To the Honorable, the Judge of the
Circuit Court of Baltimore City:

The answer of Isabel Warner to the bill of complaint of George Warner, Annie C. Ward and William A. Ward, her husband, against her, the said Isabel and others, in this Court exhibited.

1. This respondent admits that the said George Warner, Junior, died as alleged in said bill, and that he left a last will and testament, duly executed to pass real estate and duly admitted to probate in the Orphans' Court of Baltimore City, for the contents of which this respondent refers to a copy of the said will filed in this Court in the case of Schwartze vs Warner, to which reference has been made by complainants in their said bill.

2. This respondent admits that she, in conjunction with her late husband, the said William A. Warner and the complainants, executed a deed of trust to Joseph A. Sprigg as alleged in the said bill, for the contents of which deed she refers to a copy of the said deed filed in the said case of Schwartze, vs. Warner, or to be filed in this case. Also filed in the case of Warner, vs. Warner, in this Court, marked "Complainant's Exhibit B."

3. This respondent admits, that her said husband executed a paper purporting to be his last will and testament, and that a caveat has been filed to the same in the Orphans' Court of Baltimore City, but she does not admit that the exhibit filed with the complainant's bill is a correct copy of said will although the particular provision cited in the said bill appears to be correctly quoted; she refers, however, to a copy of the said will for the contents thereof.

4. She admits that a division was made of the estate of the said George Warner Senior, alleged in said bill, in the case of

Schwartz vs. Warner, in this Court, to which case she refers and asks that the bill filed in the said case, and the decree thereon, and all other proceedings pertinent to the issue made by the bill in this case, may be incorporated in this, her answer, and made a part thereof, as fully and to the same intent as if expressly and at large set out therein.

5. She denies that the complainants are entitled, as the heirs at-law, of the said William A. Warner, under the will of his father, the said George Warner Senior; and she avers, that by the true construction of the will of the said George, the power of disposition over the share allotted in severalty to the said William, was fully vested in him, which power he has exercised by making his will, to which reference has been made.

6. She admits that she is the widow of the said William, and that they have no children, and had none at the decease of the said William.

7. This respondent admits, that she claims under the will of her said husband, a life estate in his property, and that said will was made in pursuance of a power vested in her husband by the said deed of trust to Sprigg, to which the complainants were parties; and even although an estate of inheritance under George Warner's will did not vest in William A. Warner, these complainants are estopped by the said deed, and the proceedings thereunder, from questioning the settlement made thereby. And this respondent shows, in this behalf, that the said William A. Warner, in pursuance of the settlement so made, conveyed to this respondent certain ground-rents, during her life, by deed, bearing date the 14th of April 1880, a copy of which is herewith filed and marked "Respondent's Exhibit No. 1." and that all the parties to the said deed of trust have