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Insurance Statements.

STATEMENT of the ROYAL INSURANCE CO., of Liverpool, Eng. to December 31, '04

Total Admitted Assets	$ 8,450,824
Total Liabilities	5,354,384
Surplus	3,096,439

STATEMENT of the NORWICH UNION FIRE INSURANCE SOCIETY of England to Dec. 31, 1904.

Total Admitted Assets	$ 2,752,390
Total Liabilities	1,857,421
Surplus	894,969

STATEMENT of the UNITED STATES CASUALTY CO. of New York to December 31, 1904.

Capital	$ 300,000
Total Admitted Assets	1,788,649
Total Liabilities	1,088,649
Surplus	700,000

STATEMENT of the AMERICAN SURETY CO. of New York to Dec. 31, 1904.

Capital	$ 2,500,000
Total Admitted Assets	5,820,279
Total Liabilities	3,723,743
Surplus	2,096,535

STATEMENT of the AETNA LIFE INSURANCE CO. of Hartford Conn. to Dec. 31, 1904.

Total Admitted Assets	$73,696,178 81
Total Liabilities	65,176,466 22
Surplus	8,455,640 65

STATEMENT of the PHOENIX ASSURANCE CO. of London, Eng., to Dec. 31, '04

Total Admitted Assets	$ 9,242,576
Total Liabilities	2,183,566
Surplus	1,059,009

STATEMENT of the EQUITABLE LIFE ASSURANCE SOCIETY of New York to Dec. 31, 1904.

Total Admitted Assets	$ 411,092,482
Total Liabilities	352,148,422
Surplus	58,944,091

STATEMENT of the NATIONAL LIFE INSURANCE CO. of Montpelier, Vt. to Dec. 31, 1904.

Total Admitted Assets	$ 31,287,558
Total Liabilities	25,847,405
Surplus	5,440,153

STATEMENT of the PRUDENTIAL INSURANCE CO. of America, Newark, N. J. to December 31, 1904.

Capital	$ 2,500,000
Total Admitted Assets	88,011,355
Total Liabilities	77,191,906
Surplus	11,320,449

STATEMENS of the GERMAN AMERICAN INSURANCE Co. of New York, to December 31, 1904.

Capital	$ 1,500,000
Total Admitted Assets	12,980,706
Total Liabilities	7,168,788
Surplus	5,811,907

STATEMENT of the SPRINGFIELD FIRE MARINE INSURANCE CO., of Springfield, Mass., to December 31, 1904.

Capital	$ 2,000,000
Total Admitted Assets	6,846,888
Total Liabilities	4,871,912
Surplus	1,974,986

STATEMENT of the ORIENT INSURANCE COMPANY, of Hartford, Conn., to December 31, 1904.

Capital	$ 500,000
Total Admitted Assets	2,272,684
Total Liabilities	1,579,584
Surplus	692,552

STATEMENT of the HANOVER FIRE INSURANCE Co., of New York, to December 31, 1904.

Capital	$ 1,000,000
Total Admitted Assets	4,412,186
Total Liabilities	3,417,417
Surplus	994,769

STATEMENT of the METROPOLITAN LIFE INSURANCE CO. of New York, to Dec. 31, 1904.

Capital	$ 2,000,000
Total Admitted Assets	127,696,219
Total Liabilities	114,860,999
Surplus	12,835,220

STATEMENT of the NEW YORK LIFE INSURANCE CO. of New York, to Dec. 31, 1904

Total Admitted Assets	$ 390,660,260
Total Liabilities	343,078,121
Surplus	47,582,139

STAMEMENT of the TRAVELERS INSURANCE CO. of Hartford Conn., to Dec. 31, 1904.

Capital	$ 1,000,000
Total Admitted Assets	44,404,579
Total Liabilities	39,569,305
Surplus	4,835,274

STATEMENT of the PHOENIX FIRE INSURACE CO. of Hartford, Conn., to Dec. 31, 1904.

