HOWARD MELVIN BENJ. H. JOHNSON
MELVIN & JOHNSON,
PUBLISHERS.

SATURDAY MORNING, APR. 27, 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	5,537,140
Surplus	2,870,708

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	242,688,599
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	$473,182,808.00
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,

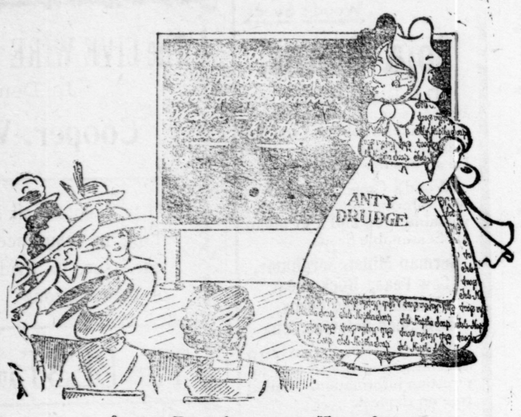
Has returned to its members in reduction of premiums and for terminated policies $590,000.00, and now has to the credit of its members over $250,000.

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.



Anty Drudge as a Teacher.

Anty Drudge—"There is a sum that is as true as 2+2=4."
Mrs. Savework—"But you have forgotten to subtract several things, professor."
Anty Drudge—"I know, my dear. When you use Fels-Naptha soap you can subtract hot fires, hard rubbing, yellow-white clothes, steam-soaked homes on Mondays, sickness resulting from hot water washing and many other disagreeable things."

Your clothes—your health—your strength—so much depends upon the soap you use, that you can't be too careful in choosing.

If you do the wash in the old-fashioned way—with soaps that require boiling water and much hard rubbing, you can't blame the clothes for wearing out so quickly.

And it's natural that the exertion should tax your strength and that the steaming soapy suds should "stuff up" your head and ruin your skin.

But Fels-Naptha requires no boiling water, no hard rubbing.

And it contains nothing harmful to the finest fabrics.

It is the one soap that will make your clothes look best and wear longest, and that will get you through a whole day's wash before noon.

Fels-Naptha is a wonder-worker at housecleaning—makes the floors white and brightens up the paints.

Follow the 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.

LANDRETHS'
RED ROCK TOMATO
Its Fine Color, Yield per Acre, Freedom from Disease, Freedom from Splits, Smoothness, Solidity, Small Core, Profitable Qualities,
all make it a gold mine to the Farmer or Canner. Its use saves rent, saves fertilizer and saves vexation.
Beware of any Seed not in Landreths' Sealed Cardboard Packages of ¼ and ½ pounds.
D. LANDRETH'S SEED CO.
Write for aCatalogue. BRISTOL, PA.

GROUND OYSTER SHELL
Shown by Bulletin 110 of Maryland Agricultural College
to be far superior to any other of Lime for fertilizing purposes.
Samples and prices cheerfully sent on request.
W. H. VALLIANT & BRO.,
(4-6-4t) Bellevue, Talbot Co., Maryland.

T. H. EVANS & COMPANY,
FRUIT AND PRODUCE COMMISSION MERCHANTS,
218 Light St., Baltimore, Md.

Subscribe for THE JOURNAL.

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.

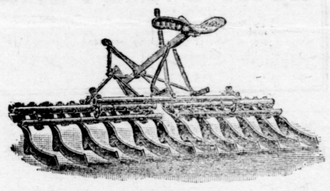
And added to this, is the knowledge that Hochschild, Kohn & Co. stocks offer wider variety, and are selected with the best of taste and judgment.

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

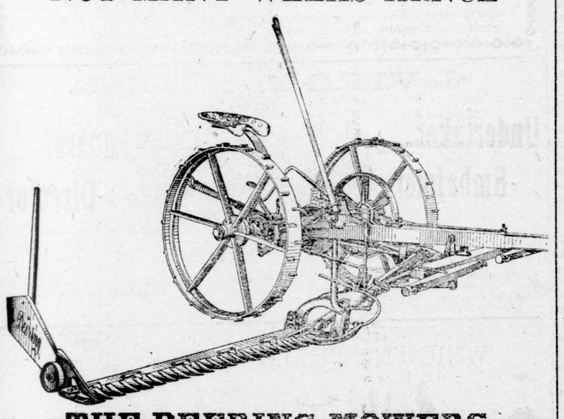
Hochschild, Kohn & Co.
Howard and Lexington Sts. BALTIMORE, MD.

