DENTON JOURNAL

PAGE 3

HOWARD MELVIN BENJ. H. JOHNSON

MELVIN & JOHNSON,
PUBLISHERS.

SATURDAY MORNING, APR. 13, 1912

STATEMENT OF THE PETERSBURG SAVINGS AND INSURANCE COMPANY of Petersburg, Va., to December 31, 1911.
Capital ..... $ 200,000
Total Admitted Assets 3,274,339
Total Liabilities 2,414,633
Surplus 660,305

STATEMENT OF THE FIREMEN'S INSURANCE COMPANY of Newark, N. J., to December 31, 1911.
Capital $1,000,000
Total Admitted Assets 6,375,624
Total Liabilities 2,566,944
Surplus 2,808,680

STATEMENT OF THE NATIONAL BEN FRANKLIN FIRE INSURANCE COMPANY of Pittsburgh, Pa., to December 31, 1911.
Capital $1,000,000
Total Admitted Assets 3,215,161
Total Liabilities 1,576,331
Surplus 628,830

STATEMENT OF THE DIXIE FIRE INSURANCE COMPANY of Greensboro, N. C., to December 31, 1911.
Capital ..... $ 500,000
Total Admitted Assets 1,152,102
Total Liabilities 436,714
Surplus 215,388

STATEMENT OF THE ÆTNA LIFE INSURANCE COMPANY of Hartford, Conn., to December 31, 1911.
Capital ..... $ 2,000,000
Total Admitted Assets 104,755,535
Total Liabilities 97,491,648
Surplus 7,263,887
F. P. Covey, Agent, Denton, Md.

STATEMENT OF THE TITLE GUARANTY & SURETY COMPANY of Scranton, Pa., to December 31, 1911.
Capital ..... $ 712,820
Total Admitted Assets 2,071,542
Total Liabilities 882,847
Surplus 475,874

STATEMENT OF THE SPRINGFIELD FIRE & MARINE INSURANCE COMPANY of Springfield, Mass., to December 31, 1911.
Capital $2,000,000
Total Admitted Assets 10,407,848
Total Liabilities 5,757,140
Surplus 2,720,708

STATEMENT OF THE ST. PAUL F. & M. INSURANCE COMPANY of St. Paul, Minn., to December 31, 1911.
Capital ..... $ 500,000
Total Admitted Assets 8,032,865
Total Liabilities 5,183,462
Surplus 2,349,403

STATEMENT OF THE ROYAL INSURANCE COMPANY of Liverpool, Eng., to December 31, 1911.
Total Admitted Assets $11,840,203
Total Liabilities 8,802,644
Surplus 3,037,559

STATEMENT OF THE PRUDENTIAL INSURANCE COMPANY OF AMERICA, Newark, N. J., to December 31, 1911.
Capital ..... $ 2,000,000
Total Admitted Assets 258,824,978
Total Liabilities 242,688,999
Surplus 16,136,379

STATEMENT OF THE PHOENIX INSURANCE COMPANY of Hartford, Conn., to December 31, 1911.
Capital ..... $ 2,000,000
Total Admitted Assets 11,404,634
Total Liabilities 5,702,915
Surplus 3,701,719

STATEMENT OF THE PHOENIX ASSURANCE COMPANY of London, Eng., to December 31 1911.
Total Admitted Assets $3,772,690
Total Liabilities 2,355,711
Surplus 1,416,979

STATEMENT OF THE PENNSYLVANIA FIRE INSURANCE COMPANY of Philadelphia, Pa., to December 31, 1911.
Capital ..... $ 750,000
Total Admitted Assets 7,622,099
Total Liabilities 4,631,621
Surplus 2,240,478

STATEMENT OF THE NATIONAL UNION FIRE INSURANCE COMPANY of Pittsburg, Pa., to December 31, 1911.
Capital $1,000,000
Total Admitted Assets 3,911,871
Total Liabilities 2,379,775
Surplus 532,096

STATEMENT OF THE NATIONAL SURETY COMPANY of New York to December 31, 1911.
Capital $1,500,000
Total Admitted Assets 5,988,581
Total Liabilities 2,980,900
Surplus 1,507,681

