If you want to Reduce your Interest and Change your 6 per cent. Mortgage to a 5 per cent. one call on A. L. Tharp, Attorney, Moreland Block, Easton, Md

Oxford Items.

At her home on Wednesday evening last Miss E. H. Bratt very pleasantly entertained several of her friends at tea. Among those present were: Rev. H. Clay Turner, of Girdletree, Md., Rev. Alfred Smith, of Dover, Del., and Mrs. Lewis A. Leonard, Dr. and Mrs. J. A. Stevens and son. Rev. and Mrs. J. W. Balderston and daughter and Mr. N. Price Turner, of Oxford.

The vessel from Maine which has been laying at Town Point for several days containing a load of ice for the Oxford Ice Company, having finished discharging her cargo has now returned. She came down within the remarkable short period of six days.

Mr. James Gorsuch who has been a resident of Oxford for many years will remove with his family to Baltimore during the early part of the coming week. He has a large host of friends who sincerely regret his departure.

Rev. H. Clay Turner who was pastor of the M. E. Church here from 1891 to 1893 visited friends in Oxford several days this week.

The C. E. Society of the M. P. Church held a social yesterday at the residence of Mrs. Sallie Parsons.

Everybody Says So.

Cascarets Candy Cathartic, the most wonderful medical discovery of the age, pleasant and refreshing to the taste, act gently and positively on kidneys, liver and bowels, cleansing the entire system, dispel colds, cure headache, fever, habitual constipation and biliousness. Please buy and try a box of C. C. C. to-day; 10, 25, 50 cents. Sold and guaranteed to cure by all druggists. 11-13 tf

Ensign Schofield Heard From.

Mrs. Frank A. Schofield of "Perry Hall" has just had news of telegraphic orders, to her husband, to come East to join a warship. Ensign Schofield had just been ordered on coast survey duty, as hydrographer to Alaska, and left Washington only three weeks ago for San Francisco, where the Coast Survey Steamer Patterson was in readiness to sail April 1, (yesterday.) These peaceable pursuits relating to government welfare will now be laid down, as all naval officers are needed to officer the warships.

Before purchasing your Hat or Bonnet, don't fail to call and examine the quality and learn prices at Annie E. Rathell & Co.'s, Limited.

Two years ago R. J. Warren, a druggist at Pleasant Brook, N. Y., bought a small supply of Chamberlain's Cough Remedy. He sums up the result as follows: "At that time the goods were unknown in this section; to-day Chamberlain's Cough Remedy is a household word." It is the same in hundreds of communities. Where ever the good qualities of Chamberlain's Cough Remedy become known the people will have nothing else. For sale by H. Roberts, Druggist.

Beats the Klondike.

Mr. A. C. Thomas, of Marysville, Tex., has found a more valuable discovery than has yet been made in the Klondike. For years he suffered untold agony from consumption, accompanied by hemorrhages; and was absolutely cured by Dr. King's New Discovery for Consumption, Coughs and Colds. He declares that gold is of little value in comparison with this marvelous cure; would have it, even if it cost a hundred dollars a bottle. Asthma, Bronchitis and all throat and lung affections are positively cured by Dr. King's New Discovery for Consumption. Trial bottles free at Dr. Councell's Pharmacy. Regular size 50 cts. and $1.00. Guaranteed to cure or price refunded.

Two Millions a Year.

When people buy, try, and buy again, it means they're satisfied. The people of the United States are now buying Cascarets Candy Cathartic at the rate of two million boxes a year, and it will be three million before New Year's. It means merit proved that Cascarets are the most delightful bowel regulator for everybody the year round. All druggists, 10c, 25c, 50c a box, cure guaranteed

The New Spring and Summer dress-goods are universally Admired by all who see them at:
T. H. HOLLINGSWORTH & Co.

Valuable to Women.

Especially valuable to women is Browns' Iron Bitters. Backache vanishes, headache disappears, strength takes the place of weakness, and the glow of health readily comes to the pallid cheek when this wonderful remedy is taken. For sickly children or overworked men it has no equal. No home should be without this famous remedy. Browns' Iron Bitters is sold by all dealers.

ORDER NISI.

M. T. G. Earle, Trustee,
vs.
Anna K. Dawson.

In the Circuit Court for Talbot County.
In Equity.

Ordered, this 1st day of April, A. D. 1898, that the sale made and reported by M. T. G. Earle, Trustee in the above entitled cause, be ratified and confirmed, unless cause to the contrary thereof be shown on or before the 25th 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 25th day of April inst.

