on said property shall be deducted from the proceeds and refunded to her. And I give to my said wife, absolutely the one-third part of the remainder or net proceeds. And all receipts for such disbursements made by my said wife shall be deemed sufficient evidence of such disbursements. The remaining two thirds of said net proceeds I give to my children and grandchildren as hereinafter provided. So much of said land as shall remain unsold at the decease of my said wife in like manner to my children and grandchildren.

3. I give to my children and grandchildren as hereinafter provided, all interest in two policies of insurance on my life, for five thousand dollars each, one issued by the Penn Mutual Life Insurance Company and the other issued by the Mutual Benefit Life Insurance Company which shall upon my decease become part of my estate.

4. The one third part of the residue of my estate I give absolutely to my said wife; and such residue shall include any devise or bequest herein contained which shall lapse or revert. To each of my children, Katherine Rebecca, John Henry and Edwin Fuller, Jr., I give the one-fourth part of the residue remaining two-thirds of said residue.

I also give to each of my children the one-fourth part of the interest in the two policies of insurance on my life last mentioned, the one-fourth part of two-thirds of the net proceeds of any of my real estate sold by my said wife, and the one-fourth part of my real estate remaining unsold at the time of her decease. The remaining one-fourth part of two-thirds of said residue, the remaining one-fourth part of the interest in said policies of insurance, the remaining one-fourth part of two-thirds of the net proceeds of any of my real estate sold by my said wife and the remaining one-fourth part of any of my real estate remaining unsold at the time of her decease I give to my cousin, James H. Torrey of the City of Scranton, State of Pennsylvania, to hold in trust for Richard Hamilton Torrey and Jennette Stone Torrey, children of my deceased son, William Stone Torrey, in manner following, viz: To invest and reinvest the same in such securities as in his judgment shall be desirable, without accountability for losses except by reason of supine negligence or willful default, and from time to time during the minority of said children to expend for their use, or pay to their mother to be so expended, such portion thereof as he shall deem proper, the same to be not less than the net income of the trust property. In making such expenditure, regard shall be had to the needs and interests of said children, rather than to equality between them as to amount. When the said Richard Hamilton Torrey shall reach the age of twenty-one years, to transfer to him the one-half part of the trust property remaining; and when the said Jennette Stone Torrey shall reach the age of twenty-one years to transfer to her the residue of the trust property. Should either of said children die before reaching the age of twenty-one years, without issue the trust property shall be held for the use of the survivor, but if leaving issue the share theretofore held for the use of the deceased parent shall be held for the use of such issue or may be paid to the legal guardian of such issue. Should both of said children die before reaching the age of twenty-one years without issue the trust property remaining shall revert to my estate and be distributed as part of the residue.

5. Upon the lapse of any devise or legacy whether specific, general, or residuary the same shall be distributed among the surviving residuary devisees and legatees, including my said wife, in proportions corresponding to the distributions herein made.

6. I appoint my said wife, Julia Miller Torrey, the sole executrix of this my last will and testament, and direct that she shall hold and exercise the said office without being required under any circumstances, to give bond or other security. And I give to her full power to execute all

conveyances or other assurances of title necessary or expedient for the settlement of my estate, and for carrying into effect the provisions hereof, and for the performance of any contracts made by me and not fully performed at the time of my decease.

Typewritten on four pages of paper, and signed by me at the end hereof and on the margin of the first three pages as my last will and testament at Honesdale aforesaid, this 21st day of January, eighteen hundred and ninety-nine.

EDWIN F. TORREY.

H. WILSON, Honesdale, Pa.  
H. Z. RUSSELL, Honesdale, Pa.

CODICIL.

To Last Will and Testament of Edwin F. Torrey.

I, Edwin F. Torrey, of the Borough of Honesdale, county of Wayne State of Pennsylvania, having on the twenty-first day of January, eighteen hundred and ninety-nine, made and published my last will and testament do hereby make and publish this codicil thereto.

