MEINTZER'S.

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Out for an evening walk, you ought to visit our ice cream parlor. If you don't want to go out send word to us and we will send it to your home. We make it right, sell it right, and guarantee it shall be right.

Try our celebrated water ices and creams. "Every spoonful delicious."

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peach
chocolate
vanilla
orange ice.

The best Ice Cream, the most careful service, and the greatest satisfaction for your money.

MEINTZER'S.
DOVER STREET,
EASTON, - MD.

Public Sale
OF VALUABLE
REAL ESTATE
IN THE
TOWN OF EASTON.

The undersigned, agent for Mrs. Mary E. Martin and Richard T. Martin, will offer at public sale in front of the Court House door in the town of Easton between the hours of 2 and 4 P. M. on

TUESDAY, AUGUST 16,

1898, all and singular that lot or parcel of ground situate on the south side of South street in the town of Easton, adjoining the residence of Thomas H. Trippe, which lot is improved by a frame

DWELLING HOUSE,

three stories high, with two-story back building, eight rooms in main building, kitchen with one room and bathroom over same; electric lights in first and second floors and in kitchen; hot and cold water in kitchen and bathroom; conservatory adjoining dining room.

Stable, Carriage House

and chicken yard on the rear of the lot. Grapes of several kinds, pear trees and English walnut trees. Large shade trees in front of residence. A very desirable home and one of the coolest residences in Easton.

The lot fronts on South street for a space of 88 feet, and has a depth of 310 feet; and is the same property described in a deed from Oswald Tilghman and wife to the said Mary E. Martin, dated June 14, 1888, containing

2 Roods and 14½ Square Perches of Land, More or Less.

Terms of sale are one-third cash, one-third in six months and one-third in twelve months, or all cash at the option of the purchaser; credit portions to bear interest from day of sale and to be secured to the satisfaction of the undersigned.

Title papers at expense of purchaser.

WM. H. ADKINS, Agent.
JAS. A. ROE, Auctioneer.

COMPETITIVE EXAMINATION
...FOR...
FREE SCHOLARSHIPS.

All applications for free scholarships must be addressed to the Secretary of the School Board; and the applicants will appear for competitive examination at the Easton High School building, Wednesday morning,

AUGUST 10, 1898,

promptly at 9 o'clock.

Scholarships as follows: Western Maryland College, one for female student only; St. John's College, one for male student only; Maryland Agricultural College, one for male student only; Charlotte Hall Academy, one for male student only; Maryland State Normal School, three for either male or female students; Maryland Institute School of Art and Design, one for either male or female student.

By order of the School Board,
ALEXANDER CHAPLAIN,
7-23-2t SECRETARY.
All county newspapers copy.

"BONFIELD" IS NOW OPEN FOR THE season; good table, cool and shady bathing and boats; ten minutes' walk to Oxford. Address MRS. R. T. BARTLETT, Oxford, Md. 7-2

HON. R. B. DIXON'S ADDRESS

ON "PIONEER BANKING ON THE EASTERN SHORE OF MARYLAND."

Delivered before the Bankers' Convention at Ocean City—Sketch of the Easton National Bank.

The following and very interesting paper on "Pioneer Banking on the Eastern Shore of Maryland," was read before the Bankers Convention at Ocean City by President Robert B. Dixon, of Easton National Bank.

Having been requested by the Executive Committee of the State Bankers' Association of Maryland to furnish some data as to the Easton National Bank of Maryland, it being the oldest Bank in the State outside of the City of Baltimore, the following memoranda is given in response to that wish.

To the one who thoughtfully looks backward over the years which have covered nearly a century, he cannot but be impressed by the rapid and marked advance in each and every profession and occupation, the wonderful changs from old methods to new ones, the building up of institutions of all kinds upon broad and strong foundations from narrow and weak ones. These reflections are natural, when we consider the history of an institution now nearly a century old.

In the early part of the present century, when our republic was in its infancy, and but five years after the immortal Washington passed into the Great Beyond, there was a sore need felt for a bank of issue in the State of Maryland, outside of the City of Baltimore.

At that time the Bank of Baltimore organized in 1795, and the Union Bank of Maryland, organized in 1804, were the only banks in Baltimore. Increasing business in the State caused the organization of a Farmers' Bank of Annapolis Maryland, in 1805, and an offshoot of the last named was established in Easton at same date, and called the branch of the Farmers' Bank of Maryland, at Easton Maryland.

In 1808 another branch was started at Frederick, and called the branch of the Farmers' Bank of Maryland, of Frederick City.

These branches remained a part of the parent bank until January 1st, 1854, when the Maryland Legislature of 1853, by request of the parent bank passed a bill allowing a separation of it from its branches, when representatives from the three banks met in Annapolis, and arranged the terms of the separation.

The capital stock of the Easton branch, up to the time of the separation, amounted to $271,000., a large sum in those days, it having been considered good banking to have a large capital. When the Easton Bank withdrew its stock from the parent stem, the capital stock was reduced to $200,000., the amount of the present capital.