The report states the amount of sales to be $137.

F. G. WRIGHTSON, Clerk.

True Copy. Test:
F. G. WRIGHTSON, Clerk.

SAPP & RAUGHLEY
will sell
26 Head Work Mules
in Queen Anne, on Monday, April 4th, at 1 o'clock.

Mr. Sapp, the purchaser, considers this one of the best loads of mules he has shipped on the Peninsula. As usual all will sell, weather nor price will not prevent. 1t

.... Statement of the ....
BRITISH AMERICA ASSURANCE CO.,
of Toronto, Canada.
to December 31, 1897.

Total Admitted Asse's.	$922,651.01
" Liabilities..	622,885.79
" Surplus..	484,900.10

A SEEMING DISCREPANCY.

The Dear Lady Has Her Daughter's Interest at Stake.

She is a lady whose husband has accumulated a large share of this world's goods. She does not care how much anything costs and desires people to know that she doesn't care. So it was not through any fear that she was not getting her money's worth that she reproved her youngest daughter, who had been practicing at the piano. The little girl's efforts had been harrowingly persistent and dutiful, and she was hurt as well as surprised when her mother indignantly remarked:

"Dolly, I am compelled to remind you that we have employed the best teacher in the city for your musical education and that as we propose to spare no expense in the future you ought to be more conscientious in laying a foundation. You will gain nothing by slighting the work now. I am determined that you shall learn to play the piano no matter what it costs."

"I was practicing faithfully," the pupil protested.

"My dear, do not attempt to deceive your mother."

"But you heard me practicing, didn't you?"

"It may be," was the chilly rejoinder, "that your mother's advantages in early life were not so great as those I intend that you shall enjoy. But there is one study in which I was always good, and it will be useless for you to attempt to mislead me in anything connected with it. That is arithmetic."

"I never said you weren't splendid in arithmetic, but that hasn't anything to do with my piano playing."

"Unless my eyes are at fault those are five finger exercises that you are now supposed to be working on."

"Yes."

"Very well. Do not think that I forget myself so far as to speak in anger. But I should very much like to know what you mean by trying to play five finger exercises with both hands."—Detroit Free Press.

THE COST OF TRAINS.

Passenger Coaches More Expensive Than Many Fine Houses.

"Ninety-five per cent of the traveling public do not own in their own right or occupy through rental a dwelling house which, including all its contents, costs as much as one of the ordinary modern passenger cars run on any first class railroad."

The foregoing statement, which is calculated to arouse the incredulity of the average individual, was made recently by George J. Charlton, assistant general passenger and ticket agent of the Chicago and Alton railroad.

"Just let me give you a few facts to prove that assertion," continued Mr. Charlton. "The cost of the average passenger car today is from $6,000 to $7,000. A reclining chair car costs from $10,000 to $12,000. These figures represent the bare cost of the car. When you add to that from year to year the expenses of maintenance, instead of figuring, as the ordinary business mortal will figure, a return in interest for the capital invested you simply aggravate the situation.

"I once heard a prominent master car builder say that it cost $500 to simply look over a car after it had served five or six months on the road and had been sent to the carshops to be examined and put into presentable shape for another six months' run. He meant that the ordinary 'dressing down' and cleaning of a car would cost over $500, and if you extend your investigation to general shop repairs—perhaps adding a little upholstering here and there—you could easily get away with another $500."—Kansas City Journal.

The Trees of Paris.

Paris is probably the only city in the world which has trees that bloom twice a year habitually. These are the horse chestnuts. There are 17,000 of them planted in the squares and along the boulevards, and 26,000 buttonwoods. The trees in Paris are numbered, just like the people, the cabs, the animals, the lampposts and the matches. These horse chestnuts have only been doing this trick for about five years, and only some of them have made a practice of it. These die, or apparently die, in the latter part of July, and all the leaves fall off. A month or so afterward they all come out into flower again and little green leaves shoot forth continually until they are nipped by the first frost. There is a reason for this, and the scientists worked over the matter for a long time to be able to explain it. Briefly and unscientifically the trees lose their leaves because they are attacked by a little fungus which is blown upon them by the wind; then, being still full of sap, they start to put forth leaves all over again.

A Precautionary Measure.

"What are you doing now, doctor?" asked the actress.