First. I amend clause 4 of said will in manner following: (1) In view of advances made by me to my children, William Stone and Katherine Rebecca, in excess of the amounts given to my sons, John Henry and Edwin Fuller, Jr., I give to each of my said sons, John Henry and Edwin Fuller, Jr., the sum of two thousand dollars (\$2000) to be first paid out of the portion of my estate which, by said clause 4 is distributed among my children and grandchildren therein named; and the residue of said portion of my estate, after deducting the bequests herein made to my said sons, shall be distributed as provided in said clause 4. (2) My daughter, Katherine Rebecca, being now deceased, the portion of my estate given to her by said clause 4, as herein modified, I give to my cousin, James H. Torrey, of the City of Scranton, county of Lackawanna, State of Pennsylvania, to hold in trust for Jeannette Torrey Ross, daughter of my said deceased daughter, Katherine Rebecca; the same to be invested as directed in said clause 4 with respect to the trust therein created; and the income or so much as may be necessary in the judgment of the said Trustee, to be expended by him for the use of the said Jeannette Torrey Ross, or paid to my said son, Edwin Fuller, Jr., for such use. When the said Jeannette Torrey Ross shall reach the age of twenty-one years the trust property remaining shall be conveyed to her; and should she die without issue before reaching said age, the said property shall revert to my estate and be distributed as part of the residue. Should she die before reaching that age leaving issue the trust property shall be held for the use of such issue, or may be paid to the legal guardian of such issue.

Second: I bequeath to my sister, Fanny R. Thompson, wife of Andrew Thompson, of the said borough, all maps and papers bequeathed to me by my father, John Torrey, now remaining in the building formerly used by him as an office.

Typewritten on two sheets of paper and signed by me at the end hereof and on the margin of the first page as a codicil to the last will and testament made and published by me as aforesaid, on this twenty-seventh day of January A. D. one thousand nine hundred.

EDWIN F. TORREY.

H. WILSON, Honesdale, Pa.  
H. Z. RUSSELL, Honesdale, Pa.

I, Edwin F. Torrey, of the borough of Honesdale, County of Wayne, State of Pennsylvania, having made and published my last will and testament bearing date the twenty-first day of January, one thousand eight hundred and ninety-nine, and a codicil thereto bearing date the twenty-seventh day of January one thousand nine hundred, we hereby make and publish this further codicil thereto, viz:

1. I revoke so much of my said will as gives to James H. Torrey of the City of Scranton, State of Pennsylvania, a portion of my estate to be held in trust for the children of my deceased son, William Stone Torrey, and so much of the said codicil as gives to the said James H. Torrey a portion of my estate to be held in trust for the child of my deceased daughter, Katherine Rebecca; and the portion of my estate given by said will and codicil to the said James H. Torrey in trust as aforesaid, I give to my sons, John H. Torrey of the City of New York, and Edwin F. Torrey, Jr., of Clinton, in the state of New York, by them to be held for the estate by the said will and codicil respectively given to the said James H. Torrey and in trust for the uses and purposes therein appointed and upon such terms and conditions therein set forth, with like effect, and as fully to all intents and purposes as if in the said will and codicil, they had been named as trustees instead of the said James H. Torrey. And I further direct that they shall not be required to give security as trustees.

2. I give to my son, John H. Torrey, an old French clock that belonged to my father, John Torrey, in his lifetime.

3. I give to my said son, Edwin F. Torrey, Jr., a cerved mahogany sofa that belonged to my father, John Torrey, in his lifetime.

A FLYING VISIT.



—Coffman in New York Evening Journal.

paper on one side of each sheet and signed by me at the end hereof and on the margin of the first page, as a second codicil to my last will and testament, made and published as aforesaid on this ninth day of December one thousand nine hundred and two.

E. F. TORREY.

The foregoing instrument, typewritten on two sheets of paper on one side of each sheet, is signed by the above named Edwin F. Torrey in our presence, at the end thereof and on the margin of the first page, on this ninth day of December one thousand nine hundred and two, as a second codicil to the last will and testament made and published by him as therein mentioned; and we have thereupon on the same day and year in his presence and in the presence of each other, hereunto subscribed our names in attestation thereof.

H. WILSON, Honesdale, Pa.  
H. Z. RUSSELL, Honesdale, Pa.

I, Edwin F. Torrey, of the borough of Honesdale, county of Wayne, State of Pennsylvania, having on the twenty-first day of January, 1899, made and published my last will and testament, and having since made and published two codicils to the same, do hereby make and publish this further codicil thereto, and revoke so much of the will and codicils made and published as aforesaid as may be inconsistent with the provisions of this codicil—viz:

First: I give to my wife, Julia Miller Torrey, all dividends declared after my decease and during her lifetime on any and all of the capital stock of the Honesdale National Bank standing in my name at the time of my decease; and I direct that such stock shall be kept intact for this purpose, and that such dividends be paid to her as legatee, instead of going into her hands as executrix of my said will.

