THE EASTON GAZETTE.
WILSON M. TYLOR & BRO.,
EDITORS AND PUBLISHERS.

S. E. SHANNAHAN, Foreman and Local Reporter.

SATURDAY, - APRIL 13, 1895.

We feel indebted to the good people of Harmony who kindly assisted our special artist in obtaining such accurate photographs of the prominent places connected with the Dean-murder. These views were loaned to the Baltimore American for its Thursday's issue by special request, and a slight recognition from that paper would have been appreciated, but we are informed it "would be beneath the dignity of a great paper like the American to recognize a dependence on the country press." This being the case, it is excusable and we herewith return thanks for promptly sending the stereotpypes for this issue.

THE Easton Democrat spread its praise of Maryland democracy rather thick last Saturday. It often happens that to overdo a thing spoils its beauty, force and general effect. With an investigating committee unearthing fraud and scandal in the municipal management of affairs in Baltimore—with that city for years under the control of one of the most vicious and corrupt political organizations that ever flourished and fattened at the expense of the tax payers and a debauched ballot; with the bang of the Penitentiary doors as they closed behind the pardoned Archer still vibrating against the ear of every honest citizen—and it borne in mind, too, that this now-to-be-pitied individual was the trusted tool of Gorman, the prime instigator of party plans, and the recognized official head to carry out these plans, and at the same time the custodian of the State funds. An office given him as a recognition of his distinguished services in the Democratic party—and he forthwith embezzled the funds of the State to the amount of over one hundred and twenty thousand dollars. With the Democratic Governor censured by a legislative committee for failure to do his duty whereby this robbery became possible, and the Governor thereupon confessing that he had not read the State Constitution which he had sworn to obey; with fraudulent elections in many counties of the State—and notably in Talbot county, where the will of the voter was set aside through the medium of bribery, deceptive ballots, false registration and a stuffed ballot box. With a failure to pass a re-assessment law and other beneficial measures promised by the Democratic managers time and again—and many other sins of both omission and commission committed by Maryland's democracy, or those who represent it, all in the last few years—all matters of history. With all this and much more well known to the fertile but imaginative brain of the editor of the Democrat, his editorial either states what he knows to be false or his memory is very unreliable. There are thousands of good Democrats in Maryland, but their party in this State is in bad repute, and it is ridiculously absurd for Bro. Todd or anyone else to endeavor to whitewash it by denying the truth. The Democrat said among other things: "the Maryland Democracy can point with pride to the character of the men whom it has placed in office. Their integrity and honesty have been persistent and continuous, and their unswerving fidelity to the public interests has given us an administration of State affairs which entitles the Democratic party to that confidence which the people have in times past always accorded it."

FREE COINAGE.

(ACT OF APRIL 12, 1866.)

CHAPTER III.

EDITOR GAZETTE:

To review Congressional financial legislation during the residue of the war after 25th of February, 1862, would throw no additional light on the subject of the conspiracy of the gold bugs. Millions of legal tenders were issued which, inclusive of certain 7.30 per cent notes, amounted in the aggregate to $2,000,000,000, all depreciated currency and nearly all in circulation. The act of '62 had done the mischief and the most judicious legislation on the part of Congress could not remedy it so long as the war continued.

The war went on. It was carried on by the government with depreciated paper till the disbanding of the army in 1865. The use of this paper caused the war to be infinitely more expensive than it ought to have been. But anyhow in 1865 the war was over. The Union had been preserved and slavery abolished. All loyal people were happy. Even Secessionists were glad the struggle had come to an end and their soldiers rejoiced in being restored to their homes and firesides, desolate as these sometimes were. But Wall Street was not satisfied. They had long been drunk with the wine of prosperity. Their keen thirst for money had been whetted by successful money operations with the government, and now nothing could satiate their morbid appetite for gold.

In Poor Health

means so much more than you imagine—serious and fatal diseases result from trifling ailments neglected. Don't play with Nature's greatest gift—health.

Brown's Iron Bitters

If you are feeling out of sorts, weak and generally exhausted, nervous, have no appetite and can't work, begin at once taking the most reliable strengthening medicine, which is Brown's Iron Bitters. A few bottles cure—benefit comes from the very first dose—it won't stain your teeth, and it's pleasant to take.

It Cures

Dyspepsia, Kidney and Liver Troubles,
Neuralgia, Constipation, Bad Blood,
Malaria, Nervous ailments
Women's complaints.

Get only the genuine—it has crossed red lines on the wrapper. All others are substitutes. On receipt of two 2c. stamps we will send set of Ten Beautiful World's Fair Views and book—free.
BROWN CHEMICAL CO. BALTIMORE, MD.

Nervous

People should realize that the only true and permanent cure for their condition is to be found in having

Pure Blood

Because the health of every organ and tissue of the body depends upon the purity of the blood. The whole world knows the standard blood purifier is

Hood's Sarsaparilla

And therefore it is the only true and reliable medicine for nervous people. It makes the blood pure and healthy, and thus cures nervousness, makes the nerves firm and strong, gives sweet sleep, mental vigor, a good appetite, perfect digestion. It does all this, and cures Scrofula, Eczema, or Salt Rheum and all other blood diseases, because it

Makes Pure Blood

Results prove every word we have said. Thousands of voluntary testimonials fully establish the fact that

Hood's Sarsaparilla Cures

Be Sure to Get Hood's

"I had no appetite and could not rest well at night, but Hood's Sarsaparilla cured me." ALICE YOUNG, Cooptown, Maryland.

Hood's Pills cure all liver ills, biliousness, headache. 25c.

All during the war after the Act of Feb. 25th, 1862, Congress was irremediably in the hands of the gold bugs. Wall street was an incubus that could not be gotten rid of. April 12th, 1866, a whole year after Lee's surrender, an act was passed for the rapid retirement of the legal tenders then in circulation. The law authorized the Secretary of the Treasury to sell 5-20 bonds, and with the proceeds to retire nearly all currency including greenbacks.

