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BRITISH BANKRUPTS.

PRIVILEGES WHICH ARE ACCORDED BY LAW TO PEERS.

Some English Legal Decisions as to What Constitute the Necessaries of Life—They Widely Differ From Duke to Ordinary Mortal.

Recent bankruptcy cases in London have brought up various legal decisions which have been reached in England on the subject of what are necessaries of life for men of various stations and degrees who are not in command of their own incomes.

A duke, for instance, or even a marquis or an earl is entitled by law to one bottle of champagne a day if his trustees hold the money to pay for it. In the case of the former Duke of Manchester the law decided that seven bottles of champagne a week are necessary to a duke whose affairs may be in the hands of trustees and that if he had not the control of his own income he must be allowed to have a carriage with one horse, a riding horse as well, one manservant and a house with a rent of not less than £250 a year; otherwise he must be allowed to have the use of £2,000 a year, while the rest might be allowed to accumulate for the good of the estate till the trustee period expired.

A viscount or a baron is allowed by law to describe as necessaries things which smaller fry might struggle along without. But a viscount's income—provided there is anybody to pay it—is fixed at £1,500 a year and a baron's at £1,000. He is, supposing any guardians have a few thousands a year to pay out to him according to discretion, only entitled to claret as a beverage. for his yearly wine allowance only runs to £60, which would not keep him in champagne unless he drank it very seldom. The duke's wine bill may run to £150.

The viscount must have a carriage, but it may be attached for debt, and he cannot force his guardians to give him a horse. Of course, if he has no guardians, nor any income, either, he must do as other people and go without, but these things are considered necessary to peers. A manservant is allowed to a viscount or baron, but the house rent need not exceed £200, nor can it be less than £150.

A doctor is better off than a viscount in one way—his carriage cannot be seized in most cases, nor can the expenses of it be reckoned in his income tax returns. In selling up a doctor for debt he may retain one horse, and two of his carpets are considered as necessaries to his business—in the hall and consulting room—and reckoned at £20 apiece. He may have surgical instruments and medical appliances to the value of £1,000, and these cannot be seized.

An ordinary man can retain nothing but his clothes, his hairbrushes and a few stern necessaries of that kind. No wine is allowed to a doctor, but if a student in the hands of trustees, he can demand a couple of servants and a house rent of £60 per year.

The son of a well to do merchant or tradesman making about £1,000 a year can demand neither wine nor horses nor servants, but the law may allow him a rent of £50 and another £150 or £200 to keep himself on, supposing he is in the hands of guardians, whether under or over age. As to debt, he can be sold up, bar his personal necessaries and his clothes, though he is not generally allowed to keep more than six suits of the latter.

If he has more a judge might allow them to be taken with the other chattels, and he can be left without a chair to sit on or a spoon to eat with. Jewelry, if he has any, can be taken; but if he has, say, two pairs of valuable sleeve links he can keep only one of them. In the same way he may keep a dress suit, but if he has two an order may be made to sell up one of them.

A lawyer can have 500 books on legal subjects or in some way pertaining to law, and these have to be left alone by the brokers. There are extreme cases in which everything, even necessaries, may be taken, but the lawyer may also demand exemption even in such cases for his wigs, or at least two of them, and two gowns. As a student in the hands of guardians he can make them pay him £80 a year for chambers, and they must pay his examination and other fees.

A clergyman or minister of any kind is worst off of all and can keep very little for himself. He can make his guardians come down with the fees his profession needs, however, and if he lives in the country as a curate and has some trustees and also a guardian he can make them supply him with a gardener.

Why She Wept.

Among the Mainotes, descendants of the Spartans, thieving is considered a very honorable employment. An English traveler, being entertained at the house of one of the mountaineers, took some silver articles from a packing case he had with him to eat his dinner with. At the sight of such costliness an old woman began to cry, the Englishman having asked what affected her so much:

"Alas, my good sir," she replied, "I weep because my son is not here to rob you of those beautiful things!"

No Gentleman.

"Mame," said the girl in the red shirt waist and plaid skirt, "ain't he just a prince?"

"Oh, rats!" replied her lady friend, with dignity. "Any one kin see that he wears a cellyloid collar, and them trousers is $3 ones."—Philadelphia North American.

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Chester River Steamboat Co.
Winter Schedule.
BEGINNING MONDAY, DEC. 31, 1900,

EMMA A. FORD.
Will leave Chestertown every Monday, Wednesday and Friday at 8 a. m., stopping at Rolph's, Booker's, Quaker Neck, Cliffs, Bogles, Queenstown and Kent Island.
Returning, will leave Baltimore at 10.30 a.m. every Tuesday, Thursday and Saturday for above landings.

On and after Monday, Dec. 31, 1900,
STEAMER B. S. FORD
Will leave Baltimore at 10.30 a. m. every Monday, Wednesday and Friday, stopping at landings on Corsica river, Jackson creek, and Rock Hall.
Will leave Centreville at 8.00 a. m. every Tuesday, Thursday and Saturday, making same landings.

GEORGE WARFIELD, President.
JAMES E. TAYLOR, General Agent.

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Jos. N. Wheatley and T. Waters Russell, under the firm of JOS. N. WHEATLEY & CO., will represent the following insurance Companies formerly represented by W. H. McFeely & Co.: Royal, Phenix of Brooklyn, St. Paul, Philadelphia Underwriters, Pennsylvania, Glen Falls; also, the New York Life Insurance Company.
All old business on the books of W. H. McFeely & Co., has been made over to us and will have our strictest attention. All policies about to mature will be rewritten in order to give the assured protection.
JOS. N. WHEATLEY.

We have sold the entire insurance business together with good will and fixtures, to Jos. N. Wheatley and Co., and wish the same patronage to the new firm as heretofore bestowed upon the old firm.
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