STATEMENT OF THE NORTH BRITISH & MERCANTILE INSURANCE COMPANY of London, Eng., to December 31, 1911.
Total Admitted Assets $9,135,422
Total Liabilities 5,420,052
Surplus 3,715,371

STATEMENT OF THE NATIONAL LIFE INSURANCE COMPANY of Montpelier, Vt., to December 31, 1911.
Total Admitted Assets $53,443,227
Total Liabilities 51,114,535
Surplus 2,328,692

STATEMENT OF THE INSURANCE COMPANY OF NORTH AMERICA of Philadelphia, Pa., to December 31, 1911.
Capital ..... $ 4,000,000
Total Admitted Assets 16,908,377
Total Liabilities 8,908,377
Surplus 4,000,000

STATEMENT OF THE HANOVER FIRE INSURANCE COMPANY of New York to December 31, 1911.
Capital $1,000,000
Total Admitted Assets 4,818,183
Total Liabilities 2,635,771
Surplus 1,182,412

STATEMENT OF THE HOME INSURANCE COMPANY of New York to December 31, 1911.
Capital ..... $ 3,000,000
Total Admitted Assets 32,146,565
Total Liabilities 15,331,124
Surplus 13,815,441

STATEMENT OF THE GERMAN ALLIANCE INSURANCE COMPANY of New York to December 31, 1911.
Capital ..... $ 400,000
Total Admitted Assets 1,791,812
Total Liabilities 592,240
Surplus 799,573

STATEMENT OF THE GERMAN-AMERICAN INSURANCE COMPANY of New York to December 31, 1911.
Capital ..... $ 2,000,000
Total Admitted Assets 20,351,395
Total Liabilities 9,548,982
Surplus 8,802,413

STATEMENT OF THE FIRE ASSOCIATION of Philadelphia, Pa., to December 31, 1911.
Capital ..... $ 750,000
Total Admitted Assets 8,989,220
Total Liabilities 5,733,362
Surplus 2,505,858

STATEMENT OF THE CITIZENS INSURANCE COMPANY of St. Louis, Mo., to December 31, 1911.
Capital $200,000
Total Admitted Assets 872,698
Total Liabilities 512,285
Surplus 160,413

STATEMENT OF THE INSURANCE CO. OF STATE OF PENNSYLVANIA, of Philadelphia, Pa., to December 31, 1911.
Capital ..... $ 800,000
Total Admitted Assets 3,710,952
Total Liabilities 2,471,182
Surplus 439,770

STATEMENT OF
THE MUTUAL LIFE
Insurance Company of New York
NEW YORK, N. Y.
To December 31, 1911

Total Admitted Assets $587,130,263.05
Total Liabilities:
Policy Reserve $473,282,808.00
Policy Claims 4,160,491.22
Fund held for future dividends on policies on which the apportionment of dividends is deferred, and for depreciation of securities and general contingencies, 86,912,488.41
Amount to be apportioned to policy holders in 1911 ..... 15,146,685.72
Other liabilities and reserves 7,627,789.70
$587,130,263.05

THE KENT COUNTY MUTUAL INSURANCE COMPANY,
DOVER, DEL.

JAMES J. ROSS, President. WM. DENNEY, Sec'y and Treas.

Insures property against Fire and Lighting,

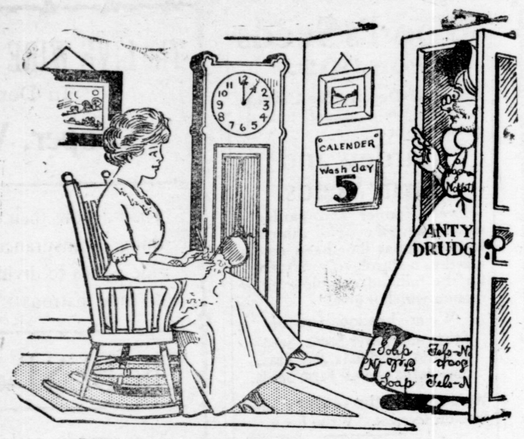
Has returned to its members in reduction of premiums and for terminated policies $590,000.00, and now has to the credit of its members over $250,000.