Now was there any necessity for this act? The bonds were to pay 6 per cent. interest, but there was no interest accruing on the greenbacks. These latter had appreciated some in value since the war closed. If during the continuance of the war, any uncertainty as to how the war was likely to terminate, had helped in the depreciation of greenbacks that cause had been forever removed. If the circulation was too large, the government could, by a sufficiently rapid process, have called in the 7.30 notes which was then a circulating medium and called for interest. There were outstanding of these notes on September 1st, 1865, about $830,000,000. The retirement of these notes would have been a sufficient contraction of the currency for long years to come. Afterwards, when the government was in a condition to pay off the national debt at the rate of nearly $100,000,000 per annum, would it not have been wiser to pay off the gold bearing bonds then outstanding than to increase the gold interest bearing debt for the purpose of calling in or cancelling that portion of the debt which carried with it no interest whatever, and was only redeemable at the pleasure of the government?

Now the people wanted and needed the greenbacks for business purposes. With their aid, though still sadly depreciated, the country was prosperous. Failures were few and losses thereby were small. The people had plenty of money. But there was the rub. That did not suit Wall street. W. S. saw little chance of making any more large per cents off of the government and now determined to make it off of the people. They induced Congress to pass the Act of April 12th, 1866. As has been already shown the effect of this act was to increase the interest bearing debt and to deprive the people of the money they needed. Now why did Wall Street want the currency contracted? The answer is now self evident. By depriving the people of this money, the banker could squeeze the market, i. e., could make money scarce and compel the people to go to them, the banks, for it, and by patiently waiting for the action of the bank directors and the payment of high rates of interest, as also by giving the strongest security, alone could they get it.

I remarked in the foregoing that prior to the Act of April 12th, 1866 Wall Street saw no chance of making any more money off of the government. I may have been a little hasty in saying this. If this was strictly true then Congress did more for Wall Street than W. S. asked for. Anyhow, the Act was so constructed that greenbacks costing the broker, or gold bug, only fifty or sixty cents in gold per dollar were exchanged for the 5-20 bonds, all gold interest bearing. It was a resumption Act by which the already "bloated bondholder"—then so called—could make from 80 to 100 per cent. on every transaction. The process was simple and can now be easily understood. A broker would sell $1000 in gold to an importer for which he would receive $2000—or nearly that—in greenbacks. This $2000, paper money, costing $1000 in gold he would take to Secretary McCullough and receive therefor a two thousand dollar bond bearing 6 per cent. interest in gold. The bond was worth $2000 in gold, or if it was not, then it was made so by the Act of March 18th, 1869. Of this act I shall have something to say in the sequel. By this means the contraction of the currency went on till 1877, when Mr. Hayes, I suppose, called a halt. (Mr. Hayes' real worth to the country is yet to be written.) From 1867, when contraction began by the above infamous means, down to 1877, the legal tenders were reduced from $2,000,000,000 to $600,000,000. I do not remember precisely what the premium on gold was on the 12th day of April, 1866; but gold was worth then at least $2.00 or more. When contraction ceased in 1877 gold was still worth 145. During all this long period of eleven years nearly, the gold bugs were quietly, unostentatiously, but greedily and rapidly, coining and accumulating their millions at the expense of the government and the people.

When John Jacob Astor died his estate was estimated to be worth about twelve millions of dollars. Fifteen years ago the Astor family were worth two hundred millions. When this infamous gold bug act was passed Jay Gould could hardly be called a rich man; but he died worth over one hundred million dollars. The Vanderbilts, (especially the elder brother) is the richest family in America. It has been said that these and others like them, made much money in stock speculation. That they did enter into shameful stock jobs, freezing out stockholders we all know; but I think there can be no conceivable doubt but that their greatest, easiest and most rapid gains were by the opportunities afforded them by the act of April 12th, 1866.

This was when "Andy" Johnson was President. Whether he was corrupted by Wall Street I suppose no man knows, or ever will know to a certainty. But it is certain he quickly signed the bill the moment it was presented to him. This same Johnson in 1861, wanted all rebels, without exception, hung by the neck till they be dead, dead, dead. But after becoming an accidental President he tried to turn Democrat; and if he did not become a full fledged Democrat according to the fullest and in all senses of that term, he did become in the fullest and strictest sense of the term an Andrew Johnson Democrat. He was the only President who could boast of "My Policy." His was the weakest and the silliest, as well as the most infamous administration, from that of Washington down to the last accession of Grover Cleveland; and future historians may be unable to determine which was the weakest, most imbicile or corrupt, the administration of "Andy" Johnson, or the present administration of Grover Cleveland. During Johnson's administration not a dollar of the public debt was paid. But from the accession of Grant, who, God knows had his weakness, down to the close of Harrison's administration, the public debt was reduced at the rate of from fifty to one hundred millions annually—indeed to a minimum. This debt was augmented by $200,000,000 before Cleveland's last administration had half expired.

I hope to be pardoned for this digression. I could not resist a strong inclination to indulge it.

Now while this contraction of the currency was going on, silver in 1873 was demonetized. Then came the panic that continued till 1877. What effect the three measures combined—April 12th, 1866, March 18th, 1869, and the demonetization of silver in 1873—had on the business interests of the country, the following statement may serve to show.

Secretary McCullough's report for December 1866 shows that there were two billion dollars currency in circulation, eight hundred thirty millions being in 7-30s which circulated as money, anything that Mr. Sherman may say to the contrary, notwithstanding. Contraction was then slowly going on. During that year, however, there were but 520 failures in business, involving a loss of $7,625,000 to creditors. In 1867 the failures were 2,368, and total loss to creditors $86,218,000. In 1868, four hundred and seventy-three million dollars, legal tenders were withdrawn from circulation and cremated; failures 2,608; losses sixty-three million, seven hundred and seventy-four thousand. In 1868 five hundred million dollars were withdrawn from circulation and burnt; failures 2,799; losses to creditors $75,054,900. So this thing went on till in 1872 only twelve millions were withdrawn; (not many more 5-20s remained to be sold then.) But the business failures ran up to 4,069, involving a loss to creditors amounting to one hundred and twenty-one million, fifty-eight thousand dollars.