Capital	$ 2,000,000
Total Admitted Assets	6,206,631
Total Liabilities	3,956,229
Surplus	2,249,802

STATEMENT of the PHENIX INSURANCE CO., Brooklyn, N. Y., to December 31, 1904.

Capital	$ 1,000,000
Total Admitted Assets	8,057,131
Total Liabilities	6,316,415
Surplus	1,690,716

STATEMENT of the HOME INSURANCE COMPANY, of New York, to December 31, 1904.

Capital	$ 3,000,000
Total Admitted Assets	19,417,330
Total Liabilities	12,044,008
Surplus	7,373,321

STATEMENT of the AMERICAN FIRE INSURANCE COMPANY, of Philadelphia, Pa., to December 31, 1904.

Capital	$ 500,000
Total Admitted Assets	2,838,796
Total Liabilities	2,616,118
Surplus	222,677

STATEMENT of the ST. PAUL FIRE and MARINE INSURANCE CO., of St. Paul Minn, to December 31, 1904.

Capital	$500,000
Total Admitted Assets	2,854,844
Total Liabilities	1,810,379
Surplus	1,044,465

STATEMENT of the PENNSYLVANIA FIRE INSURANCE Co., of Philadelphia, Pa., to December 31, 1904.

Capital	$400,000
Total Admitted Assets	6,428,989
Total Liabilities	3,843,729
Surplus	2,585,267

STATEMENT of the NIAGARA FIRE INSURANCE COMPANY of New York, to December 31, 1904:

Capital	$ 500,000
Total Admitted Assets	4,319,725
Total Liabilities	2,812,743
Surplus	1,506,982

STATEMENT of the INSURANCE CO., of NORTH AMERICA of Philadelphia, Pa., to December 31, 1904.

Capital	3,000,000
Total Admitted Assets	11,980,734
Total liabilities	9,277,965
Surplus	2,702,768

STATEMENT of the FIDELITY MUTUAL LIFE INSURANCE CO., of Philadelphia, Pa., to December 31, 1905.

Total Admitted Assets	$ 7,408,388
Total Liabilities	6,424,735
Surplus	982,653

GEO. S. SARTIN, Manager
for Delaware and Eastern Shore of Md
112, 116 Broad street, Peiladelphia, Pa.

Is it right?

Is it right that a property-owne should lose $4.20 to let a dealer make 50 cents? A dealer makes 50 cents more on fourteen gallons of ready-for-use paint, at $1.50 per gallon, than our agent does on eight gallons of L. & M. paint and six gallons of linseed oil, which make fourteen gallons of the best paint in the world, at $1.20 per gallon; the property-owner loses just $4.20. Is it right?

It only requires 4 gallons of L. & M and 3 gallons linseed oil to paint a moderate sized house.

Ten Thousand Churches painted with Longman & Martinez L. & M. Paint, and are most attractive.

Liberal quanity given to churches when bought from Smith & Graham, Chestertown; F. H. Harper & Son, Still Pond; J. W. Ivens, Worton.

A DUTY WOMEN OWE THEMSELVES.

"Good actions speak louder than words," so too, does the testimony of many thousands of women during a third of a century speak louder than mere claims not backed by a guarantee of some kind. That is the reason why the proprietors of Dr. Pierce's Favorite Prescription are willing to offer $500 reward for women who cannot be cured. Such a remarkable offer is founded on the long record of cures of the diseases and weaknesses peculiar to women. If there is an invalid woman, suffering from female weakness, prolapsus, or falling of womb, or from leucorrhea who has used Dr. Pierce's Favorite Prescription without complete success, the proprietors of that medicine would like to hear from such person—and it will be to her advantage to write them as they offer, in perfect good faith, a reward of $500 for any case of the above maladies which they cannot cure. No other medicine for woman's ills is possessed of the unparalleled curative properties that would warrant its makers in making such an offer.