CARTER & DEEN, Agents, Denton, Md.
L. Irving Jones, Agent, Greensboro, Md.
Alex. Noble, Agent, Preston, Md.

DR. J. M. HAYMAKER,
—DENTIST—

Appointments made by Mail and Phone

Ridgely, Maryland.



When the Clock struck One on Wash Day.

Hickory, dickory, dock,
The mouse ran up the clock.
The clock struck one;
And the wash was done,
Fels-Naptha made it fun.
Hickory, dickory, dock.

Doctors and college professors have been trying for years to find out how much energy a man uses when working.

If they would try it out on the woman who hangs over the washboard every Monday—they'd get the information quicker, though the women who do this are becoming fewer every day.

Fels-Naptha worked the change.

The woman who uses Fels-Naptha gets done sooner and has whiter clothes. And she hasn't rubbed her health, strength and good nature away on the washboard.

If you haven't tried the Fels-Naptha way, it's time to begin.

You can't start too soon to take care of your health.

A Fels-Naptha wash-day keeps the house comfortable—not full of steam and soap suds' smell.

Use cool or lukewarm water with Fels-Naptha.

Makes clothes last longer because you don't boil them tender and then rub them to pieces on a hard metal washboard.

Follow the easy directions on the red and green wrapper. Use any time of year.

MITCHELL MILLER
MEN'S AND LADIES' TAILOR
DENTON, MARYLAND

We Make Suits for Men and Youths at $16.00 and up.
Ladies' Suits at $17.00 and up.

OUR WORK IS GUARANTEED.

Dyeing, Bleaching, Pressing will be done as desired. Dry Cleaning by which the best of Silks, Satins and Lace Fabric can be made as new at small cost.

OUR CUSTOMERS OUR REFERENCE.

I Want to Repair Your Watch
The One the Other Fellow Could Not Make Run Right.

My Work is Guaranteed and No Watch too Complicated.

H. LAY BEAVEN : : Hillsboro, Md.

1911 Overland runabout, fully equipped, repainted, A1 condition. **$450**

Stevens-Duryea 22 h. p. 5-Pass. touring car, thoroughly overhauled and repainted. **$350**

Ford 4 cylinder Runabout, good shape. **$150**

Address,
MOTOR CAR CO.
BALTIMORE, MD.

Abatements and Transfers.

Notice is hereby given that the County Commissioners will sit on TUESDAY, WEDNESDAY, THURSDAY and FRIDAY, APRIL 2, 3, 4 and 5, and every TUESDAY thereafter in the month of April, 1912, to hear appeals for transfers and abatements of tax accounts.

By order of the County Commissioners, WM. H. ANDERSON,
Clerk to the County Commissioners of Caroline county.

Fine Ground Oyster Shell
FOR FERTILIZER

Is a Permanent Benefit to Your Land

Over 95% Carbonate of Lime

Price, $1.50 Per Ton

Let us tell you the result of 8 years test by the Maryland Agricultural Experiment Station.

Peerless Oyster Co.
Fort Ave. and Lawrence St.
P. O. BOX 73 Baltimore

AGENTS WANTED

Active Party to represent line of Pianos, Player Pianos and Organs in Caroline Co., Md. Must be a Hustler. Will make profitable proposition.

H. D. FRENCH PIANO CO.,
7 W. Fayette St.,
(4-6-31) Baltimore, Md.

BALTIMORE'S BEST STORE

Hochschild, Kohn & Co.
HOWARD AND LEXINGTON

THE STORE WHERE EVERY PURCHASE *Must* BE SATISFACTORY

One of the foundation principles of the Hochschild, Kohn & Co. Store, laid down nearly fifteen years ago, was this: "Every article sold in this store must give satisfaction; if it does not, the purchaser is to receive a new article, or the purchase money."

This principle has been practised every business day since November 15, 1897—and it has helped to make this business grow as no retail business in Baltimore ever grew.

Added to this security, every purchaser has the knowledge, born of experience, that Hochschild, Kohn & Co. merchandise is the best possible value for the money.

And added to this, is the knowledge that Hochschild, Kohn & Co. stocks offer wider variety, and are selected with the best of taste and judgment.