Money was now getting tighter all the time. Prices of everything were depreciating rapidly, and gold was appreciating correspondingly. Its purchasing power was daily becoming stronger. It was all in the hands of the bondholder whose golden bonds became all the more valuable as prices declined. While the people's money—paper—was reduced in quantity, the money of the bondholder—gold—remained the same; but its worth was vastly increased by the rapid diminution in prices. $3 in gold, or its equivalent in greenbacks, would purchase nearly twice as much flour as in 1866. Houses and lands had declined in value proportionally. But let us hasten on. In 1873 the crash came. Not only was the currency fearfully contracted, but silver was demonetized, and by this untimely and unwarranted step gold and the gold bonds were still further appreciated at the expense of the people. Failures that year ran up to 5,183, involving losses aggregating the enormous sum of two hundred and twenty-eight million, four hundred and ninety-nine thousand dollars!!

But the panic of 1873 failed to be an object lesson to the country. Contraction went on. In 1874 one hundred and seventy million dollars were withdrawn and burnt; failures 5,832; loss to creditors one hundred and fifty-five million, two hundred and thirty-nine thousand dollars. In 1875 contractions amounted to $49,817,418; failures 7,749; losses two hundred and one million and sixty thousand dollars. The climax was reached in 1876 when the withdrawals amounted to eighty-five millions for the year; but there were 9,992 failures involving losses to creditors amounting to one hundred and ninety-one million dollars, during the first quarter of that year. The failures for the whole year were over ten thousand and the losses aggregated not less than three hundred million!! One billion, four hundred million dollars of the people's money had been destroyed, leaving six hundred million dollars, and that depreciated by the Act of 1862 then remaining in circulation.

It is a significant fact that in 1873 the bankers, as well as the business men generally, of New York, began to feel some of the dire effects of their pet measures of '62 and '66, and earnestly petitioned the President and Secretary to let loose some twenty or twenty-five millions of greenbacks for their relief. Money was getting too scarce even for their purposes. See Logan's speech, March 17, 1874.

What all the foregoing may have to do with the demonetization will be made clear in the sequel.

Yours truly, J. V.

A PLEA FOR GOOD ROADS.

BY JAMES V. MOORE, JR.

EDITOR GAZETTE:

The "Movement for Good Roads," which is becoming so general and popular throughout the whole country, seems to resolve itself, in many cases, into a movement for macadamized roads; and while there is no doubt that the best possible road is the one properly constructed of broken stone, the scarcity of that material in some sections, and the cost of the labor necessary to get it into position on the road, prevent its use in many districts where the traffic is light, and the population scattered.

Where there is a large amount of heavy hauling it seems to be generally conceded that a macadamized roadway, or a granite pavement is the only correct solution of the problem.

Following are some extracts from a speech by the Hon. Chauncey B. Ripley, of Westfield, N. J., delivered at the Chicago Road Convention in 1892, giving the results of road improvement in Union County, New Jersey, of which he is a resident:

"The roads extend through the entire County. Their combined length is between thirty and forty miles. The entire cost was between three and four thousand dollars (per mile). They are Telford roads, so-called, and the metal of which they are constructed is trap rock, mined from a spur of the Orange Mountains, extending along the northern boundary of our county. These improvements have paid for themselves already (since 1889) in the development and appreciation of our farming and other lands through which the roads pass. The land is made more available for all purposes by reason of these excellent roads. The demand for land has therefore increased, and the price has consequently advanced."

"Carting hay to market from the farms to the larger towns and cities has long been a chief industry of Union county, formerly the hay carters often found it necessary, in certain seasons of the year, to double up their teams in passing over flat portions of the county and pry their wagon wheels out of the mud with handspikes improvised from the rails of the nearest fence. Now the farmer trots over the improved road on the same flats, and at every season of the year alike, carrying two and a half tons of hay at a load. The milkman now serves five customers in the time once required to serve two. Where formerly we saw one wheelman on the road we now see ten. So with carriages. Every holiday our county roads are alive with pleasure driving."

"While farm lands advanced from 5 to 25 per cent or on an average 15 per cent. immediately the county roads were improved, such other lands as were suitable for building lots, plots and villa sites, but theretofore not accessible, have since advanced in value 50, 100, 200, and often 309 per cent. by reason of the improved condition of the roads, of which there are numerous well-known examples familiar to every real estate owner and operator in the county of Union."

"The husbandman, the mechanic, the merchant, the general citizen, whatever his calling or occupation, is satisfied and delighted with the new road system. He emphatically declares that the roads are worth more than the cost, and that therefore good roads pay.

"This is the opinion, so far as known of every citizen of Union county. There is no one who would substitute the old system for the new, and have his money back. This is the result of the work of three years."

"Let us apply our arithmetic and see what result we have. The roads cost less than one per cent. of the valuation of the property of the county. The lowest estimate of the advance of real estate by reason of the improved roads is 5 per cent., as to that portion of the land used for farm purposes. For other purposes the lowest estimate of advance is 50 per cent."

Yet, these Union county improved roads, according to good authority: "Have been so softened in wet weather, that they have succumbed to the strain of ordinary teaming and are cut to pieces, and seamed with dangerous ruts."

The reason for this failure to meet the necessary requirements is that the road metal is comparatively thin, that is, too thin to make a first class macadam road; and the underlying layer of stone is composed of large stones set (about) an inch apart in order to allow the water which falls upon the road to percolate through it, instaad of being made solid, and being covered with a layer of material as nearly water proof as possible, in order to run the water off through the drains, or in fact to build a roof over the body of the road, and so keep it dry.

There are many different modes of procedure in different parts of the country, in the improvements of roads, without the use of stone or gravel, and which seem to serve the purpose remarkably well:—notably,

A mixture of sand and clay, on the Eastern Shore of Virginia, which, when mixed in proper proportions, produces a road so hard that to work it up, requires a "hard-pan" plow breaking six inches deep and two inches wide, weighing 230 pounds, and requiring six 1200 pound mules to pull it.

In Louisiana, hay, rice straw, and bagasse (mashed sugar cane) are used for the foundation of the roads, and are covered with a layer of mud, another of brush, and then one of dirt or gravel.

In Wisconsin, the saw-dust produced in the manufacture of shingles is used, which being fibrous makes a good foundation for the dirt road. Ordinary lumber sawdust does not serve so well unless more or less mixed with shavings from the planing mill.

In some instances cinders from rolling mills and blast-furnace slag have been used with beneficial results, but as a rule, the slag from blast furnaces contains too much iron to be a satisfactory material for road purposes.

