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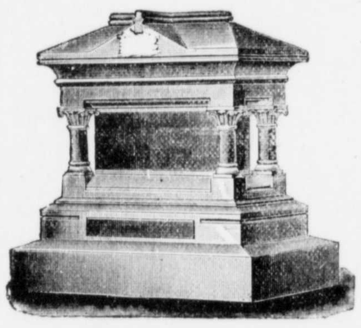

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FINANCIAL STATEMENT, JANUARY 1, 1902.

Cash Capital	$1,250,000.00
Reserve for Reinsured (legal standard)	6,798,504.68
Reserve for all Unsettled claims.	1,209,716.33
NET SURPLUS over Capital and all Liabilities	3,000,855.44
Total Cash Assets	$12,259,076.45

Losses Paid Since Organization:

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GENERAL PHILIP REED.

Continued from Third Page.

completed today—work which is specially ours, that of marking historic spots in our beloved State and in celebrating events which record a glorious history.

In marking the grave of Gen. Philip Reed and Caulk's Field you have honored yourselves, for while the contest which took place here was not a great battle in point of numbers it showed to the enemy the character of our people; it showed to the world that in the veins of the participants still ran the blood of the Revolution; it showed that Maryland could not be invaded with impunity, even by the most powerful nation on earth But it is not my purpose to go into the details of the event which you commemorate today, after the splendid and exhaustive address of our patriotic comrade, William M. Marine.

This act of defence, small in comparison with others which history records, yet potential in shaping the policy of defence which had to be developed rapidly in the war of 1812, as was Lexington and Concord in the first war for Independence.

The history of events which led up to our Revolution is, or ought to be known to every school boy. It is known that for more than a hundred years our father's bore with great patience born of English Christianity, the humiliation of being governed by weak-minded tyrants who by the accidents of birth became the rulers of the mother country.

So patient were our fathers that even in the Congress of 1775 it was not the prevailing sentiment of the delegates to desolve relations between mother and child, so great was their love for the land which had been the home of their ancestors, and it was not until the doors of the British Ministry were closed in the face of Benjamin Franklin and his appeal to Parliament returned with insult, that he turned his face toward his beloved country to report that hope for justice must be abandoned—that his people must prepare for war.

When the last act was passed which severed morally their relations with Great Britain, a storm of indignation swept throughout the Kingdom. The great mass of the people sympathized with us in our struggle for justice. Wm. Pitt in and out of Parliament declared the acts of the ministers towards us was not only injust but inhuman.

Admiral Keppel said at his club one night that rather than fight against the American Colonists he would resign. He was willing to fight against Frenchmen and Spaniards, but against their American brother, never.

After the fight at Lexington and Concord the City Recorder of London appeared in mourning; being ask whom he had lost, he said, "My brothers in America whom you have murdered.'

Lord Chatam, whose son was serving in the army in Canada requested that son to resign from the service immediately upon being ordered to follow his regiment to America.

Granville Sharp, chief of ordinance in the war office, refused to attend to routine work incident to the sending of troop's to the Colonies.

Lord Effingham, upon receiving orders to sail with his regiment for service in America, took off his uniform and sent his resignation to the war office.

Even the King's own brother asked and received a leave of absence to travel abroad that he might be freed from the hateful influences of Lord North, who dominated the court of his brother, and it was at Metz, in France, that the gallant LaFayette heard from his lips the story of our trials, and it was that information which gave him the inspiration which prompted him to leave his dear France which was then trembling before the shock of her own Revolution, to become a friend of our cause and a chosen companion of our beloved Washington.

The cry was heard in every part of England, "Down with the ministers," but George III dare not remove them to come before the people, for an endorsement meant defeat, and it was with a sad heart that the people saw their friends and relatives sail away never to return, but to find graves in a hostile land, sleeping in unmarked places 'til the final hour when the trump shall sound which will awake them to that other life man has dreamed of since the creation. Regiment after regiment passed over the ocean to fight to death their kindred, but no human had the power to stay that cruel king. The destiny of that hated Tudor race was ordained but not yet written, yet it was the innocent men of his kingdom who would write that history in their blood.

It was also the hour of trial for the Anglo-Saxon race, for it was at this time, through destruction of life and property that the highest conception of human government was to be made manifest by eight years of a bloody struggle which ended in 1781 at Yorktown. A treaty of peace was signed in Paris in 1783, but what that generation of Englishmen were forced by circumstances to agree to was to be violated by another. Indeed the document signed was but a cessasion of hostilities, for the terms were those which did not correct the abuses which had caused the war, for our old enemy never for a moment relinquished her intention to again become our political and commercial masters, and never for a moment were we free from insults to our national being, the great Northwestern frontier being daily the scene of murders of our people by the English and their allies—and remember that for 29 years our fathers suffered these trials, and again in 1812 found themselves at war with their relentless enemy, and mark you, with the same spirit of indignation manifest in our English cousins, and this feeling pervaded every avenue, political, social and commercial in Great Britain. The Duke of Wellington it is said refused to command the army of invasion, but strong as this sentiment was, nothing could influence George IV. Destiny had marked out another victim; another Tudor was on the throne, more bloody sacrifices were demanded. George IV had learned nothing from the failures of George III, and while our fathers fought nobly and won many victories, North Point and Plattsburg being the most influential and notable, but we must thank the disturbed political condition of Europe for the peace which came in January 1815, for that ambitious tyrant, Bonaparte, was on horseback and had arrayed himself against the allied powers. We are however, confronted by the fact that without pandering to the Anglo-American maniac we owe much to our English blood with its combination of Gallic, Roman and Saxon, and to Englishmen do we owe the full fruition of our struggle for absolute independence.

Continued to Seventh Page.

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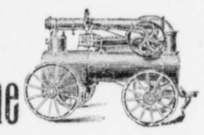

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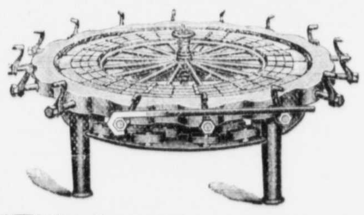

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Change of Schedule,

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DAILY EXCEPT SUNDAY, as follows:

EMMA A. FORD.

Leave Chestertown 7.00 a. m., stopping at Rolph's, Booker's, Quaker Neck, Bogle's, Queenstown and Kent Island. Leave Queenstown 8.45 a. m., arrive Baltimore 12 m., leave Baltimore, except Saturday, 3.00 p. m., leave Baltimore Saturday at 2.15 p. m., arrive Chestertown Saturday 7.15 p. m., other days at 8.00 p. m.

Steamer GRATITUDE.

Leave Centreville at 7 A. M., stopping at the landings on the Corsica river, Jackson Creek and Rock Hall. Leave Jackson Creek 8.15 a. m., leave Rock Hall 9.30 a. m., arrive Baltimore 11.45 a. m., leave Baltimore 2.30 p. m., arrive Centreville 7.30 p. m.

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