Mr. J. M. Johnson, of Blackstone, Va., Box 64, writes: "We heartily congratulate the wonderful discoverer of the great family medicines put up in your laboratory. My wife has been more than once almost brought from the grave by using Dr. Pierce's great remedies. There is nothing better for female troubles than the 'Favorite Prescription,' nothing better for constipation than Dr. Pierce's little Pellets; and the 'Golden Medical Discovery' cannot be excelled by anything for heart trouble, of which we have used with great benefit more than once."

When the druggist says he has something that is as good as Dr. Pierce's Favorite Prescription, just tell him, "There's nothing just as good." He says so because he hopes to make a better profit but his own mixtures have not stood the test of long experience and success that Doctor Pierce's medicines have. Then, too, many patent medicines advertised as tonics, contain large quantities of alcohol. Dr. Pierce guarantees that his "Prescription" does *not* contain a particle of alcohol.

It is a good thing to keep Dr. Pierce's Pleasant Pellets in the house. One Pellet is a laxative, two a mild cathartic.

LUMBER

Shingles, Pickets, Cypress Fencing, White Pine Barn Boards, Dressed White Pine Boards, Georgia Pine Frame Stuff, Virginia Pine Frame Stuff, Virginia and Georgia Pine Flooring, Juniper Pickets for Wire Fences, Locust and Cedar Posts for Farm Fences.

For Sale by

THOMAS W. ELIASON,

CHESTERTOWN, MD.

MUSKRAT TRAPPERS
THE ONEIDA COMMUNITY JUMPTRAP
Can Be Relied Upon. Name on the Treadle.

THEY ARE WARRANTED

Any broken by the water will be replaced FREE by your dealer.

Made by ONEIDA COMMUNITY, Oneida, N.Y.

Garden Truck

can be raised profitably only in soil containing plenty of Potash. All vegetables require a fertilizer containing at least 10 per cent. actual

Potash

Without Potash no fertilizer is complete, and failure will follow its use.

Every farmer should have our valuable books on fertilization—they are not advertising matter booming any special fertilizer, but books of authoritative information that means large profits to the farmers. Sent free for the asking.

GERMAN KALI WORKS
93 Nassau Street, New York.

COUGHS AND COLDS

RELIEVED BY

Toulson's Cough Syrup.

For Chapped Hands or Chapped Face Use

Derma Cream

Which makes your Skin as Smooth as Velvet.

M. A. TOULSON,

Apothecary,

FOLEY'S HONEY AND TAR
Cures Colds: Prevents Pneumonia

LEGAL ADVICE.

Brief Forms of Business Law Which Everyone Should Know.

Believing that every man, woman and child should acquaint themselves, as far as possible, with business forms and law, THE NEWS will publish in brief form legal advice bearing upon business of every day occurence.

To the man involved in litigation the best advice is to go to the best lawyer he can find. But an ounce of prevention is worth a pound of cure and the purpose of these articles is to furnish the ounce of prevention. Knowledge is power in nothing so much as in business law, especially as the law presumes no man is ignorant of the law.

Business Law in Brief.

Ignorance of the law excuses no one.

It is a fraud to conceal a fraud.

The law compels no one to do impossibilites.

An agreement without consideration is void.

Signatures made with lead pencils are good in law.

A receipt for money paid is not legally conclusive.

The act of one partner binds all the others.

The seal of a party to a written contract imports consideration.

A contract made with a minor cannot be enforced against him. A note made by a minor is void.

A contract made with a lunatic is void

A contract made on Sunday is void.

Principals are liable for the acts of their agents.

Agents are liable to their principles for errors

Each individual in partnership is liable for the whole amount of the debts of the firm.

A note that does not state on its face that it bears interest, will bear interest only after it is due.

A lease of land for a longer term than one year is void unless in writing

An indorser of a note is exempt, from liability if notice of its dishonor is not mailed or served within twenty-four hours of its non-payment.

In case of the death of the principle maker of the note the holder is not required to notify a surety that the note is not paid, before the settlement of the maker's estate.

Notes obtained by fraud, or made by an intoxicated person, are not collectable.

If no time of payment is specified in a note it is payable on demand.

An indorser can avoid liability by writing "without recourse" beneath his signature.