But the question which I wish to discuss more particularly, is the bearing which all this has on the roads of Talbot county.

The recent policy of the County Commissioners for several administrations, of putting liberal applications of oyster shells upon our roads is admirable; and if persistently followed, will give us the finest roads (all the year round) that it is possible for any rural district to have. Shell roads wherever made are famous, and with sufficient metal there can be no fault found with them, especially when the road material is put in place at a time when the soil beneath is hard, dry and settled, and is afterwards kept thoroughly drained.

To buy shells and haul them upon the road is an outlay of money which can be avoided in a large measure, by the best use of the material already in place, viz.: the dirt road bed, which is so good throughout nearly the entire county, that with proper treatment it can be changed into one of the best common road systems in these United States without much, if any, increase in the customary expenditure of money, time, or material. Our roads are naturally good, and with the exception of a very short time, in the Spring, when probably they would be slightly worse than at other portions of the year, we might have smooth, hard level roads, and reap all the benefits of a macadamized road, with none of its disadvantages, and at a very small fraction of its cost.

The first requisite to this end is thorough drainage, to which all road authorities agree.

The physical conformation of Talbot county is such, with its streams within comparatively short distance from all parts of the county roads, that with ordinary open ditches, which are considered by the leaders in the road movement a very poor kind of drain, but which are nevertheless the most generally used and the cheapest form of drain and where properly located and kept thoroughly cleaned are thoroughly efficient, and will in Talbot county meet every requirement admirably, especially where there is a sufficient number of laterals drawing water from the roadside, the drainage problem is easily solved.

One important point, which renders a large amount of road bad in many cases, is the practice of allowing land owners to drain from the land to the road, and making no provision to take the drainage water from the road, thus allowing it to lie in the roadside ditches and do an almost incalculable amount of harm to that particular piece of road.

(To Be Continued.)

Oehm's great rule of business stands out in bold black:
"Your money's worth always or your money back."

"My Maryland"
Has no Clothing Establishment that compares with
OEHM'S ACME HALL,
In Quality of Goods or Lowness of prices.

Men's Suits.

In all the standard makes and new and advanced styles, from cloths of every description, $8, $10, $12, $15. You pay $3 to $5 more for the same qualities at other houses.

Shoes
FOR MEN AND BOYS.

The best wearing, neatest fitting, most comfort giving shoes made in America will always be found in our Shoe Department.

SPRING-1895.

FORTY years of successful manufacturing and merchandising in Baltimore have put Acme Hall in a position so commanding that no one should buy a dollar's worth of clothing until they have examined our stock and prices.

Never have values been so big as this season nor prices so little.

Every visitor to the city is invited to make Acme Hall his headquarters.

Boy's Suits.

A most tempting display of Knee Pant Suits, Long Pant Suits, Junior and Sailor Suits, Reefers and Blouses, and all the dainty conceits that please the hearts of the mothers of Maryland. Price from $3 up.

Hats. Furnishings.

In both departments, we lead all others. Hats for men and boys, furnishings of every description. Don't buy a dollar's worth till you visit Acme Hall.

Head-to-Foot Outfitters For Men and Boys {OEHM & CO.} Three Stores: Baltimore and Charles Sts.

HOUSEKEEPING LINEN GOODS

Nowhere will there be found an assortment surpassing—if equalling—ours in
Variety, Extent, Beauty, Quality and Moderation of Prices.
A few items by way of illustration:

Bleached DamasK:
Heavy Bleached Table Damask, 64 inches wide,
50 Cents Per Yard.
Extra Weight Bleached Table Damask, 66 inches wide.
75 Cents Per Yard.
Extra Quality Cream Table Damask, 60 inches wide,
50 Cents Per Yard.

NAPKINS:
5-8 Bleached Napkins; former price, $1.75; now
$1.25 Per Dozen.
20-inch Fine Quality Dinner Napkins,
$1.50 Per Dozen.
24-inch Fine Quality Dinner Napkins,
$2.25 Per Dozen.

TOWELS:
Extra Size and quality Hemmed Irish Huck Towels,
25 cents apiece.
Fine Quality Knotted Fringe Damask Towels,
25 cents each.
Large size Brown Turkish Bath Towels,
12 1-2 cents each.
Large Size Bleached Bath Towels,
20 cts. each.

Also choice lines of
Cheniel Table Covers
—the best values ever offered:
1 yard square, heavy ball fringe former Price $2.00, now
75 cents each.
1 1-2 yards square, former price $3.00 now
$1 50 each,
2 yards square, former price $5.00 now
$2.50 each.

Every reader is invited to make free use of our Mail Order Department. Samples and catalogues sent free of charge to any address.

Strawbridge & Clothier,
PHILADEPHIA.

New Advertisements.

STATEMENT SHOWING THE CONDITION OF

Hartford Fire Insurance Company

OF HARTFORD CONN.

DEC. 31, 1894.

Assets.	
Value of Real Estate owned by the Company, less amount of encumbrance thereon	$ 366,575 60
Loan on Bonds and Mortgage	1,486,000 00
Stocks and Bonds absolutely owned by company (market value)	4,322,987 16
Amount of all loans (except mortgages) secured by stocks, bonds, and other securities hypothecated to the Company for cash actually loaned by the Company	10,000.00
Interest due and accrued on Stocks, Bonds, and other securities	25,442 49
Cash in Company's principal office and belonging to the Company deposited in Bank	1,054,950 57
Premiums due and in course of collection	969,024 82
All other admitted Assets detailed in statement on file in this office	19,873 48
Total Admitted Assets	$8,254,854 12
Assets not Admitted.	
Securities deposited in various States for the protection of Policyholders in such States (market value)	$ 390,881 50
Liabilities in said States	260,924 69
Surplus over said Liabilities	$129,956 81
Liabilities.	
Losses reported, adjusted and unpaid	584,250 00
Reserve as required by law	3,978,964 06
All other claims	71,250 00
Total Liabilities	$4,634,464 06
Surplus as regards policy holders	$3,620,390 06
Surplus of Assets not admitted as above stated	129,956 81
	$3,750,346 87
Capital Stock paid up	$1,250,000 00
Surplus as regards policyholders	$2,500,346 87
Total Income	$6,006,487 37
Total Expenditures	4,974,658 59
Amount of Policies in force in United States on 31st Dec., 1894	679,136,986 00
Amount of Policies written in Maryland during the year 1894	3,811,739 00
Premiums received on Maryland business in 1894	38,970 54
Losses paid in Maryland during 1894	19,159 84
Losses incurred in Maryland during 1894	13,558 58

State of Maryland, Insurance Department Commissioner's Office, Annapolis, Feb. 20, '95. In compliance with the Code of Public General Laws, I hereby certify that the above is a true abstract from the statement of the Hartford Fire Insurance Company of Hartford, Conn., to December 31st, 1894, now on file in this Department.