Second: Upon the decease of my said wife the said stock shall become and be distributed as part of the residuary estate, pursuant to the directions contained in the will and codicils made and published as aforesaid. Made and published as a third codicil to my last will and testament aforesaid, this tenth day of September, 1903.

E. F. TORREY.

The foregoing instrument is signed, by the above named Edwin F. Torrey in our presence, this tenth day of September, nineteen hundred and three as a third codicil to the last will and testament made and published by him as therein mentioned; and we have thereupon on the same day and year in his presence and in the presence of each other hereunto subscribed our names in attestation thereof.

H. WILSON, Honesdale, Pa.  
H. Z. RUSSELL, Honesdale, Pa.

RUTLEDGE--STALKER NUPTIAL

An unusually pretty home wedding took place Wednesday evening, June 5, at 8:30, at the residence of Mr. and Mrs. S. J. Rutledge, Lookout, Pa., when their only daughter, Helen Blanche, was united in marriage to Lale H. Stalker, son of Mr. and Mrs. D. M. Stalker, by the bride's pastor, Rev. Franklin Bowen. Miss Laura Ross, of Philadelphia, was maid of honor, while Roy Lassley of Washington, D. C., was best man, and little Helen Kingsbury of Deposit, N. Y., cousin of the bride was flower girl. The bride made a very sweet picture in a gown of white duchesse satin trimmed with floral garniture and rose buds. Her veil of bridal flusion was prettily caught with a wreath of orange blossoms. She carried a shower bouquet of bridal roses. Her only jewel was a beautiful La Valliere set with several amethyst and imitation diamonds, the groom's gift to the bride. Her maid wore cream satin messaline and carried yellow roses. She also wore a La Valliere set with a ruby, the bride's birth stone and imitation diamonds, the bride's gift to her. The groom and best man wore formal evening dress suits of black. The bride's mother was attired in lavender colored satin messaline. The groom's gift to the best man was gold cuff links. White and yellow were the colors used in decorating and they combined beautifully with the dress of the bridal party. The bridal party marched to the strains of Lohengrin sweetly rendered by Miss Gertrude Hornbeck, an intimate friend of the