A check indorsed by the payee is evidence of payment in the drawer's hands

An outlawed debt is received should the debtor make a partial payment.

Want of consideration—a common defense interposed to the payment of negotiable paper—is a good defense between the original parties to the paper; but after it has been transferred before maturity to an innocent holder for value it is not a defense.

Negotiable paper, payable to bearer or indorsed in blank, which has been lost or stolen cannot be collected by the thief or finder, but a holder who receives it in good faith before maturity, for value, can hold it against the owner's claims at the time it was lost.

Sometimes the holder of paper has the right to demand payment before maturity; for instance, when a draft has been protested for non-acceptance and the proper notices served, the holder may at once proceed against the drawer and indorsers.

If a note or draft is to be paid in the State where it is made, the contract will be governed by the laws of that State. When negotiable paper is payable in a State other than that in which it was made, the laws of that state will govern it. Marriage contracts, if valid where they are made, are valid everywhere. Contracts relating to personal property are governed by the laws of the place where made, except those relating to real estate, which are governed by the laws of the place where the land is situated.

If negotiable paper, pledged to a bank as security for the payment of a loan or debt, falls due, and the bank fails to demand payment and have it protested when dishonored the bank is liable to the owner for full amount of the paper —Cent. Observer.

JUST TRY
Granular Effervescent
PEPSIMINT
THE GREAT
Dyspepsia and Indigestion
REMEDY

Guaranteed a Safe and Harmless Remedy for Headaches, Mental Exhaustion, Stomachic Disorders, Excessive Dissipation.

10 AND 25 CENTS
For Sale by Druggists Everywhere.
Sent by Mail Upon Receipt of Price.

—PREPARED BY—
Pepsimint Chemical Co.
Chestertown, Md.

Take CASCARA VEGETABLE LIVER TABLETS—10 CENTS.

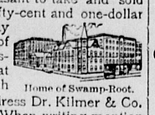
The Cause of Many Sudden Deaths.

There is a disease prevailing in this country most dangerous because so deceptive. Many sudden deaths are caused by it—heart disease, pneumonia, heart failure or apoplexy are often the result of kidney disease. If kidney trouble is allowed to advance the kidney-poisoned blood will attack the vital organs or the kidneys themselves break down and waste away cell by cell.

Bladder troubles most always result from a derangement of the kidneys and a cure is obtained quickest by a proper treatment of the kidneys. If you are feeling badly you can make no mistake by taking Dr. Kilmer's **Swamp-Root,** the great kidney, liver and bladder remedy.

It corrects inability to hold urine and scalding pain in passing it, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its wonderful cures of the most distressing cases.

Swamp-Root is pleasant to take and sold by all druggists in fifty-cent and one-dollar sized bottles. You may have a sample bottle of this wonderful new discovery and a book that tells all about it, both sent free by mail. Address Dr. Kilmer & Co. Binghamton, N. Y. When writing mention reading this generous offer in this paper.


Home of Swamp-Root.

Don't make any mistake, but remember the name, Swamp-Root, Dr. Kilmer's Swamp-Root, and the address, Binghamton, N. Y., on every bottle.

Farmers and Merchants,
Builders and Housekeepers

ATTENTION!

At the opening of the spring season you will need many articles for the farm, shop, house building material, etc. We are prepared to supply your many wants in our line at reasonable prices.

Our "Wiard," "Roland" and "Oliver" Plows head the list for popularity and durability.

Cultivators and 14-Tooth Harrows.

Cultivator Plates, Garden Barrows, Rakes and Hoes.

Ice Cream Freezers, 3 kinds.

Hand Saws, Hatchets, Squares, Rules, and Levels.

5-A Horse Blankets, all grades.

Carriage Whips, Cart Whips, Chain and Rope Traces, Plow Lines, Hames Leather Head Halters and Rope Neck Halters.

Cedar Tubs, Galvanized Tubs and Washboards.

Tinware, Graniteware and Nickle Plated Ware.

Screen Doors, Window Screens, Fly Wire, Poultry Netting, Etc.