4-13-3 I. FREEMAN RAISIN, Insurance Commissioner.

Condensed Statement for Publication in Newspaper.

Name of Company,

Phenix Insurance Company,

OF BROOKLYN, N. Y.

Incorporated in Sept. 10th, 1853,

Commenced business in Sept. 10th, 1853.

GEO. P. SHELDON, President. CHAS. C. LITTLE, Secretary.

Capital paid up in Cash, $1,000,000.00.

Assets, December 31, 1894.

Real Estate owned by the Company, unincumbered	$ 399,000 00
Loans on bond and mortgage (first liens)	126,050 00
Stocks and Bonds owned by the Company, market value	3,782,345 00
Cash in Campany's principal office and in bank	522,354 57
Interest due and accrued	15,205 88
Premiums in due course of collection	700,673 59
Aggregate of all the admitted assets of the company at their actual value	$5,545,629 04
Liabilities December 31, 1894.	
Net amount of unpaid losses claims	$ 305,931 46
Amount required to safely re-insure all outstanding risks	3,627,392 90
All other demands against the company, viz. commissions &c.	205,945 10
Total amount of liabilities, except capital stock and net surplus	$ 4,139,269 46
Capital actually paid up in cash	1,000,000 00
Surplus beyond capital	406,359 58
Aggregate amount of liabilities including net surplus	$ 5,545,629 04

Statement of the Condition of the UNITED STATES BRANCH OF THE

Caledonian Ins. Co. of Scotland,

On the 31st day of December, 1894.

CHAS. H. POST, Manager.

N. A. MCNEIL, Asst. Manager. JAMES T. HOWES, 2nd Asst. Manager.

Assets.	
Stock and Bonds, Market value	$1,729,975 00
Loans on Bond and Mortgage	50,000 00
Cash in Bank	271,362 80
accrued interest and other items	19,804 61
Premiums in course of collection	143,668 26
	$2,214,810 67
Liabilities,	
Reserve for insurance in Force	$1,368,530 39
Reserve for losses in process of adjustment	257,153 29
Reserve for all other claims	65,241 03
Net surplus	523,855 96
	$2,214,810 67

INSOLVENT NOTICE.

John Jump, having applied for the benefit of the Laws of the State of Maryland, relating to Insolvent Debtors, and James C. Mullikin having been appointed Permanent Trustee for the benefit of the creditors of the said John Jump, notice is hereby given that Monday, the 20th day of May, A. D., 1895, has been named by the Court for said Insolvent to appear in Court to answer such delegations or interrogations as may be alleged or propounded by his creditors.

4-13-4 JAMES C. MULLIKIN, Permanent Trustee.

A CHANCE TO MAKE MONEY!

The times are hard, but here is a good show. In the last month I have made $175 selling Climax Dish Washers. I never saw anything take like they do. When any women see me wash the dinner dishes, clean and dry them in one minute, they buy one right away. Anyone can make $6 a day right at home easy. I have not canvassed, so anxious are the people for the Climax they send for them. Write to the Climax Mfg. Co., Columbus, Ohio, and they will send you circulars. It is easy selling what everybody wants to buy. I will make $3,000 this year easy.

ASSIGNEE'S SALE

OF VALUABLE

Personal Property.

By virtue of power and authority contained in a mortgage personal, from Decatur H. Roberts to Wm. G. Dawson, and by said Dawson to Wm. A. Pratt, and from said Pratt assigned to me, dated the 11th day of October, A. D., 1893, and duly recorded in Chattel Record Books of Talbot County in No. 10, Folio 116, I will offer at Public Sale on

SATURDAY,

The 13th Day of April, A. D

1895 in front of the Court House door in Easton, Talbot county, Maryland, between the hours of 10 and 11 o'clock A. M. the following property to wit:

One disc harrow, one double Farm Wagon, one single Farm Wagon, three Plows, two Cultivators, one Buggy, one Bay Horse, two Brood Sows, one red Cow, and the House erected on Lot No. 154, which lot is in Caldwell's Addition to the town of Easton on the North side of Dover St. extended.

TERMS:—All sums below $20 cash. On all sums over $20, a credit of 6 mos., purchaser giving note with approved security.

JAMES C. MULLIKIN, Assignee.

Assignee's Sale

OF VALUABLE

STORE AND DWELLING HOUSE, IN Chapel District.

Under and by virtue of power and authority contained in a mortgage from Joseph H. Ross and wife to Robert B. Dixon, Ext. I. Davis Clark, bearing date on the 13th day of July, A. D. 1888, and duly of record in Liber T. H., No 108 folio 342, one of the Land Record Books of Talbot County, and assigned by Robert B. Dixon, Ext. to Robert B. Dixon, Guardian of Jas. F. Clark, and assigned by Robt. B. Dixon Guardian to James F. Clark, and assigned by James F. Clark to the undersigned, I will offer at public sale in front of the Court House Door in the town of Easton on

TUESDAY,

The 16th Day of April,

A. D. 1895, between the hours of 2 and 4 o'clock P. M. of that day all and singular that

DWELLING, STORE HOUSE AND LOT OF GROUND,

situate lying and being at Longwoods in Chapel District of Talbot county, and containing 12 acres of land more or less.

This land is improved by a comfortable dwelling and store house which is a good stand for business and offers extra inducements to any one who desires to go into business.

Being the same store which was occupied for a long time by Thomas J. Rowens.

Terms of Sale.

The terms of sale are one-third cash on day of sale and the balance in six and twelve months respectively. The deferred payments to bear interest from day of sale and to be secured by note or notes satisfactory to the undersigned.

