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during the past nine years has returned to the holders of its policies, where the policies have been cancelled, $39,000.00.

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We wish to announce to our patrons and the public, that after the COMPANIES WE REPRESENT pay the San Francisco people, if the whole city is a total loss, they will yet have over FORTY-SIX MILLION DOLLARS ($46,000,000) IN ASSETS after paying $7,000,000 Insurance.

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Sawed and split any length and size desired. Kindling short and fine as you want it.

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JUDGE PEARCE'S ADDRESS

At the Corner Stone Laying, Washington College.

LADIES AND GENTLEMEN:

Hardly had the last gun of the Revolution been fired when the General Assembly of Maryland, under the administration of Governor Paca, provided by chapter 8 of the Acts of the year 1782 for the founding and incorporation at the town of Chester of the earliest college in the State, and directed that it should "have continuance forever by the name of the Visitors and Governors of Washington College, in the State of Maryland, in honourable and perpetual memory of His Excellency, Gen. Wasnington, the illustrious and virtuous commander-in-chief of the armies of the United States."

Many of the men who enacted this law had stood behind and fired these guns. For eight years the able-bodied men of Maryland, with their brothers from the other colonies, had followed the varying fortunes of war, and all calsses and occupations had responded to the constant need of fresh troops to maintain the arduous struggle.

At that period there were but few public schools, and when the close of hostilities came with the surrender of Cornwallis at Yorktown, few of the people were able to avail themselves of the private schools which survived the war. Private means and public finances were alike prostrated. But no sooner was independence actually achieved than our representatives in the General Assembly, knowing that liberty is the sure possession only of an enlightened people, turned to the duty of building up the State which their sacrifices of blood and treasure had created, and made wise and munificient provision for an institution of learning in which the principles of civil government should be taught, and where future statesmen and scholars might be trained for the preservation of liberty won by the sword, and for the advancement of the arts and sciences which are the pursuits of peace. On such an occasion as the present it should be interesting to reproduce a passage from the quaint and stately preamable of that enactment, showing the importance attached by the Legislature of that day to the cause of Education, and I shall therefore venture to do so.

"Whereas, institutions for the liberal education of youth in the principles of virtue, knowledge and useful literature are of the highest banefit to society, in order to raise up and perpetuate a succession of able and honest men for discharging the various offices and duties of the community, both civil and religious, with usefulness and reputation, and such institutions of learning have accordingly merited and received the attention and encouragement of the wisest and best regulated States; and whereas, former legislatures have, according to their best abilities, laid a considerable foundation in this good work in sundry laws for the establishment and encouragement of county schools for the study of Latin, Greek, Writing and the like, intending as their future circumstances might permit to raise on the foundations of said schools more extensive seminaries of learning, by erecting one or more colleges or places of universal study, not only in the learned languages, but in philosophy, divinity, law, physics and other useful and ornamental arts and sciences; and whereas, the present visitors of the Kent County School, in the town of Chester, have represented to this General Assembly that there are about now 140 students and scholars, and the number expected soon to increase to 200, and that if they were made capable of erecting the said school into a college very considerable sums could be raised in a few years by free and voluntary contributions for the establishment and support of such college, and have accordingly prayed that a law may be passed to enable them to improve the said school into a college, with the usual privileges. Now this General Assembly, being desirous to encourage and promote knowledge within this State, do enact, &c.," proceeding with the text of an elaborate charter.

The sum of ₩10,000 was promptly raised by private subscriptions on the Eastern Shore, and in 1783 Gov. Paca laid the corner-stone of an imposing structure, 160 feet in length, upon the site now occupied upon the terrrace above us by Middle, East and West Colleges. When this building was completed the General Assembly by Chapter 7 of 1784, "annually and forever granted an endowment of ₩1250 as a donation from the public to be applied upon the payment of the salaries of the Faculty." This building was destroyed by fire in 1827. From that time until 1844 a reduced faculty instructed the students in a large rented building situated on the southwest corner of Water and Cannon streets, which was also destroyed by fire; and upon its destruction the present middle building was erected upon the terrace, the corner-stone being laid by the President of the Visitors and Governors, Judge Ezekiel F. Chambers, a distinguished graduate of the college, a former member of the Senate of the United States, and then a member of the Court of Appeals of Maryland.

In 1854 East and West Colleges were built, while Rev. Dr. Francis Waters, of happy memory, was principal of the Faculty; and in 1897, after the establishment of a Normal Department by the Legislature, Normal Hall was erected. During the period between the destruction of the original stately building, in 1827, and the erection of its modest successor in 1844, the college saw its darkest days, and its existence was only preserved by the devotion of the Visitors and Governors and their wisdom in husbanding its slender resources. Between 1844 and 1890 there were long periods of depression and anxiety, but in recent years there has been a marked awakening of interest in the college throughout the State, and the Visitors and Governors desire now to acknowledge gratefully an increasing liberality on the part of the State in harmony with the broad views of the importance of generous State aid to its institution of learning so impressively declared in the charter of Washington College.