"I am taking a snap shot photograph of you, madam," responded the dentist, "so that if any unpleasant consequences follow this operation and you sue me for damages for the loss of your beauty I can establish something in the nature of an alibi, as it were. I am ready now, madam, to extract the tooth."—Chicago Tribune.

Putting It Indirectly.

Inski—Look here! Is it you that has been circulating the report that I had not washed my face for seven years?

Sinski—No. All I said was that if a wasp wanted to sting you he'd have to carry a shovel.—London Tit-Bits.

The greatest men are not always in the most exalted offices. It is often with men as with building stones — the greater they are the harder it is to elevate them to high positions.

The readiest and surest way to get rid of censure is to correct ourselves.—Demosthenes.

PROPOSALS ASKED BY THE COUNTY COMMISSIONERS OF CAROLINE AND TALBOT COUNTIES FOR BUILDING AN IRON BRIDGE OVER THE GREAT CHOPTANK RIVER AT DOVER BRIDGE.

SEALED PROPOSALS will be received until 12 o'clock noon, May 12th, 1898, at the County Commissioners' office, in Easton, Maryland, (at which time all proposals will be opened) for building an iron truss bridge, three hundred and twenty-four feet long, across the Great Choptank River, between Caroline and Talbot Counties, at the location of the present Dover Bridge.

PROPOSALS

All bids must be in lump sum for the bridge complete in place.

Bidders will be required to satisfy the Commissioners as to their ability to do the work on which they submit bids.

Proposals must be accompanied by full and complete strain sheets (the sheets to show for each member the dimensions and area of section, shapes of iron and make up of composite sections; size of pins, struts, sways and lateral rods, and of the floor beam connections) with sufficient detail and other drawings to clearly show the character of the structure proposed.

The bridge shall be completed and ready for travel within ninety days from date of contract.

The right to reject any or all bids is reserved by the County Commissioners of Caroline and Talbot Counties, as also the right not to let the contract if the bids tendered are not satisfactory.

A certified check in the sum of One Thousand Dollars must accompany each bid submitted, endorsed to the order of the County Commissioners of Caroline and Talbot Counties, as a forfeit in case the bidder neglects or refuses to enter into contract—if same is awarded him, in accordance with his bid—within ten days from and including the date of award.

The company receiving the contract from the aforesaid County Commissioners of Caroline and Talbot Counties shall execute a bond to said County Commissioners in the sum of $10,000, the said bond containing the usual conditions and provisions, with security or securities to be approved by the aforesaid County Commissioners for the faithful performance of its contract.

GENERAL DESCRIPTION.

The centre line of bridge to be at an angle of ninety degrees with the face of piers.

The superstructure to consist of three spans 108 feet each, c. to c. of piers, and to have one roadway of 16 feet wide in the clear between trusses. The trusses to be 18 feet high, c. to c. of chords, and each truss to be divided into seven panels.

All parts of the structure, except adjustable members, flooring and wheel guards, shall be of steel.

The floor joists will rest on shelf angles between the floor beams, and must be securely fastened to them.

LOADS.

Each structure shall be designed to carry the following loads:—

1st. The weight of the iron and steel in the structure. If the assumed weight of the bridge varies from the calculated weight five per cent., it will be necessary to re-calculate the stresses.

2nd. The weight of the flooring and wheel guards, considering each foot of board measure to weigh four pounds. These two items taken together shall constitute the dead load.

3rd. A live or moving load as follows:—A traction engine of eight tons, arranged as follows: three tons on the forward axle and five tons on the rear axle. Axles to be not more than ten feet apart.

No span to be proportioned for a less load than 1600 pounds to the lineal foot.

The maximum strain due to all positions of the live load and of the dead load shall be taken to proportion all the parts of the structure.

The lateral bracing shall be proportioned to resist a lateral pressure of 300 pounds for each foot of span, all counted as live load.

Bridges to be provided with two lines 1¼ inch pipe railing along each side of roadway, placed so as to bring the top line three feet above the floor.

Joists shall consist of five lines of 6-inch steel beams and two lines of 6-inch steel channels. Each joist shall have a 3x6 inch white oak spiking piece securely fastened to the top to spike plank on.

The different parts of the structure to be so proportioned that the maximum strains produced shall in no case cause a greater tension or compression in pounds per square inch of section for steel than the following:

For the effect of wind the working strain shall be no more than 15,000 pounds per square inch.