WILLIAM R. MARTIN, Assignee.
J. A. ROE. Auctioneer.

A PERFECT LAWN SPRINKLER
FOR SALE BY
G. S. KIRKLEY & CO.,
926 Pennsylvania Ave., Baltimore, Md.
Price $1.50 to $4.00.

These sprinklers are the admiration of all beholders, and are made operative by a small ball at the nozzle. Send for catalogue.
apr 13-2m

Commissioner of Easton.

CHARLES T. WRIGHTSON is hereby requested to permit the use of his name as a candidate for Commissioner of Easton at the election to be held May 6, proximo.

MANY CITIZENS.

STATEMENT

Of the Talbot Savings Bank of Easton, at Easton, Md., at the close of Business Saturday, March 30, 1895.

RESOURCES.	
Cash on hand and in Bank	$ 318 94
Bank Furniture and Fixtures	329 37
Loans and Discounts	14,515 98
Mortgages, Bonds and other securities	2,330 61
	$17,494 90
LIABILITIES.	
Individual Deposits	$16,251 70
Undistributed Profits	1,243 20
	$17,494 90

I hereby certify that the above statement is correct, to the best of my knowledge and belief.

W. W. SPENCE, Cashier.

We hereby certify that we have examined the Books of the Bank, and the above statement is correct.

CHAS. H. HUGHES,
J. J. WRIGHT,
CHAS. H. LEONARD,
Committee.

apr9-1t

NOTICE.

Owners of dogs or bitches are hereby notified to renew the license for same on or before May 1, 1895, or be subject to a fine. See article 21, Section 75, Public Local Laws. By order of the Board of Town Commissioners.

D. R. COX, Clerk.

Something More to be Considered

A good article is paramount to all else. You do not study your best interests in bringing a portrait because it is "dirt cheap." There are two other essential points, namely a first class likeness—and a No. 1 finish. You say these two features added make a higher figure. True, but in the end the best is the very cheapest. Once done right needs no repetition. If you will take the pains to enquire my prices for Crayon Portraits, and examine the Superior quality of them and latest designs in frames, I am confident you will leave your small pictures with me. I can't afford to ask for "money in advance." First because I am sure my work is correct. Second, I am bound to trust to your integrity from the fact that you trust your valuable pictures in my hands. Now then shall I have your order for a Crayon, Oil Water Color or an India Ink Portrait? Hope so. Come see or write me for prices.

J. R. Treganowan,
P. O. BOX 283. - 2 CABINET ST
EASTON, MD.

Order Nisi.

Jas. C. Mullikin Trustee vs. Chas. L. Wright
In the Circuit Court for Talbot County,
In Equity.

Ordered this 29th day of March, A. D., 1895, that the sale of the property mentioned in these proceedings made and reported by James C. Mullikin, Trustee as aforesaid be ratified and confirmed, unless cause to the contrary thereof be shown on or before the Twenty Third day of May next. Provided a copy of this order be inserted in some newspaper printed in Talbot County once in each of three successive weeks before the twenty second day of April next.

The report states the amount of sales to be $619.31.

Test, THOMAS HUGHLETT, Clerk.
True copy—Test.
THOMAS HUGHLETT, Clerk.

Order Nisi.

R. Rastall Walker, Assignee, vs.
William Lewis & Wife.
In the Circuit Court for Talbot County, In Equity.

Ordered by the Circuit Court for Talbot county, this twenty seventh day of February in the year eighteen hundred and ninety-five, that the sale of the property mentioned in these proceedings, made and reported by R. Rastall Walker, assignee, be ratified and confirmed, unless cause to the contrary be shown on or before the twenty-sixth day of April next; provided a copy of this order be printed in some newspaper published in Talbot county once a week for three successive weeks before the twenty-fifth day of March next.

The report states the amount of sales to be $375.

THOMAS HUGHLETT, Clerk.
True Copy, Test,
THOMAS HUGHLETT, Clerk.

ORDER NISI.

Clayland Mullikin, Trustee,
vs.
Gustavus K. Benson and Cora D. Benson, his wife.
In the Circuit Court for Talbot County.
In Equity.

Ordered, This 21st day of March, A. D. 1895, That the sale of the property mentioned in these proceedings made and reported by Clayland Mullikin, Trustee, as aforesaid, be ratified and confirmed, unless cause to the contrary thereof be shown on or before the sixteenth day of May next.

Provided, a copy of this order be inserted in some newspaper printed in Talbot County once in each of three successive weeks before the Fifteenth day of April, next.

The report states the amount of sale to be $1831.55.

THOMAS HUGHLETT, Clerk.
True Copy—Test:
THOMAS HUGHLETT, Clerk.

Notice to Creditors.

Notice is hereby given that the subscriber hath obtained from the Orphans' Court of Talbot county, in the State of Maryland, letters of administration on the personal estate of

WILLIAM H. PERKINS,

late of Talbot county, deceased. All persons having claims against the said deceased's estate are hereby warned to exhibit the same properly authenticated to the subscriber, on or before the

16th day of October, A. D., 1895,

otherwise they may be by law excluded from all benefit of the said deceased's estate. All persons indebted to said estate are requested to make immediate payment.

JOHN M. WILLSON, Administrator

CHARLES E. SHANNAHAN,
ATTORNEY AT LAW,
102 E. LEXINGTON STREET,
Near St. Paul St., opposite northwest corner Court House Square, first floor front,
BALTIMORE, MD.
Practices in all the Courts—Federal, City, County and the court of appeals.
Will attend promptly to all business entrusted to him either in County or City.

BICYCLE HEADQUARTERS.

Ride A Rambler

Save time, money and doctors' bills. Go where you please, when you please, as fast as you please. Find pleasure, health and economy all in one.

Rambler Bicycles are the acme of mechanical perfection. Strong, durable and reliable, with not an ounce of useless material. The Rambler is the wheel for record breakers and for pleasure seekers.

Various models, all the same price —$100—catalog tells all about them —free, of course.

GORMULLY & JEFFERY MFG. CO.,
WASHINGTON, D. C.

ROWELL, N.Y.

SHANNAHAN & WRIGHTSON HWD. CO
AGENTS.