When you come to Baltimore for your spring shopping, there's just one logical place to visit—the Hochschild, Kohn & Co. Store.

FREE DELIVERY of Purchases of $5.00 or over

¶ Where the goods are mailable in one package, they will be sent postpaid to any part of the United States.

¶ Where the goods are not mailable, we will deliver free to the nearest freight or express office in Maryland, District of Columbia, Delaware, Pennsylvania, Virginia, West Virginia or New Jersey

Hochschild, Kohn & Co.

Howard and Lexington Sts. BALTIMORE, MD.

THE RELIABLE AND ACCURATE DEERE CORN PLANTER
Assures More Corn and Better Corn.

THE PLOWS THAT MADE THE DEERE NAME FAMOUS ARE THE

DEERE PLOWS
GANG AND SULKY

VEHICLES GIVING THE BEST VALUES FOR THE MONEY ARE THE

DEERE CARRIGES
I have just received a Car-load of them.

Select now your
SPIKE DRAGS,
SPRING DRAGS,
ACME HARROWS.

I am at little expense and give the farmers the lowest figures on standard farm vehicles and implements.

J. B. COLGAIN,
Denton, Maryland.

WHY NOT MAKE $200.00 A MONTH - - That's
$50.00 a Week, almost $10.00 a Day

Selling Victor Safes and fire-proof boxes to merchants, doctors, lawyers, dentists and well-to-do farmers, all of whom realize the need of a safe, but do not know how easy it is to own one. Salesmen declare our proposition one of the best, clean-cut money-making opportunities ever received. Without previous experience **YOU** can duplicate the success of others. Our handsomely illustrated 240-page catalog will enable you to present the subject to customers in as interesting a manner as though you were piloting them through our factory. Men appointed as salesmen receive advice and instructions for selling safes, giving convincing talking points which it is impossible for a prospective customer to deny. Why don't **YOU** be the first to apply from your vicinity before some one else gets the territory? We can favor only one salesman out of each locality.

Our New Home. Capacity 20,000 Safes Annually.

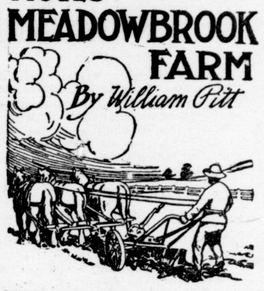
The 25th anniversary of our company was celebrated by erecting the most modern safe factory in the world. Wide-awake men who received our special selling inducement rendered it necessary to double our output. We are spending many thousands of dollars enlarging our sales organization, but to learn all particulars it will cost you only the price of a postal card.

Ask for Catalogue 16 T.

THE VICTOR SAFE & LOCK CO.
CINCINNATI, OHIO

Subscribe for THE JOURNAL and get all the county news.

NOTES From MEADOWBROOK FARM
By William Pitt



Keep the chickens dry.

Spread the manure at once.

Shelter the manure spreader.

The dairy industry is becoming a science.

Careful dressing of market fowls always pays well.

Sugar beets are just the thing for feeding to poultry.

A little milk goes a long ways towards making hogs.

Be careful with corn for the colts and don't feed much.

Sunshine and good air in the barn means better cow health.

It is when the duck is not laying that she readily takes on fat.

The Japanese process of dwarfing a pine tree lasts about ten years.

Select medium-sized, well-formed eggs from healthy hens for setting.

Frozen cream loses its flavor and will be found hard to churn afterward.

The peach and plum are short lived trees. The pear and apple are long lived.

Give the stock plenty of salt, and be sure they drink an abundance of water.

Too close confinement makes cows more susceptible to the weather changes.

While the fall is the best time to prune apples much can be done in mild winters.

No land is so rich that the owner can afford to waste the manure derived from it.

The surest cure for cornstalk disease is the silo. It cures by removing the cause.

Hogs like company. Don't keep one in a pen alone; but see that the two are good friends.

The man who uses system is the man who accomplishes the most work with the least effort.

The surest sign that chicken cholera is present is the green, frothy appearance of the droppings.

The advent of silos and silage into dairying has revolutionized the method of feeding dairy cows.

On a third of an acre of land a Missouri boy raised in one season a crop of sweet peas that sold for $800.