AN ESSENTIAL TO GOOD FARMING
Is the Acme Harrow.



The farmer who is thorough knows its value in putting lands in order for all the crops. Such preparation as THE ACME gives guarantees better crops.

NOT MANY WEEKS HENCE



THE DEERING MOWERS
will be needed on many farms. They are light-running, durable and satisfactory.

This and other valuable standard farm machinery for sale by
J. B. COLGAIN - - - Denton, Md.

NOTICE TO HORSE BUYERS.
SAVE $10 TO $50
on the purchase of your stock, by patronizing our private sale department.
400 HORSES AND MULES
AT PRIVATE SALE
We hook and work all horses and mules to your entire satisfaction, which is worth much to you.
KING'S AUCTION
Mondays, Wednesdays and Fridays, at 10.30 A. M. We sell 95 per cent. of the horses, carriages, wagons, harness, etc. sold by private parties at public auction in Baltimore City, because of our 100 per cent. service honest representation and we
PAY YOU YOUR MONEY
in 30 seconds, with no charge for offering horses not sold.
JAMES KING & SONS. High, Baltimore & Fayette Sts.
(3-30-3mos.) BALTIMORE.

CANNING MACHINERY
NEW AND LITTLE USED.
Complete Outfits. Quick Shipments.
A. K. ROBINS & CO.
116 Market Place, - - BALTIMORE, MD.
(4-13-5m) Write for 1912 Catalogue.

DENTAL ART IS AN OLD ONE

People of Early History Not Only Knew All About It, but Also Did Good Work.

Dentistry, though considered peculiarly modern, has been found highly developed in the past. Actual specimens of ancient dentistry may be seen in various European museums. The most interesting of these specimens, because the oldest, is a Phoenician example of bridgework found in a tomb at Sidon. The specimen is now in the Louvre at Paris, and consists of a woman with the teeth united by gold wire. Two of them are transplanted teeth fastened in by gold wire. In the museum of Corneto (which was the ancient Tarquinii, the capital of the Etruscan federation) may be seen a number of marvelous specimens of dental work of the sixth and seventh centuries before Christ. They consist mainly of bridgework done by riveted bands of metal.

The satiric poets of Rome, especially Martial, refer frequently to artificial teeth. Martial speaks of an old woman who was so scared that as she ran away her teeth fell out. In one epigram he answers the question why one woman's teeth are dark, while another's are white, though both are of the same age, by saying that one of them buys her teeth, while the other has her own. The Romans had a number of different kinds of dentrifices, and took great care of their teeth.

Will Not Use Word "Pauper."

The Norwich (England) board of guardians recently unanimously decided that in future the word "pauper" shall not be used in any of the board's records or minutes. Mr. Millington, a farmer, brought the matter forward. Many respectable persons, he said, required relief through no fault of their own, and the word was objectionable and cast undeserved stigma upon recipients of relief and their children. He suggested that the word "poor" should be substituted.

Bequeathing Fortunes to the Public.

It is a growing and beneficial practice among wealthy Americans to acknowledge and act on the trusteeship of great fortunes, so that they may be applied in whole or in part for the good of their fellow citizens. California has had more than its share of those who had acquired great possessions and felt the obligation to apply them for the common good.—San Francisco Call.

Bostonian Learns Something.

The folly of interfering with a newsboy was illustrated on Hanover street. A well-dressed man took to task a newsboy who was crying a fake extra and read the riot act to him in fine style. The boy said nothing, but when the man started to run for a North Station car he raised the cry of "Stop thief!" which was at once taken up by several of his companions, and in a moment an angry crowd was at the heels of the luckless one, who was forced to take a trip to the station house before the matter was cleared up.—Boston Journal.

Claim the Oldest Language.

It is asserted by the Basques that their language, which bears a strong resemblance to certain North American dialects, is the oldest one in the world, and was spoken by Adam and Eve in the garden of Eden. They also boast that it is the most difficult of all languages to learn. According to a native legend, the devil lived among the Basques for seven years, and during that time learned only two words of their tongue, "bal" and "ez," "yes" and "no," and these two words he forgot within an hour of leaving the country.