For strains on trusses: Bottom chords, main diagonals 15,000 pounds per square inch, counters, long verticles and suspenders 10,000 pounds per square inch for live and dead loads.

Floor beams to be 15-inch steel eye beams, having two shelf angles 3x3x⅜ inches for supporting the steel joists.

Compression members whose length does not exceed twelve times their diameter may be stretched to 12,000 pounds per square inch.

In other cases strains not to be ever $\frac{12{,}000}{1 + \frac{AL}{R}}$

In which A—24000 for the horizontal chord counted as one pin and one square bea ring. A—18000 for all posts and balance of chord counted as two pin ends.

L representing the length of the post in inches, and R the least radius of the section in inches.

Steel floor beams to be used; no beam to be proportioned to carry a less distributed live load than fifteen tons. Floor beams shall not be hung from the lower chord pins. All bridges to be anchored down at both ends free to move by change of temperature.

Bed plates and bolsters to be of wrought iron. Bed and sole plates in no case to be less than ½ inch in thickness.

Pin holes must be reinforced by long pin plates well riveted where required.

All rods and hangers with screw ends must be upset at the ends, so that the diameter at the bottom of the threads shall be larger than any part of the body of the bar.

All bolts must be of neat lengths, and shall have washers under the heads and nuts where in contact with wood.

Each span to have a camber of 1-640 of the span.

WOODWORK.

Flooring to be 3 inch plank and to be sawed to uniform thickness and laid cross wise.

Plank to be laid with close joints, and to be spiked to spiking pieces with 60d steel nails, one to each plank in each spiking piece. Plank must be ordered long enough to admit of being sawed off to a line.

Any planks that do not hold out to finish line are to be replaced. Floor to be of best quality white oak plank free from large or loose knots, black knots, worm holes or sap wood and the wheel guards to have the inner edge chamfered, to be bolted down to floor beams on each side of roadway with ¾ inch bolts, these guards to be further secured by intermediate bolts between floor beams; ends of the guards to be rounded off.

Wheel guards to be 3x8 inch white oak raised 3 inches on blocks 4-6 inches apart.

All timber to be subject to the acceptance of the Commissioners of Caroline and Talbot Counties, or their authorized agent.

All woodwork to be executed in a workmanlike manner. No rough or unmechanical workmanship will be accepted.

WORKMANSHIP.

All members that may become bent or in any way injured in transportation or erection, or from any cause, must be repaired, strengthened and made good to the satisfaction of the Commissioners before being placed in position.

The ends of all square ended members shall be planed smooth and exactly square to the centre line of strain.

All members must be free from twists or bends.

Portions exposed to view shall be neatly finished.

All workmanship to be first class in every particular.

Abutting joints in truss bridges must be planed. Pins and rollers turned smooth and straight and pin holes bored. Roller bars, plates or shapes must come straight from the rolling mills. Eye bars must be free from flaws and of full thickness in the necks; they shall be perfectly straight and out of wind before being bored; they must be bored to the exact length; the holes shall be in the centre of the head and on the centre line of the bar, and shall be bored to exact line.

The strains on the pins not to exceed 7500 pounds per square inch, nor the bending moment exceed 15,000 pounds per square inch on extreme fibers. And the pressure on the projected semi intrados of pin holes must not exceed 12,000 pounds per square inch. The diameter of the pin shall in no case be less than ⅞ the largest dimensions of any tension member attached to it. The several members attached to the pin shall be so packed as to produce the least bending moment on the pin.

QUALITY OF MATERIAL.

All wrought iron and steel must be tough, fibrous and uniform in character, free from buckles, flaws, blisters and injurious seams, and shall have a workmanlike finish, and shall have a limit of elasticity of not less than 24,000 pounds per square inch.

Finished bars must be thoroughly welded during the rolling, and free from injurious seams, blisters, buckles, cinder spots or imperfect edges.

For tension members the muck bars shall be rolled into flats and again piled, reheated and rolled into finished sizes.

The iron shall stand the following tests:

Full sized pieces of flat, round or square iron, not over 3 inches in sectional area, shall have an ultimate strength of 49,000 pounds per square inch, and stretch 10 per cent. in their whole length.

When tested in specimens of uniform sectional area of at least ½ square inch, of 8 inch in length, taken from tension members which have been rolled to a section of not more than 3 square inches, the iron shall show an elasticity limit of 25,000 pounds and an ultimate strength of 50,000 pounds per square inch, and stretch 15 per cent in a length of 8 inches.