It was in 1854, that the name was changed to the Easton Bank of Maryland, and it so continued to be known until 1865, when it became nationalized, under the title of the Easton National Bank of Maryland.

Until the year 1851, the Easton National Bank was the only one on the Eastern Shore, when the Farmers' and Mechanics' Bank of Kent county was organized. It is now the Chestertown National Bank. In 1863, the Farmers' and Merchants' National Bank of Elkton was established, and its successor is the present National Bank of Elkton.

At Port Deposit, in 1865, a bank was started, making at that time but four banks on the Eastern Shore of Maryland.

As three of the four banks named were situated North of the Chester River, the Easton Bank did the greater part of the business South of said river, up to 1865, when the Centreville National Bank was organized; and at this date there are over thirty banks and banking houses scattered over the Eastern Shore, surely a goodly number to spring into existence within three score and ten years, a man's allotted span of life.

There is very little known of the details of conducting business by these banks from 1805 to 1846, as all persons connected with them prior to the last named date are dead.

In this connection, General Thomas, when a mere lad, employed by a merchant in Easton, recalls that postage was very high, being twelve and one-half cents on a single sheet of paper, while there were no envelopes in those days, for a letter had to be folded and sealed with wax, the outside of the paper serving as a wrapper. Two sheets folded together were charged double postage, so to save the postage, merchants would use a sheet for the double purpose of sending an order for goods to Baltimore, and a remittance to pay for the order.

There were no blank checks then to fill in, as now, and the merchant would send a sheet of paper to the bank for the cashier to write on it a certificate of deposit for the amount named, and upon the same sheet would be written the order for the goods.

When the bank wished to send funds to the city for credit with its correspondent there, packages of notes or gold would be made up and sent over by private messenger, for railroads and express facilities were then unknown on the Eastern Shore. The Bank's issue would be redeemed at its counter, while note brokers collected its notes and brought them to Easton, requiring for them either city funds or gold.

An instance is recalled of a Mr. Husband, collecting notes of the Easton Bank. In order to reach Easton, he had to take a steamer to Miles River Ferry, thence going by stage to the town. On one occasion, Mr. Husband arrived after three o'clock, then, as now, the closing hour, and as he had frequently given the Bank a great deal of trouble, Cashier Thomas refused to redeem his notes except by payment in silver, and be it known that silver in that day was kept in boxes, $1000 in a box. Whatever Col. Bryan, the silver man of Nebraska might do to-day, Mr. Husband refused the silver, and Cashier Thomas told him that he must wait until the next day. This he was forced to do, and receiving his money then, he was wise enough to profit by the lesson, and never gave the Bank trouble again.

During the many years the Easton Bank has been in operation, it has passed through several very severe financial storms, which have swept and shaken the entire country, yet safely weathered them all, notably the gloomy crises of 1837, 1847, 1857, and 1873.

The Easton Bank controlled a large portion of the banking business lying on this side of the Chesapeake; its business has not only been large, but profitable. Fertilizer notes comprised the greater part of collection business, there being then no fertilizer factories on the Eastern Shore; hence competition in this line was small, and very few agents found it necessary to attach "no protest" to their customers' notes, while now the rule works the other way.

This class of collections matured, as a rule, September 4th, three days of grace included, and the Teller, as well as the other officers, greatly dreaded that period, well knowing how heavy the work would be.

While the work was hard, it yet had its gleams of sunshine and amusement; as, for instance, when an out and out Hayseed, from Wayback, with but a sack or two of fertilizer, would give a note for it, and when due would walk in, and with a gusto and fog-horn voice, call out: "Haint I got a fertilize note here ter pay?"

Very naturally, the Teller would moderately ask:

"From whom did you buy your fertilizer?"

"I doesn't know, but I does know I bought fertilize and gin my note fer it, and thet note ought ter be here, fer I is here tor pay it."

As the Bank had many hundred such notes, it was no easy task to find out just that identical Reuben's note and the patience of Job was not greater than that of the unfortunate Teller, who, with other customers waiting, would have been sorely "ratted," if he was not a Bank Teller. When the note was found, Mr. Reuben would then begin his search for his money, which often was securely corraled in the corner of a large red Bandana handkerchief.

The man who is a Bank Cashier, and does not become an expert reader of human nature, is a *rara avis*, indeed, for, as a rule, he sees clear through one at a glance, while his own studied, immobile countenance is as serenely innocent of all thought as a mask. If he cultivates a smile to hide any emotion, few people who regard that smile with curiosity and anxiety, as is often the case, can see just where that mockery of laughter comes in.

Oh, yes, the Bank Cashier is an expert mind reader, he has been trained to it by the ghost stories of "not knowing an account was over drawn, a note was past due," not to speak of other "fairy tales," so often poured in the Cashier's ear.