Quinine in the Good Old Days.

There is a whole lot of difference in the price of quinine now and 50 years ago. Then it sold for $5 and some times more an ounce. Now it can be bought for one-tenth of that amount. The $5 quinine was taken in syrup, baked apples, slippery elm or anything that would cover up the stuff and partly disguise the taste.—Madisonville Hustler.

Much Timber in Reserve.

The rich forests of the Caucasus offer a wide field for future development, although the walnut forests and the boxwood forests along the coast have been fully exploited. Two lumber mills, one at Poti and the other at Sukhum-Kalee, represent the bulk of the lumbering carried on at present.

Navel Orange From Brazil.

The navel orange was first discovered in Bahia, Brazil, whence it was carried to Australia, but there the slips did not thrive. The botanical department at Washington, D. C., sent for some slips, and on receiving them sent them to an orange grower of Los Angeles. In due time the trees grew and produced fruit, and this was named the Washington navel orange in compliment to the department at the capital.

Rabbit Fur for Felt Hats.

Rabbit fur has supplanted wool in felt-hat making in Sydney, Australia, where 32 factories are in operation. The fur is considerably superior to the finest merino for this purpose, and millions of rabbit skins are used annually. It takes the fur of about six average skins to make a fur-felt hat. In one factory the consumption of skins ranges from 25,000 to 30,000 per week.

Valuable Crucifix.

Ten years ago a carved ivory crucifix was bought at a rag fair at Reus. On her death, soon after, the purchaser left the crucifix to her daughter, wife of the deputy, Senor Mayner. A visitor to the house offered Senora Mayner $500 for it, but it was refused. An antiquarian, learning of the existence of the crucifix, offered $75,000, but this, too, was declined. It is now known that the crucifix is one of the finest carvings of Leonardo da Vinci. An offer of $125,000 from an American collector is now being considered.

First Use of Tobacco.

The first pipe smokers, it is claimed, were the medicine men. Tobacco was used in the first place as an incense to burn before the great spirits. The burning of tobacco was an expression of man's homage to him just as the burning of spices, such as frankincense and myrrh, has been in the Orient since time began. Among the Indians from Hudson's Bay to Cape Horn the plant was regarded as sacred, hence the present use, "divine" weed.

ROYAL
BAKING POWDER
Absolutely Pure
The only Baking Powder made from Royal Grape Cream of Tartar
NO ALUM, NO LIME PHOSPHATE

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.

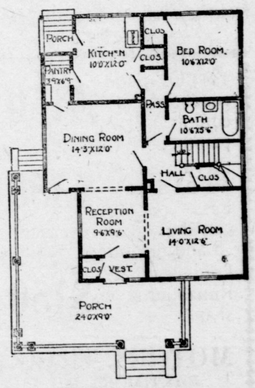
A cottage house requires a little more room on the ground that a two-story house having the same amount of floor area. Sometimes builders claim that such houses cost more because of the extra foundation and the extra roof; but if you steal a little space from the gables, the way this plan does it, you get more room and more comfort than you have with the ordinary restricted two-story house.

The foundation and roof to cover two different floors, one above the other, may not cost much more than a foundation and roof of the same size to cover one floor, but there are arguments both ways. It is a question that builders have never settled, and one they never can settle, because individual tastes differ and requirements are different in each case. If a person prefers the comfortable home look of a low, wide house, that is the proper thing to build, provided, of course, that conditions are favorable for such a dwelling.

Generally speaking, in a village or the suburbs of a large town, a cottage looks better than the ordinary cheap two-story house, because it is easier to give it a cozy, home-like appearance. The higher you get up into the air, the more difficult it is to design at moderate cost a house that will offer a pleasing appearance as you approach it from a distance.