Cream Separators.

Barbed Wire, Plain Gal. Wire.

Whitewash Brushes, Dirt Brushes, Window Brushes, Scrub Brushes.

Boatoars, Oarlocks, Etc.

Patent Roller, Bushed Tackle Blocks from 4 to 10 inches.

Pruning Saws, Pruning Shears and Hedge Knives, Sickle Edge Hay Knives.

Pocket Cutlery, Table Cutlery in endless variety.

Baseball Goods, all grades; Bats, Balls, Gloves, Masks, Etc.

Finest line of Fishing Tackle to be found on the Eastern Shore.

J. K. ALDRIDGE & CO.

WILLIAM C. SUTTON,
SANITARY PLUMBING
HUBBARD BUILDING,
CHESTERTOWN, MD

FIDELITY & DEPOSIT COMPANY OF MD.

N. W. Cor. Charles and Lexington Sts., BALTIMORE, MD,

EDWIN WARFIELD, President.

HARRY NICODEMUS, Sec. & Treas.

IF YOU WANT A BOND—As Executor, Trustee, Administrator, Guardian, Receiver, Assignee or replevin, Attachment Cases, &c.

IF YOU WANT A BOND—As a Contractor, As a U. S. Official, As a State, County or Municipal Official.

IF YOU WANT A BOND—As an Officer of a Fraternal Society, As an Employee of a Bank, Corporation or Mercantile Establishment.

The FIDELITY AND DEPOSIT CO OF MARYLAND will furnish it.

Don't give or accept personal security.

H. H. BARROLL, Attorney,
CHESTERTOWN, MD

FOLEY'S KIDNEY CURE
Makes Kidneys and Bladder Right

GEO. W. SMITH. HARRY GRAHAM.

We Are After You

With our line of Farm Implements and Farm Supplies and if right goods and right prices will land your trade, we know we will get a fair share of it. Now that Spring is here you will need a plow or two, get the

GENUINE "OLIVER" PLOWS,

The best in the world. None genuine unless they have Oliver's trade mark on them. We also carry CASTINGS for the Ohio, Imperial, South Bend, Syracuse and Advance Plows.
For a Corn Planter we offer you

THE "NEW DEERE" No. 9

Which has been thoroughly tested and proven to be accurate in drop; strong in construction, light in draft, simple in operation and free from complications. What more could you ask?
As a Fertilizer planter it has the Wizzard feed, the best on earth. We also offer you

Spike, Spring, Disc, Acme Harrows,

Also celebrated CLARK'S CUTAWAY HARROWS, Rollers, either wood or steel. In fact any implement that you may need at surprising low prices.

READY MADE HARNESS.—Either single or double, at prices to defy competition. All kinds of strap work, Collars, Bridles, Traces, Saddles and in fact all kinds of Horse Goods

SEED POTATOES, Maine Grown

Also a large stock of Johnsons & Stokes GARDEN SEEDS. Guaranteed fresh and true to name. Get our prices on anything you may need in our line before buying.

SMITH & GRAHAM,
ELIASON BUILDING - - - CHESTERTOWN, MD.

PLANT PEACH TREES

WE ✦ HAVE ✦ FOR ✦ PROFIT

108 Varieties of PEACH TREES—all sizes, extra fine in every respect, clean and healthy.

116 Varieties of APPLE TREES—ripening from early to late—strong, healthy trees.

KIEFFER PEAR, PLUM and CHERRY TREES.