bride and daughter of ex-commissioner J. K. Hornbeck of Equinunk. The first to enter the parlors was the maid of honor followed by the flower girl and lastly the bride leaning on the arm of her father. They marched through the back parlor to the front between an aisle made of yellow and white ribbons, held by six little relatives of the bride and groom, where the groom, best man and minister were awaiting them. The ceremony was solemnized before an arch daintily trimmed with white festooning interspersed with yellow roses. Back of the arch was banked potted plants, giving a pleasing effect. The beautiful ring ceremony was used. After congratulations the bride, leaning on the arm of honor and best man, marched to the dining room while "Mendelssohn" was being rendered, where the bride's table had been prepared in the center of which was the wedding cake prettily ornamented. White festooning was caught at the chandelier and held in place at the four corners of the table by a yellow rose. Eda, Bessie and Roxie Kingsbury, Gladys Hawley and Agnes Belknap, cousins of the bride, looked very sweet as they served lunch to the guests, which consisted of sandwiches, salads, olives, pickles, coffee, fruit, cakes and ice cream, served in four collations. "O Promise Me" was very sweetly sung before the ceremony by Mrs. W. Earl Lord of Equinunk. The many beautiful and costly presents received gave evidence of the high esteem with which the bride was held; among them was a check from the bride's parents of \$300. Those present were: Roy Lassley of Washington, D. C.; Miss Laura Ross of Philadelphia; J. K. Hornbeck and daughter, W. E. Lord and wife and C. E. Woodmansee, all of Equinunk; Mrs. G. E. Kingsbury and daughters of Deposit; Mr. and Mrs. V. T. Whitaker and family, Hancock; Mr. and Mrs. Ward Belknap and daughter, of Autumn Leaves; Mr. and Mrs. Corwin Valentine, Damascus; Porter Rose, Tyler Hill; A. A. Galloway and family, Middletown; O. H. Bramer and wife, Carthage, N. Y.; Mr. and Mrs. D. M. Stalker and family, Miss Emma Stalker, Mrs. Harriet Stalker and Mrs. J. Schnakenberg, all of Stalker; Mrs. Franklin Bowen, of Paterson; Mr. and Mrs. Lewis Schweighofer and son, Mr. and Mrs. Otto Rutledge and son of West Damascus; Mrs. H. A. Taylor and daughter, and Mrs. M. Lee Bramer, all of Honesdale; Mr. and Mrs. Tilden Rutledge and Mr. and Mrs. Arnold Rutledge of Rutledgeville; Mr. and Mrs. Frank Rutledge and family, Mr. and Mrs. Frank Caulfield, Mr. and Mrs. Henry Rutledge and family, Mr. and Mrs. Orlo D. Wiley and son, Mrs. Lottie Kesler, all of Galilee; Mr. and Mrs. William Rose and daughter of Calkins; Mr. and Mrs. S. Hawley, Mr. and Mrs. Grant Hawley and family, Mr. and Mrs. J. G. Hill, Mr. and Mrs. Lewis Hill and family, J. N. Cole, Mr. and Mrs. E. Teeple and son, Jesse Hathaway and son, Mr. and Mrs. Norman Tyler and son, all of Lookout, Mr. and Mrs. J. F. Blake and daughter and Miss Emma Woodwater, all of Union. They left that night on the 2:30 train for New York City, the bride being dressed in her traveling costume which was a tan colored serge suit with gloves and slippers to match and a black picture hat with willow plumes. After visiting some places of interest there they expect to go by boat to Norfolk, Va., then back up the Potomac to Washington, D. C., from there they will go to their home at Canton, Pa., via Philadelphia and Harrisburg. The groom is a graduate of Scranton Business College and is at present extensively engaged in a manufacturing business in Canton, Pa. The bride is a graduate of Damascus High school, class '10, and has been church organist at Lookout for several years.

REAL ESTATE TRANSFERS.  
Cemire D. Gleason Sutton of Texas, to T. B. Clark, of Honesdale, 94 acres of land in Texas and Derry townships, consideration \$5500.  
Heirs of Morris and Amanda Perry, late of Salem, to John W. Perry, of Salem, 28 acres of land in Salem township; consideration \$1200.  
W. A. Van Sickle, guardian of Joseph and Hazel Batzel, of Salem, to John W. Perry, Salem, 40 acres of land in Salem; consideration \$1200.

MARTIN CAUFIELD  
Designer and Manufacturer of  
ARTISTIC MEMORIALS  
Office and Works  
1036 MAIN ST.  
HONESDALE, PA.  
—If you know of any news let us know about it. Call us on either phone.  
—Read The Citizen.

Collars ironed with smooth edges and plenty of room for the tie to slip easily,  
That's Our Way  
THOS. F. BRACY, Honesdale Agent  
LACKAWANNA  
"THE" LAUNDRY  
Scranton, Pa.

Honesdale National Bank  
Honesdale, Pa.  
CHANGING BANKS:  
There are times in every business career when a man can see some advantage in changing banks.  
If you are thinking of changing your bank account, we would like to have you call on us and talk the matter over freely before deciding what you will do.  
Our facilities are equal to the BEST; we try to more than please our patrons and endeavor at all times to keep on the safe side of every leaning proposition.  
BANKING with us will not depend on your Politics or Religion  
With the reputation established by SEVENTY-SIX YEARS OF SQUARE DEALING  
this bank is entitled to consideration if you think of making a change.  
Commercial accounts solicited and satisfaction guaranteed. Three per cent. interest paid on all Savings Accounts  
HONESDALE NATIONAL BANK, Honesdale, Pa.  
Organized 1836  
Open Saturday evenings from 7:30 to 8:30  
OFFICERS:  
H. Z. RUSSELL, President, L. A. HOWELL, Cashier,  
ANDREW THOMPSON, Vice-President, A. C. LINDSAY, Asst. Cashier.  
DIRECTORS:  
Henry Z. Russell, Andrew Thompson  
Edwin F. Torrey, Homer Greene  
Horace T. Menner, James C. Birdsall  
Louis J. Dorflinger, E. B. Hardenbergh  
Philip R. Murray