The same sized specimen taken from soft steel of tension members shall have an ultimate strength of from 54,000 to 62,000 pounds per square inch, and elongate 26 per cent. in 8 inches and bend, cold, flat on itself without fracture.

The reduction of area in breaking point shall be 50 per cent. in minimum. Specimens from angle plate and shaped steel must stand bending cold through 90 degrees, and to a curve whose diameter is not over three times its thickness without cracking; when nicked and bent its fracture must be mostly fibrous.

The contractor shall furnish all facilities for inspecting material and workmanship; he shall also furnish, without charge, such specimens (prepared) of the several kinds of iron or steel to be used as may be required to determine their character.

Full sized parts of the structure may be tested at the option of the commissioners; if tested to destruction, such material shall be paid for at cost, less scrap value, if it proves satisfactory.

If the material does not stand the test it will be considered rejected, and be solely at the expense of the Contractor.

Flaws or surface imperfections, irregular shapes or corrosion will be sufficient ground for rejection of material.

DETAILS.

All the details of the several parts of the structure shall be of such strength that upon testing, rupture shall occur in the body of the members, rather than any of their details or connections.

The heads of eye bars must be so proportioned and made that the bar will break in the body rather than in the head or neck.

Bars which run in different directions in parallel planes must be sufficiently separated to prevent contact where they cross each other to avoid wear and rattling; or if allowed to come in contact must be properly clamped.

The rivets when driven must completely fill the holes, and rivet heads must be full and neatly made and concentric to the rivet holes.

Rivited connections between the trusses and floor beams will have the preference.

Preference will be given those designs in which all the parts are accessible to inspection.

All parts of the work to be so designed that water cannot find lodgment. No closed section will be allowed in the work.

In riveted work all joints must be machine dressed, square out of wind and when together must be in contact throughout.

Loose or badly fitting rivets must be cut out and replaced, no caulking allowed.

The riveted field connections of floor beams struts, etc., to be accurately matched before leaving the shop, and all unmatched holes reamed to fit.

Abutting joints must be in contact through out.

All material must be carefully straightened before being laid off.

In pieces not adjustable for length no variation of more than 1-32 of an inch will be allowed in the length between centers of pin holes.

PAINTING.

All iron work must be coated at the shop with one good coat of Carbonizing Coating, well worked into all joints and open spaces, and have an additional coat of Carbonizing Coating after erection.

All iron to be scraped clean and freed from scale before painting. In rivited work all surfaces coming in contact shall be painted with a good coat of Carbonizing Coating before being rivited together; all parts not accessible for painting after erection shall have an additional coat of paint before leaving the shop.

SPECIFICATIONS FOR SUBSTRUCTURE.

The bridge will be located on the Caroline county side of the Choptank river, extending from the shore 325 feet towards the draw There must be four piles at each bent, to be not less than 14 inches square. Where the depth is so great, it will require built up piles to be spliced according to the directions given by the County Commissioners, to be of sound heart spruce pine timbers. Where the depth is from 30 to 50 feet the piles can be round, not less than 8 inches in diameter at the small end and 12 inches 3 feet from the top under the bark. The piles to be enclosed in the iron cylinder. The cylinders to be sunk to a depth satisfactory to the Commissioners not exceeding 20 feet below the bed of the river.

The piles shall be cut off eight feet from the top of the cylinder and must be enclosed with concrete from the bottom to the top of cylinders so as to protect the piles from sea worms and decay above low water.

The concrete must be made of one part of best Hydrolic cement, two parts of sand and five parts of limestone or Port Deposit granite, broken about 2 inches to 2½ inches in diameter, thoroughly placed around the piles. The mixing and placing of the concrete to be done as directed by the County Commissioners.

The made up piles must be pointed with wrought iron shoes. They must be all driven to hard bottom or the hard pan bottom which is said to be from seventy-five to ninety feet below the surface of the water in the river. The piles are to be driven with a hammer which weighs not less than 2,000 pounds and driven until they do not sink more than 4 inches under the last three blows of the hammer falling 20 feet.

A heavier hammer and shorter fall is preferred. If piles are injured in driving they shall be cut off or withdrawn, as the commissioners may direct. The piles and the cylinders to be painted with Carbodizing Coating.

Cylinders to be ¾ inch shell and 48 inches diameter.

The details of bracing between the cylinders and bracing the longitudinal girders and all other details of the bridge to be submitted to the County Commissioners for approval and must be done to their satisfaction.