This is not the time or place to dwell upon what we believe to have been a mistaken and unwise policy on the part of the State, by which in 1798 the endowment "annually and forever granted" in 1784 was first reduced and subsequently entirely withdrawn, a system of small annual doles, coupled with an equivalent institution, being substituted for the broad and liberal scheme of aid provided in the charter. Had that policy been maintained there can be little doubt that a literary and scholastic atmosphere would have been created around this ancient and honorable intuition in which it would have flourished and grown with the growth of the State, and would have fixed itself immovably in the affection and pride of the people. When the original building was destroyed it would, in such an atmosphere and under the stimulus of state pride and affection, have risen from its ashes before they were cold. Its equipment in buildings, appliances and instructors, necessary for the reasonable development of its usefulness, would have been immeasurably in advance of what it is to-day. This beautiful campus might have been surrounded by a group of buildings worthy of its history of a century and a quarter, and we might have counted among our alumni, with all the traditional interest and affection which unites men to their Alma Mater, hundreds of our citizens whose hearts now turn to Harvard, Yale, Princeton, Dickinson or the University of Virginia as the shrine of their aflections.

But we have no weak or vain regrets to utter to-day for that which might have been in the years that are past. We rejoice in the awakening of public interest in this old college. We thank the Board of State Aids and Charities for their careful investigation and recommendation of the needs and merits of this institution, and the Legislature for its generous aid in response to their recommendations, through which we are enabled to erect the handsome and commodious building whose corner-stone would be laid to-day by Gov. Edwin Warfield if he were able to be present, and we believe it will repay the State a hundred fold for its expenditure, in enabling us to send out year by year a succession of honest and able young men and good and true young women, as necessary to the State to-day for the discharge of the duties of life, as they were, and as the Legislature declared them to be, in 1782. One of the most finished scholars which this country has produced, in an oration delivered at the commencement of Union College in 1777, uttered these beautiful words: "To those who, constantly and actively engaged in a thousand pursuits are still persuaded that educated intelligence moulds States and leads mankind, no day in the year is more significant, more inspiring, than this of the College Commencement. It matters not at what college it may be celebrated—it is the same at all. We stand here indeed beneath these college walls, beautiful for situation, girt at this moment with the perfumed splendor of midsummer, and full of tender memories and joyous associations to many of those who hear me; but on this day, and on other days, at a hundred other colleges, this summer sun beholds the same spectacle of eager and earnest throngs. The faith that we hold they also cherish—it is the same God which is worshipped at different altars."

If this day is signficant and inspiring to the thousands who gather at the wealthy and powerful seats of learning, built up by more than a century of rich gifts and bequests, and supplied with an overflowing treasury, much more significant and inspiring should it be to those who gather at a small college like our own, venerable in years and honorable in history, though poor in purse; when, after years of struggle with adversity, it sees its advancing pathway, long clouded, now arched by the bow of promise, and can rest is assurance of an increased equipment in some degree, at least, commensurate with its growing field of usefulness.

In selecting a name for the building now rising from the ground, the choice of the Visitors and Governors was prompt and unanimous, and the hearts of those who are familiar with the early history of the college should go before my tongue to name him. The choice fell upon the founder of the college, the first Principal of its Faculty, the leading spirit of the College and Academy of Philadelphia and of the early days of the University of Pennsylvania, the first American chosen to be a Bishop of the Protestant Episcopal Church of the United States, distinguished alike as a scholar and a divine—the Rev. Dr. William Smith. Long may "The William Smith Hall" stand to commemorate his virtues and talents and to aid in the education of the youth of the land!

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In The Stud For 1906.

JOHN B., by Bedworth, Jr., Race Record 2.06½
Dam, Lillie B. by Alcantell, a son of the great Alcantara, 2.23, grand dam, Lady Messenger, by Crew's Messenger, 2.32, and great grand dam, Miller's Maid (a thoroughbred), better known as Belle, who was owned and reared by Dr. T. H. Whaland.

JOHN B. is 5 years old 28th of April, 1906. Is a beautiful dark bay, 15½ hands high, and weighs nearly 1000 lbs., is as handsome as a picture, and is one of the most sensible and best disposed horses living to-day, and has to his credit yearling colts as fine as there are in the State (none excepted.)