If you contemplate buying a Wheel t season, we invite you this way before spend any money. We have just receive full line of the

FAMOUS RAMBLER,
THE CRESENT,
THE STORMER
and the SHANNAHAN SPECIA

We have given special attention to the me of Bicycles, having visited the exhibitions New York and Philadelphia, and know where of we speak, and candidly tell you we can sell you a wheel at a low figure for the grade, and one that you will feel proud of as long as you ride.

From the COLUMBUS BUGGY CO. we are unpacking many handsome samples of

Carriages, Surreys, and Phaetons.

This company is noted for its excellent work, and when you get ready to buy, we are especially anxious to show you our large stock. We can point out some great bargains in high grade work and save you many dollars. If you are in need of an

ENGINE or THRESHER?

Then see us. We are the general agents, and for years have been, and still are selling the

STEVENS' ENGINES AND THRESHERS,

which have given such general satisfaction. Remember, we are yet handling the

McCormick Binder and Mower.

They lead all the others, and hundreds are in use all around us. Come and see the New

TOMATO TRANSPLANTER.

It is a perfect success and a grand good labor saving machine.

SOUTH BEND FARM WAGONS,

and last but not least,

A Full Chilled Two Horse Plow Complete For $5.00.

An unparalled bargain in Plows. All latest improved Implements on hand at lowest rates.

Your Friends,

Shannahan & Wrightson Hardware Company.

Sheriff's License Notice!

Notice to Merchants, Traders and Others.

ALL PERSONS and Bodies Corporate or Politic in Talbot county who are or shall be exercising or pursuing any business, or shall be doing any act or thing, or shall be in the occupancy of any house or place for any purpose for which a license is made necessary by the laws of Maryland, are hereby warned to obtain a license or renew the same on or before

The 1st Day of MAY, 1895,

under the penalties prescribed by said laws for the infraction thereof.

Those interested are notified of the following requirements of the License Laws:

TRADERS' LICENSE.

The amount to be paid by traders for license—the amount of stock at the principal season of sale to be given under oath—is as follows:

If the applicant's stock in trade does not exceed $1,000	$12 50
Over $ 1,000 and not over $ 1,500	15 50
" 1,500 " " 2,500	18 50
" 2,500 " " 4,000	22 50
" 4,000 " " 6,000	30 50
" 6,000 " " 8,000	40 50
" 8,000 " " 10,000	50 50
" 10,000 " " 15,000	65 50
" 15,000 " " 20,000	80 50
" 20,000 " " 30,000	100 50
" 30,000 " " 40,000	125 50
" 40,000	150 00

And ten cents for the affidavit in each case.

The applicant must either make oath, as heretofore, before the Clerk of the Circuit Court of the county where he is engaged in business of the amount of goods kept on hand at the principal season of sale, or the oath may be administered by a Justice of the Peace when the person wanting a license applies through an agent.

If the oath be administered by a Justice of the Peace out of the county in which the application is made, there must be attached the certificate of the Clerk of the Circuit Court of the county where the Justice resides.

Persons may sell salt to cure fish in March, April and May without license.

Venders of cakes and venders of beer, who are makers of such beer, (Lager Beer excepted,) are not required to take out license.

VENDERS OF MILLINERY.

Females vending Millinery and other small articles, whose stock is not over $500, to pay a license of $6.50; but if over that amount they are required to pay the same license as other persons—oath to be made as to the amount of stock at the principal season of the year. No one but Milliners can procure this license.

BILLIARD TABLES.

A license may be granted to any person who may apply for permission to keep a billiard table, for which license there shall be paid the sum of $50.50, and for each additional table $25.50.

HAWKERS AND PEDDLERS.

Hawkers and Peddlers must renew their licenses on or before the first of May as other traders. The rates are as follows in the county:

To travel on foot	$101 00
With one horse and wagon	151 00
With two horses and wagon	201 00

No such license shall be granted to any hawker or peddler in the name or style of any partnership or company, and but one person shall trade under such license. A violation of the law subjects the offender to a fine of not less than fifty dollars nor more than one hundred dollars, recoverable before any Justice of the Peace.

BROKERS.

Any person who shall make it his business to deal in any manner, on his own account or for others, in the purchase and sale of stocks, bills, notes, bank notes or other obligations, shall be deemed and taken to be a broker. The rates are as follows:

Exchange Broker	$100 50
Stock "	75 50
Bill "	50 50

The following Act—chapter 448, page 862—entitled "An Act to add to the 16th section of article 56 of the Code of Public General Laws a sub section requiring a license to enable any person to act as Real Estate Broker" provides—

That any person applying for the same and paying the sum of fifty dollars shall obtain a license to carry on the business of a Real Estate Broker, and any individual, co-partnership or firm who shall carry on the business of Real Estate Broker without a license shall be subject to the penalties imposed upon other Brokers by section seventeen of this article.

License to Retailers of Spirituous or Fermented Liquors or Lager Beer.

The amount of license to be paid by retailers of spirituous or fermented liquors or lager beer is as follows:

If the value of the stock in trade be $500 or less	$ 18 50
Over $500	30 50
From $ 1,000 to $ 2,000	60 50
" 2,000 " 4,000	75 50
" 4,000 " 6,000	90 50
" 6,000 " 10,000	100 50
" 10,000 " 20,000	120 50
" 20,000 " 30,000	140 50
Over 30,000	150 50

No license shall be granted to sell spirituous or fermented liquors or lager beer, in quantities not less than pint, for the sum of $18.50, unless the person applying therefor shall also obtain a license to sell goods, chattels, wares and merchandise, paying therefor the sum heretofore prescribed, according to the amount of stock in trade.

apr2-5t WILLIAM J. DUKES, Sheriff of Talbot County.

NOTICE OF TOWN ELECTION

Notice is hereby given that an election will be held at the Court House, in the town of Easton, on

Monday, May 6, 1895.

for the purpose of electing one Commissioner for the town of Easton, to serve three years in the place of B. F. Parlett, whose term of office expires at that time. Polls open at 2 o'clock P. M. and close at 6 P. M. By order of the Board of Town Commissioners.

D. R. COX, Clerk.

Notice to Creditors.

Notice is hereby given to the creditors of Labana Adam, deceased, to file their claims, properly authenticated, with the clerk of the Circuit Court for Talbot county, within four months from the 6th day of April, A. D., 1895, or they will be excluded from all benefit in the distribution of said decedent's estate.