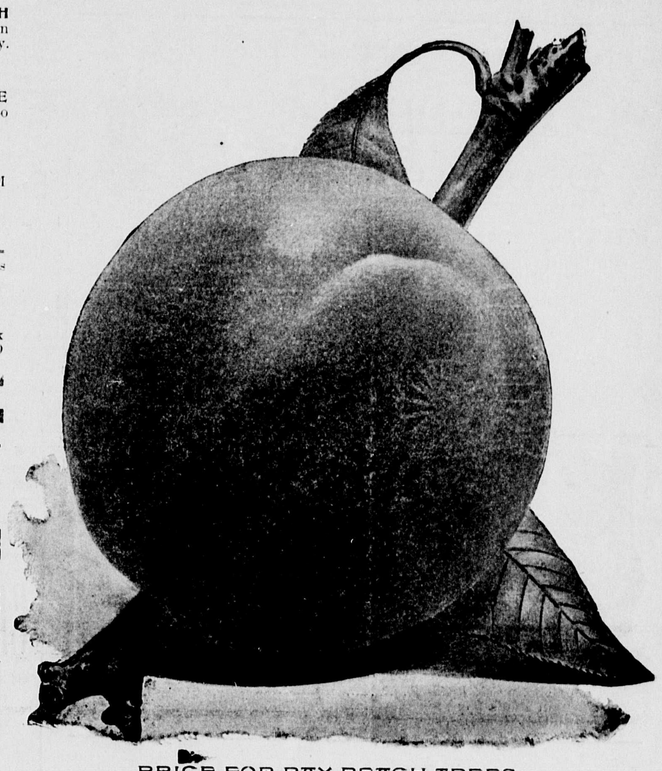
46 Varieties of STRAWBERRIES—suited to all kinds of soils, prices are right.

Come to see our stock yourself. AN ILLUSTRATED CATALOGUE FREE.

RAY PEACH.

A Special New Variety—That has been thoroughly tested.

Ray—This peach is of the Chinese strain, a remarkable grower, so much of it is noticeable in the nursery from other varieties. It ripens just after Troth's Early; size of Belle of Georgia or Moore's Favorite; white flesh with red blush; a shipper. The original tree has borne 16 successive crops without a single miss, and the small orchard of 264 trees, budded from same tree, 7 years old, has borne 4 successive crops that have netted over ($2,200) twenty-two hundred dollars. We have the exclusive stock of this variety, the first that has ever been offered, which we furnish at double price of regular variety of peach.



PRICE FOR RAY PEACH TREES

	Each.	Dozen.	Hundred.	Thousand.
First Class, XXX, 6 to 7 feet	$0.40	$4.00	$18.00	$160.00
First Class, XX, 5 to 7 feet	.30	3.50	16.00	140.00
First Class, 5 to 6 feet	.30	3.00	14.00	120.00
First Class, medium, 4 to 5 feet	.24	2.50	12.00	110.00
First Class, light, 3 to 4 feet	.20	2.00	11.00	100.00
First Class, branched, 2½ to 3 feet	.16	1.50	9.00	80.00

J. G. Harrison & Sons,

BERLIN, ... MARYLAND

Grove's Tasteless Chill Tonic
has stood the test 25 years. Average Annual Sales over One and a Half Million bottles. Does this record of merit appeal to you? No Cure, No Pay. 50c.
Enclosed with every bottle is a Ten Cent package of Grove's Black Root Liver Pills.

COLDS THAT HANG ON

So frequently settle on the lungs and result in Pneumonia or Consumption. Do not take chances on a cold wearing away or take something that only half cures it, leaving the seeds of serious throat and lung trouble.

FOLEY'S HONEY AND TAR

Cures Coughs and Colds quickly and prevents

Pneumonia and Consumption

CONSUMPTION THREATENED

C. Unger, 211 Maple St., Champaign, Ill., writes: "I was troubled with a hacking cough for a year and I thought I had consumption. I tried a great many remedies and I was under the care of physicians for several months. I used one bottle of FOLEY'S HONEY AND TAR. It cured me, and I have not been troubled since."

HAD BRONCHITIS FOR TWENTY YEARS AND THOUGHT HE WAS INCURABLE

Henry Livingstone, Babylon, N. Y., writes: "I had been a sufferer with Bronchitis for twenty years and tried a great many with poor results until I used FOLEY'S HONEY AND TAR which cured me of my Bronchitis which I supposed was incurable."

THREE SIZES, 25c, 50c and $1.00 Refuse Substitutes

SOLD AND RECOMMENDED BY
FOR SALE BY ALL DEALERS