By order of
County Commissioners of Caroline and Talbot Counties.

THOS. R. GREEN,
Clerk to County Commissioners of Caroline County.

CHARLES F. STEWART,
Clerk to County Commissioners of Talbot County. 4-2-3t

EXCURSION
TO
WILMINGTON, Delaware,
APRIL 6 AND 7, 1898,

SINGLE FARE FOR THE ROUND TRIP.

Tickets Good on any Regular Train Wednesday, April 6, Going, and any Regular Train Returning April 6 and 7.

The Committee have provided a first class

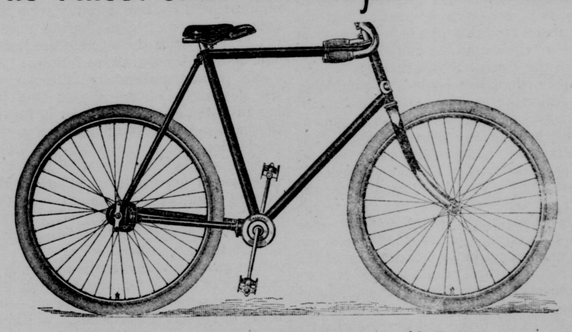
ENTERTAINMENT

at the Opera House for the evening of April 6. Reserved seats free will be given to any one presenting their railroad ticket at Opera House by 4 o'clock P. M. Also

FREE TROLLEY RIDE

over the entire city to all excursionists who will step at 8th and Market between 2 and 4 P. M. You are invited to visit Wilmington on April 6 and 7.

The Finest Chainless Bicycle in Easton.



Crescent No. 1 Chainless, $75.00.

The Shannahan & Wrightson Hdw. Co. has just received the most perfect chainless bicycle yet produced, which is the Crescent, price, $75, being $50 less than any other chainless, and they guarantee it to be just as good in every particular. You ought to see it.

STATEMENT SHOWING THE CONDITION OF THE

Ætna Life Insurance Co., of Hartford, Conn.

ASSETS.	December 31st, 1897.
Value of Real Estate and Ground Rents owned by the Company.	
less amount of encumbrance thereon	$ 511,681 00
Mortgage Loans on Real Estate	24,542,856 65
Stocks and Bonds absolutely owned by Company (market value)	13,582,601 77
Amount of all Loans (except mortgages) secured by Stocks, Bonds, and other securities hypothecated to the Company for cash actually loaned by the Company	441,090 70
Interest due and accrued on Stocks, Bonds and other securities	977,179 71
Cash in Company's principal office and belonging to the Company deposited in Bank	4,849,340 15
Premiums due and in course of collection	393,684 98
Bills receivable	17,867 59
Agents' Debit Balances	23,886 67
Loans secured by policies of this Company	1,289,865 00
Premium notes on policies in force	595,753 35
Total Admitted Assets	$ 47,225,806 27
DEDUCT LEDGER LIABILITIES.	
Agents' Credit Balances and all other	11,054 16
	$47,214,752 11
ASSETS NOT ADMITTED.	
Securities deposited in various States for the protection of Policy Holders in such States (market value)	370,215 00
Bills Receivable	225 00
Agents' Debit Balances	11,846 42
Commissions payable to Agents on premium notes when paid	414 35
	$ 382,700 77
LIABILITIES.	
Losses reported, adjusted and unpaid	289,692 36
Reserve as required by law	39,734,628 64
Unpaid dividends or other profits due Policy Holders	635,987 25
All other claims	36,785 16
Total Liabilities	$ 40,697,093 14
	6,517,658 97
Assets not admitted as above stated	382,700 77
	$ 6,900,359 74
Capital Stock paid up	$ 1,750,000 00
Surplus as regards Policy Holders	6,900,359 47
Total Income	8,497,551 89
Total Expenditures	6,630,109 94
Amount of policies in force in United States on 31st Dec., 1897	251,994,739 00
Amount of policies written in Maryland during the year 1897	7,442,569 00
Premiums received on Maryland business in 1897	194,927 59
Losses paid in Maryland during 1897	81,283 69
Losses incurred in Maryland during 1897	79,003 23

State of Maryland, Insurance Department,
Commissioner's Office, Annapolis, March 19, 1898.

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 Connecticut to December 31st, 1897, now on file in this Department.