By order of the Circuit Court for Talbot County, dated April 4th, A. D. 1895.

4t OSWALD TILGHMAN, Auditor.

Notice of Abatements.

Notice is hereby given, that the Commissioners of Easton will meet on Wednesday, Thursday and Friday, April 24, 25 and 26, between the hours of 2 and 5 o'clock P. M., to make abatements, transfers and alterations in the assessable property of the town, preparatory to the levy of the coming year. By order of the Board of Town Commissioners.

D. R. COX, Clerk.

STATEMENT SHOWING THE CONDITION OF THE

Ætna Life Insurance Co.,

Of Hartford, Conn.

ASSETS.	Dec. 31, 1894.
Value of Real Estate owned by the Company less amount of encumbrance thereon	$ 517,662 32
Loans on Bond and Mortgage	22,072,740 25
Stocks & Bonds absolutely owned by the Company (market value)	12,031,708 78
Amount of Loans (except Mortgages) secured by stocks, Bonds and other securities hypothecated to the company for cash actually loaned by the Company	1,170,782 93
Interest due and accrued on Stocks, Bonds and other securities	599,318 26
Cash in Company's principal office and belonging to the Company deposited in bank	4,185,495 54
Premiums due and in course of collection	334,155 25
Premium notes in force	769,932 42
Total Admitted Assets	$41,681,795 75
ASSETS NOT ADMITTED.	
Securities deposited in various States for the protection of Policyholders in such States (market value)	
Canada	$296,450 00
Virginia	52,554 00
	349,004 00
	$42,030,799 75
LIABILITIES.	
Losses reported, adjusted and unpaid	$300,486 66
Reserve as required by law	32,570,784 00
Unpaid dividends of surplus or other description of profits due policy holders	460,450 70
Accident reserve	65,130 34
All other claims	20,982 51
Total Liabilities	33,421,454 21
Surplus as regards policyholders	[illegible]
Total income	$7,027,675 68
Total expenditures	5,314,782 93
83,370 life policies in force in United States on 31st Dec. 1894 insuring	135,907,796 00
7479 accident policies in force in United States on 31st Dec. 1894, insuring	29,772,550 00
270 life policies written in Maryland during the year 1894	699,296 00
133 accident policies written in Maryland during the year 1894	483,500 00
Premiums received on Maryland business in 1894	125,488 26
Losses paid in Maryland during 1894	53,668 71
Losses incurred in Maryland during 1894	65,887 71

State of Maryland, Insurance Department Commissioner's Office, Annapolis, Mch. 1, '95. In compliance with the Code of Public General Laws, I hereby certify that the above is a true abstract from the statement of the Ætna Life Insurance Company of Hartford, Conn., to December 31st, 1894, now on file in this Department.

I. FREEMAN RAISIN, Insurance Commissioner.

MEIGS & DUSTIN, Managers, Bank of Baltimore Building, St. Paul and Baltimore Sts, Baltimore, Md.
6apr3t

IF YOU NEED BONDSMEN.
AS
TRUSTEES, EXECUTORS, ADMINISTRATORS, GUARDIAN OR FOR ANY OTHER PURPOSES.

Do not annoy your neighbors and friends by asking them to go your bond, but apply to the Fidelity and Deposit Co., of Maryland.—This Company has half a million capital and $200,000 surplus, and will go on your bond for any purpose, at a cost from $10 up, or for a small percentage of your commissions. It costs nothing to make an application.

Apply to OSWALD TILGHMAN, Atty.,
7 21y Easton, Md.

STEEL ROOFING and SIDING.
(Sagendorph's Patent.)
Lightning, Fire and Storm Proof.
Send for catalogue of prices. The Penn Iron Roofing and Corrugating Co. (Ltd.), Phila., Pa., Sole Mfrs.

[illegible]

Western Maryland Railroad.

Taking effect Sept. 30th, 1894. Trains leave Hillen Station as follows:

†4:10 a. m.—Fast Mail, Main Line, N. & W. R. R., and the South, and Sunday P. V. R. R., B. & C. V. R. R., Martinsburg and Winchester.
†7:22 a. m.—York and B. & H. Div.; main line east of Emory Grove, also B. & C. V. R. R.
†8 a. m.—Main Line, P. V. R. R., B. & C. V. R. R., Emmitsburg and N. & W. R. R.
†9:30 a. m.—Accom. for Union Bridge and Hanover.
†10:17 a. m.—Accom. for Union Bridge, York, Gettysburg; also Carlisle and G. & H. R. R.
†2:25 p. m.—Accom. for Emory Grove.
†2:35 p. m.—Accom. for Union Bridge.
†3:20 p. m.—Exp. Glyndon, York and B. & H. Div.
†4:00 p. m.—Accom. for Emory Grove.
†4:02 p. m.—Exp. Main Line Points, also Emmittsburg, B. & C. V. R. R., P. V. R. R. and W. R. R.
†5:15 p. m.—Accom. for Emory Grove.
†6:15 p. m.—Accom. for Union Bridge.
†10:10 p. m.—Accom. for Emory Grove.
†11:25 p. m.—Accom. for Emory Grove.
*Daily. †Daily ex. Sunday. ‡Sundays only.
Ticket and Baggage Office, 215 E. Balto. St.
All trains stop at Union, Penna. Ave., and Fulton.
J. M. HOOD, G. M., B. H. GRISWOLD, G. P. A.

ART AMATEUR

Best and Largest Practical Art Magazine

The only Art Periodical awarded a medal at the World's Fair. Invaluable to all who wish to make their living by art or to make their homes beautiful. FOR 10c. we will send to anyone mentioning this publication a specimen copy, with superb color plates (for copying or framing) and 8 supplementary pages of designs (regular price, 25c). Or for 25c. we will send also "Painting for beginners" (90 pages).
MONTAGUE MARKS, 23 Union Square, N. Y.

WANTED SALESMEN.

We want a few men to sell a CHOICE LINE of Nursery Stock. We cannot make you rich in a month but can give you STEADY EMPLOYMENT and will pay you well. Our prices correspond with the times. Write for terms and territory to
THE HAWKS NURSERY CO.,
Rochester, N. Y.
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