The most economical way to save manure from the stables is to have concrete stable floors and gutters.

Keep close watch of your stock. Remember the old proverb that "the eye of the master fattens his cattle."

A thimble carrying a knife blade on the end has been patented by a California man to aid in picking fruit.

Almost every wrong act of the horse is caused by fear, excitement or mismanagement, said a great horseman.

Clover or alfalfa hay, with a light ration of wheat bran and linseed meal and roots, is the ideal ration for the ewes.

The individuality of each horse should be studied, and the feeds supplied to meet individual requirements.

If there is any one thing, in the way of feed, that will bring winter eggs, more than another, it is a little green cut bone.

It takes a lot of water to satisfy a cow, even in winter, and it's only when the chill is taken off that she will drink enough.

A reader says she has broken the egg-eating habit in hens by putting a tablespoonful of vinegar in each gallon of drinking water.

Putting ground feed in the calves' milk is not the best way. A little box with dry feed kept before them all the time is the better plan.

A queen bee lives from two to five years, workers from forty-five days to six months, and drones seldom more than five weeks.

Some breeders claim that six or seven weeks is long enough for the pigs to remain with the sow, but this, I think, is extreme.

The pig is merely a meat-producing machine and the more he is fed—with good judgment, of course—the more meat he will turn over.

All living plants have definite needs every day during their growth, and if these needs are not supplied fully or regularly bad results must follow.

While the orchard is coming into bearing try vegetable growing as a side line. This makes one of the surest and best resources of income.

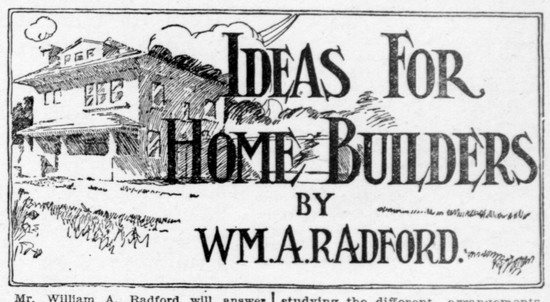
It will pay to buy wheat bran to mix with the barley or corn meal for feeding cows. Bran and barley meal half and half makes good meal for milk.

According to a western journal, a machine for wiping apples has been installed in the Hood river valley, that will save seven cents on each box of fruit. Heretofore all of the apples have been wiped by hand, but this machine will wipe all of the apples for 400 or 500 boxes.

ROYAL BAKING POWDER
Absolutely Pure

The only Baking Powder made from Royal Grape Cream of Tartar

NO ALUM, NO LIME PHOSPHATE



IDEAS FOR HOME BUILDERS
BY
WM. A. RADFORD.

Mr. William A. Radford will answer questions and give advice FREE OF COST on all subjects pertaining to the subject of building, for the readers of this paper. On account of his wide experience as Editor, Author and Manufacturer, he is, without doubt, the highest authority on all these subjects. Address all inquiries to William A. Radford, No. 178 West Jackson boulevard, Chicago, Ill., and only enclose two-cent stamp for reply.

A very interesting house for a deep narrow lot is shown in the accompanying design. We must build houses to fit the ground we have at our disposal. There is more to this part of the house problem than some of us realize.

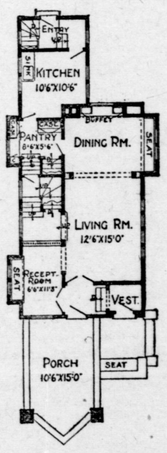
I like to see a side veranda or a loggia sheltered by the house proper and less exposed to the public street, but never when the lot is so narrow that the side projection appears to encroach upon its neighbor. You may have a legal right to build clear out to your lot line. You may have a good many other legal rights that you will find it better not to enforce.

I know a man who bought three 40-foot lots on a good residence street and built four houses on them, houses that compared favorably as individual houses with other dwellings on the street. But they didn't look right collectively because they appeared crowded. He offered them for sale at $3,500 each, but no one seemed to want them. They didn't sell until he reduced the price to $2,500 for the middle houses and $2,700 for the outside ones, prices which just about let him out even. He made nothing and cheapened the whole street. His neighbors made it so hot for him that he preferred some other part of the city for his future operations and he hates neighbors now. But it was his own fault because he neglected to use good judgment in proportioning the lots to the street and in fitting his houses properly to the lots.