F. ALBERT KURTZ, Insurance Commissioner.

H. B. MEIGS & CO., Managers, Baltimore, Md.
GEO. W. WHITESIDE, Special Agent, Baltimore, Md.
HENRY SHREVE, Agent, Easton, Md.

STATEMENT SHOWING THE CONDITION OF THE

State Mutual Life Assurance Co. of Mass.

ASSETS.	December 31st, 1897
Value of Real Estate and Ground Rents owned by the Company less encumbrance thereon	$ 1,565,000 00
Mortgage Loans on Real Estate	2,424,837 07
Loans secured by pledge of Bonds, Stocks or other collateral, per schedule C	277,300 00
Loans made to Policy Holders on this Company's policies assigned as collateral	444,921 00
Bonds and Stocks absolutely owned by the Company	7,730,144 00
Cash in Company's Office and in Banks	286,855 67
Interest due on Stocks, Bonds and other securities	157,692 65
Net amount of uncollected and deferred premiums	368,157 78
Agents' Debit Balances	273,000 00
Total	$13,479,908 87
LIABILITIES.	
Net Reserve	12,085,532 00
Net Policy claims	71,365 00
Total Liabilities	12,156,897 00
Surplus as regards Policy-holders	1,323,011 87
Totol income	3,220,321 02
Total Expenditures	2,028,239 10
23,301 polices in force in United States on Dec. 31st, 1897	65,977,132 00
92 policies written in Maryland during the year 1897	293,664 00
Premiums received on Maryland business in 1897	64,786 94
Losses paid in Maryland during 1897	18,390 49
Losses incurred in Maryland during 1897	18,390 49

State of Maryland, Insurance Department,
Commissioner's Office, Annapolis, March 17, 1898.

In compliance with the Code of Public General Laws, I hereby certify that the above is a true abstract from the sworn statement of the State Mutual Life Assurance Company of Massachusetts to December 31st, 1897, now on file in this department.

EDW. L. GERNAND, General Agent, 7 N. Calvert St., Baltimore, Md.
F. ALBERT KURTZ Insurance Commissioner.
LEANDER R. HOOPER, Agent, Easton, Md.

STATEMENT SHOWING THE CONDITION OF THE

Provident Savings Life Assurance Society
OF NEW YORK.

ASSETS.	December 31st, 1897
Value of Real Estate and Ground Rents owned by the Company less encumbrance thereon	$ 378,903 00
Mortgage Loans on Real Estate	213,750 00
Loans secured by pledge of Bonds, Stocks or other collateral, per schedule C	102,732 65
Loans made to Policy holders on this Company's policies assigned as collateral	43,265 53
Premium notes on Policies in force, of which $84,267.17 is for first year's premiums	71,080 08
Bonds and Stocks absolutely owned by the Company	739,795 63
Cash in Company's Office and in Banks	307,704 29
Interest due on Stocks, Bonds and other securities	19,935 20
Net amount of uncollected and deferred premiums	328,597 00
Cash in course of transmission since received	24,599 47
Total	2,230,362 85
DEDUCT LEDGER LIABILITIES.	
Agents' Credit Balances	75 91
	2,230,286 94
ASSETS NOT ADMITTED.	
Securities deposited in various States and counties for the protection of policy-holders in such States—market value	107,735 10
Bills receivable	885 01
Agents' Debit Balances	37,139 38
	145,759 49
	2,376,046 43
LIABILITIES.	
Net Reserve	1,639,941 00
Net Policy claims	254,520 00
Premiums paid in advance	3,792 01
Surrender values claimable on Policies canceled whose reserves are not included in item 1	4,493 21
Total Liabilities	1,902,746 22
Surplus as regards Policy holders	473,300 21
Total Income	2,523,183 34
Total expenditures	2,380,842 95
27,429 policies in force in United States on Dec. 31st, 1897	84,884,368 00
31 Polices written in Maryland during the year 1897	115,645 00
Premiums received on Maryland business in 1897	5,947 60
Losses paid in Maryland during 1897	8,000 00
Losses incurred in Maryland during 1897	11,000 00

State of Maryland, Insurance Department,
Commissioner's Office, Annapolis, March 16, 1898.

In compliance with the Code of Public General Laws, I hereby certify that the above is a true abstract from the sworn statement of the Provident Savings Life Assurance Society of New York to December 31st, 1897, now on file in this department.

F. ALBERT KURTZ, Insurance Commissioner.
PRENTISS INGRAHAM, Agent, Easton, Md.