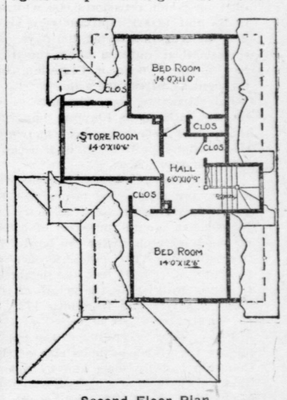
The house design here shown can be worked into a very cozy, comfortable home, at a cost of about $2,700. It gives four good-sized rooms downstairs, with three bedrooms on the second floor, and a great many conveniences by way of closets and cupboards of different kinds. In a cottage house, it seems to be the most satisfactory to have the bath room on the first floor, because you always want one or two bedrooms downstairs, as the upstairs in a house of this kind is not used except when necessary. You live downstairs. The ceilings are high; the rooms are light and airy; and everybody seems to prefer the first floor in a cottage house.

In this design very little room is taken up by hallways. Architects have been laboring a great many years to get away from long, dark halls. A desirable combination of rooms very often leads to awkward passageways. This should be avoided, even if you have to discard all your pet ideas in building to accomplish it. The reception room in this house cannot be counted in as a hallway, because it really is part of the living room. The idea is to have all the front part of the house open and free.



First Floor Plan.

The modern tendency in building seems to be, also, to get as far away as possible from the old-fashioned closed-up parlor. We occasionally find houses in country places where the old-fashioned parlor still occupies the best part of the house. It is cleaned twice a year, and closed up the rest of the time, except when company comes or when there is a funeral in the family. At such times, one window is opened a few inches if the weather is warm enough; but the room retains its damp, musty odor and gruesome associations. Entertaining company in such houses is an unusual occurrence. Visitors never feel at home, and they don't come again for quite a long while. The best houses today have no "parlors," even the name has been discarded as far as possible. Instead, we now have a good, big "living room" that is light, comfortable and well ventilated, with a corner for each member of the family and with space enough left for their friends. This room is made as bright and cheerful as possible, and furnished in such a way as to invite confidence. The chairs are heavy, and there is a great big davenport or a wide lounge that looks substantial and feels comfortable. You are not fraid to sit down in the best chair in the room, because it looks strong and it is covered with some kind of material built for wear instead of mere attractive appearance. A good appearance, however, is by no means sacrificed, but is merely incidental to the serviceable qualities of the furniture.



Second Floor Plan.

Such rooms usually are found in the house of large-hearted, brainy people, who have the interests of their families and friends at heart—people who entertain pleasantly and agreeably because their hearts are in the right place. They may not "put on" a great deal of style, but they understand how to dispense hospitality in a natural, comfortable way that puts every guest at perfect ease. They get more out of life because of it, and their influence in the community spreads the spirit of genial intercourse and is good and uplifting to all.

"NIGHT SWEATS" A WARNING

Proof of Disorder in the Alimentary Canal, According to John Nelson Goltra, A. M., M. D.

The "night sweats" which come on some times in the early stages of consumption are due, not to the presence of the tubercle bacilli in the lungs, but to the absorption of poisons from the disordered alimentary canal.

The proofs of this statement are, first, that the night sweats sometimes occur when there is no other evidence of tuberculous infection, and secondly, that when the intestinal tract is thoroughly purified the night sweats will invariably stop. If after that the strength is carefully conserved, and good fresh air is admitted to the lungs night and day, and a wholesome and varied diet containing only small proportions of proteids (lean meat, white of egg and cheese), but plenty of starches and sugars, and a moderate amount of fats is supplied, the person will go on slowly to overcome the disease and get well.

But if, as usually happens, unfortunately, the digestive errors are not corrected, the sweating and the wasting of the body go on. In later stages both these are increased by the poisoning from the lungs, and by insufficient aeration of the blood.

Asparagus may also be forced near cellar furnaces.

As tillers of the soil, earth worms constitute a great army.

Put kerosene on the roosts frequently to keep down chicken lice.

Teach the colt to eat a mixture of oats, wheat bran and linseed meal.

There is something in the first milk that the calf needs, and should have.

Sleep in Church, but Don't Snore.

An English preacher has invented a cure for snoring in church. It's a little mental contrivance that the disturber of a parson's peace of mind places in a position on his lips and nostrils, and the Rev. A. Allen Barrett, vicar of Claygate, England, who evolved the idea, says any sleeping churchgoer thus decorated can't let loose a single snore to disturb other worshipers in their bully snooze every Sunday morning till it's time to get up from the pew for dinner.—New York Press.