The deposits of the Easton Bank increased year by year until its business has reached a high water mark to well feel proud of. Up to the time of the separation from the Parent Bank, the dividends were two per cent each six months; from that time they rose to three per cent; and after becoming a National Bank, paid four per cent semi-annually. Since 1865 they have averaged five per cent each six months.

This Bank's first home was in an old house on Washington Street, the site of which is now occupied by the Methodist Protestant Church, a very appropriate successor. In 1810, the growth of the Bank demanded a place more adapted to its needs, and a building was erected on the corner of Washington and Goldsborough Streets, its present location, and additions were made as more space became necessary, a residence for the Cashier being an annex, and a substantial and comfortable one built in 1856.

From time to time, other alterations necessary have been made, to meet the growing demands of increased business, a President's room, waiting room for patrons, while only very lately a suitable wing has been added, for the accomodation of books papers and other things that might be called valuable heir-looms to hand down through coming generations of Presidents, Directors and Cashiers.

When the original building was erected, the lot was enclosed by a brick wall twelve inches thick, three feet high, with an iron, sharp-pointed fence on top, to impale the one who sought to break in and steal. A fence around a Bank of modern times would be as useless as a tail to a frog.

In the good old times, the heavy iron gates of the enclosure swung shut on time, three o'clock sharp, and the belated depositor, or otherwise, felt that he might as well be on the outside of the Chinese wall, as pleading at the massive portal of the Easton National, with its iron fence and strict rules.

But every rule has its exception, it is said, and the exception in this case was one of Easton's prominent citizens, prominent in more ways than one, for he stands six feet five, bare-footed. He had been a soldier in the Civil War, was as active as the fence-scaling cat we all know about, and brick walls, iron fences, closed gates, and after three o'clock held no terrors for him. He looked at his watch and it told him that it was two minutes past three P. M.

"How will I get in?" he asked of the man with the keys.

"You better jump the fence," was the laconic response.

"I'll do it!"

And he did, and once within the sacred precincts he got the money to pay off his workmen.

In the earliest days of the Bank's existence, as additional security to the building and its funds, a sentry box was built, and two sentinels were employed, who in turn kept guard, with loaded flint-lock guns, the entire night.

Here it will not be amiss to refer to one, a veteran in banking, probably the oldest cashier in the United States, at least the oldest, mentally able, to fill the duties of that office, the highly esteemed and venerable Richard Thomas, Cashier for nearly

(Continued on page 8.)

A. H. MATTHEWS
Dover St., - - Easton.

Most Complete Department Store in Easton.

This is a great time at our store. One of our force has remarked that he can't imagine where all the money comes from, while our neighboring stores are coutinually complaining of hard times.

Well, there is reason in all things, and suroly in this objectionable cry. While others are asking too much profit on their wares, we are constantly supplying the market from our well filled and so well selected stock, and again our system of selling seems to magnetize money—in short, all agree that we give much for little.

We have in stock;

STRAW HATS.—Stylish, of which the prices have been reduced.

SUMMER CLOTHING.—Which you can purchase for less than original cost—anything that was in stock before we came here.

MEN'S SHIRTS.—$1.00, 75c, 50c, 35c, laundered—50c to 20c, unlaundered.

LINEN PANTS.—A good pair for 75c, also full suits linen.

SWEATERS.—You ought to see the one we sell for 45c, and cheaper ones for less-

GOLF HOSE.—Good enough at 50c—boy's 25c.

SHOES.—Our parlor is growing to be the shoe headquarters.

NECKTIES.—A large assortment of ties, in confusion of colors, to suit taste of all.

LINEN SKIRTS.—The sales seem to be increasing as the season advances.

We might also add that 200 doz fruit jars have been received, and we don't intend to be undersold with them.

Knives and forks—prices to match. Sessated edge knives with forks at 15c set.

Toilet soap—9c box, 3 cakes.

Trunks, Satchels, Telescopes, Traveling Bags, Russet and black shoe polish, 10c box.

Fresh meat department always filled.

If you can't understand why from our advertisements that we sell so many goods and so cheap, you must come in person to our large stores and all we claim will be proven.

Prove all things,
Hold fast that which is good.

Well, that's all right, we can prove all things that we say, but somehow, someway, we can't hold on to our goods very long because they are good.

We give cash coupons for all cash purchases of 10c or more in east section store, No. 302, if asked for.

The Leading Store is
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EASTON, - MD.
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TALBOT COUNTY FAIR
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Finest Track and Races.
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Railroad Platforms on the Grounds.
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Sparring Exhibition each day by ABE ULMAN and other middleweight boxers, and JOE GANS, Champion Middleweight. On one of the days to be announced, CHAMPION GANS will spar a 25 round match with the "GREAT UNKNOWN." This will be one of the GREATEST SPORTING EVENTS OF THE SEASON, and of National interest to the Sporting World.

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These Features alone are worth double the Price of Admission to the Fair

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This costs nothing, and may be of value now or in the future.

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