JOHN B. is a fair and square trotter, has never been to a bike or in the hands of a professional (to train), but was driven last season to a high-wheel St. Elmo Speeding Cart on Mr. John Bell's track, 8th in 17 seconds, a 2.16 gait, and that by an amateur.

Will take on a limited number of mares this season at $10.00 a season payable at end of season, or $15.00 to insure. Apply to

WM. C. A. THOMPSON,
m17-3m Chestertown, Md.

Belton No. 2256.

Record 2.17¼ to Old-Fashioned Sulky.

He never wore hobbles, and none but quarter-boots.

Besides a large number of fine drivers and race horses with slower records BELTON is sire of the following: Calmo, 2.13¾; Little George, 2.18½; Johnny B., 2.19¼; Romola, 2.20¼; Polka Belton, 2.21¼; Daisy B., 2.25; Victor B., 2.25¼; Belton R., 2.27¼, etc. The trotters, Romola and Victor B. are now in Europe, and they have taken records better than 2.15, Romola being reported the two-mile champion of England.

BELTON'S daughters have produced: Marydel 2.12½; Little Belle, 2.13¾; Russell B., 2.19½; Josh Raughley, 2.21¼; Water Lily, 2.27, James Dudley, 2.19¼, etc.

And all of BELTON'S get have been from only the ordidary run of mares.

BELTON will stand at the stable of Mr. Frank C. Johnson, Chestertown, FROM MARCH 15TH UNTIL ABOUT APRIL 15TH, and then at TOLCHESTER TRACK UNTIL JUNE 15th. It is intended to limit him to 25 mares.

TERMS:—$15.00 for the season. $25.00 to insure.
Further particulars upon application to the owner,

DAVID B. MCMENAMIN,
m3-3m. Chestertown, Md.

MARVEL KING,

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One of the best bred stallions in the State. His dam has produced three in the list, who are al own sisters to Marvel King. His breeding is the best, as shown by the world's greatest money winners and world's record breakers. His blood lines contain such noted strains as the Wilkes, Nutwood and Mambrino King.

He is by Marvelous 2.23, sire of Wilkesbrino, 2.14¼; Winnie H., 2.15¼; Marveline, 2.18; Steed (3 yrs.) 2.22¼; Marlow, 2.22½; Elsie Mar, 2.23¼ Marvel Girl, 2.23¼; Marvel Branch 2.24¼; Marmalette, 2.25¼; Adversity, 2.27¼; Dam the great brood mare Myrtle King, Dam of three in the list, including Marveline, 2.18; Elsie Mar, 2.23¼; Marvel Branch, 2.24½. Marvel King is a handsome brown, stands 16.1 and weighs 1175 pounds. Bred by C. W. Baker, Aberdeen, Md. Individually he is a horse of grand finish and plenty of substance with a fine disposition. Marvel King, with four weeks training last year, worked miles better than 2.25.

TERMS—$15.00 season; $25.00 to insure.
For further particulars see

GEORGE BRICE,
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CYCLOPS.

By OLD CYCLOPS, out of a prime mare. Fine dark bay, black points, 16 hands high, weighs 1200 lbs. Mr. Stonewall Johnson, who bred for and raised CYCLOPS, has stood him several seasons. Sure foal getter. Will make the season in Kent and Queen Anne's counties.

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—$10 Season.

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B. C. SMITH,
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Smuggler.

Dark bay, black Points, 16 hands high, weighs over 1100 pounds. Will make the season in Kent and Queen Anne's counties. This horse has been purchased from Mr. Charles S. Hill, of near Locust Grove. Mr. Hill has 18 of Smuggler's colts and will breed back this spring though he has a stallion on his farm.

TERMS—$10 to insure; $5 single service.
For particulars apply to

P. V. HENDRICKSON,
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Trial Record 2.14 on a one-half mile track, the last half mile being made in 1.05 and the last one quarter in 31 seconds.

This son of the NOTED BEDWORTH, JR., 2.06½, will make the season in Kent and Queen Anne's counties. He is 6 years old, a dark bay, and 15¾ hands high. His colts are all fine.

He was not raced last season owing to an accident while in training.

Terms—$10 for season; $15 to insure when mare proves in foal. Will make season from March 20 to June 20. For further information address,

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that you never heard any of these complaints against our kind of Footwear. Men, Women, Boys, Misses and Children are so well fitted and pleased that they go to Carroll's continually to supply all their Footwear wants. Shoes right; prices right; treatment right and so our business grows, day by day.

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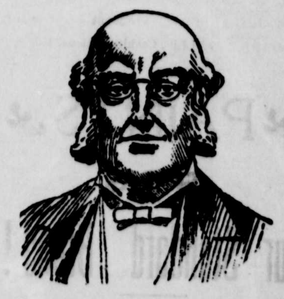

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