There is no hard and fast rule to follow except to leave plenty of room on the sunny side of the house and to be decent with your neighbor on the other side. There are so many styles of houses and so many good house plans to choose from in the various

styles that it should be easy to select something to suit any lot, that is both satisfactory to the owner and that will fit the lot and the location.

Here is a plan that provides six rooms with all the necessary closets,

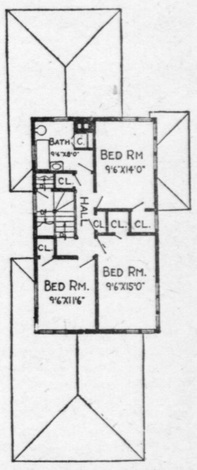


First Floor Plan.

cupboards, cozy corners, bathroom, etc., with a width of only 25 feet, but the house is nearly 50 feet long. There are other advantages in a house shaped like this besides having it fit and look well on a narrow lot. With a width of 25 feet and plenty of windows on both sides there is not a dark corner in the whole house.

The fashion of late is to have more light in a house than ever before. It has been brought about largely through the recent tuberculosis agitation demanding more light and better ventilation in dwellings. The living room in this house has four good-sized windows placed side by side. This is a style of window that women objected to when it was first introduced, because they found it difficult to dress up nicely with curtains. But after studying the different arrangements, unusual opportunities for artistic display were discovered; so that now a woman doesn't want a house without such a window.

It is only fair to add, however, that architects have invented new and better ways of building the windows. The first ones were built with single sash. Sometimes the sash were hinged and sometimes pivoted. The theory of this plan could be very nicely explained by



Second Floor Plan.

a clever talker, but in actual practice the windows were kept closed to save the curtains from sure destruction. Since the plan of framing the windows together after the fashion illustrated and hanging the sash in the usual way we hear no objection to these multiple windows.

An interesting effect is secured by dividing the floor level of the front vestibule by the two outside steps and two inside steps leading up to the general floor level. This idea works in well with the front loggia, which is walled in and is furnished as the outdoor living room. In building a loggia it is well to arrange it on this plan. The posts are square and plumb and the architraves are straight so they can be easily fitted with frames for sash to hold glass in winter or wire screens in the summer time. Sometimes when the position is somewhat exposed it is desirable to leave glass in one side all summer. Glass on one side is a great protection to the porch furniture, rugs, etc.

More attention is being paid to such outside rooms every year. More elaborate furniture and smart decorations of different kinds are being manufactured to dress up such open-air parlors until you feel that the comfortable five-dollar porch rocker is a sort of poor old friend that you have to apologize for. You can pay sixty dollars for a three piece set of grass woven porch furniture and the clerk who takes your money will wear the innocent smile of youth and assure you it is the proper thing to do.

The cost of this stylish-appearing modern dwelling is estimated at $4,000, using good materials throughout.

Trail of Onions.

"On my last trip through the west I struck a trail of onions a thousand miles long," said the traveling salesman. "It was spread by touring theatrical companies. At nearly every small town I stopped most of the guests were members of some troupe. The incense of onions was offered up in their honor. At this time of the year nearly every actor and singer on the road has a cold, and almost without exception they swear by onions as the sovereign cure. Their predilection for that remedy is so well known that as soon as a country hotel keeper gets word that a company is expecting to put up at his house he lays in a supply of onions."

Splendid Progress.

"How is your little boy getting along in school?"

"Oh, splendidly. He has learned how to model a bottle stopper in clay and now he is taking up tatting."

Sheep are comfort lovers and the man who neglects to provide them with good, dry shelter makes a costly error.

Irregularity in feeding—that is, a good ration one day and a poor one the next, will play havoc with the best of cows.

Peach trees can be planted any time between last and first frost; the earlier in the winter they are planted the better.

Remember to treat your cow with consideration in these days and nights.

The demands on the foal's digestive system for nourishment is very great.

A flock of ewes rightly handled should produce 125 per cent. of lambs.

It is the income from each sheep that should determine the value of the flock.