Queen Anne's County Social Register

PRICE

Services at Bethany Church for Sunday will be Sabbath School at 1:30 p. m., followed by a special missionary service at 2 o'clock and missionary sermon by the pastor, Rev. W. L. Beckwith.

Mr. and Mrs. Emmitt Leager entertained the following guests on Sunday at a dinner in honor of Mr. Leager's birthday: Mrs. Risdon Dulin, Mrs. Margaret Seney, Mrs. Albert Dulin and daughter, of Centreville, Mr. and Mrs. Arthur Coppage, Mr. and Mrs. Wilson Leager and son.

Miss Louise Wright, of Swarthmore, Pa., spent the week-end with Mr. and Mrs. Vincent Briscoe. Miss Elizabeth Taylor, also from Swarthmore also visited one day last week with her mother, Mrs. Sarah Taylor.

The Ladies' Aid of Price was entertained on Thursday by Mrs. Emmitt Leager assisted by her daughter, Miss Margaret Leager.

Mr. and Mrs. Emil A. Butz, of Wilmington, spent the week-end with her mother, Mrs. Sarah F. Scott.

Mr. and Mrs. Argilla Usilton and granddaughter Mildred of Centreville, and Mr. and Mrs. Carroll Usilton, of Greensboro, spent Sunday with Mr. and Mrs. Bradford Atkinson.

Mrs. Lulu Merchant, of Philadelphia, was a week-end guest of her sister, Mrs. Andrew Butler. Friends here of another sister, Mrs. Fannie Seney, are sorry to learn of her fall in the yard at her home last week which has confined her to her chair. Mrs. Seney was seriously injured in an auto accident some years ago which caused her to be a cripple, but she has been able to walk with a cane and often visits her sister, Mrs. Butler and is an active member of Bethany Ladies' Aid.

Miss Tilly Story was given a dinner on Sunday to celebrate her tenth birthday. Those at the dinenr were Mr. and Mrs. Edwin Leverage, of Chestertown, and Mr. and Mrs. Benjamin Hart and children of Magnolia, Del.

Mrs. Ella Leager is spending some time with her sister and brother-in-law, Mr. and Mrs. William West, of Hartley, Del.

Mr. Peter Cress, of Royal Oak, spent Tuesday with Mr. and Mrs. Franklin Walls.

Miss Mary Chance left last week for Swarthmore, Pa., where she has accepted a position.

Mrs. Hester Walls is visiting Mr. and Mrs. Norman Walls near Ingleside.

A number of folks from here attended the services at Bridgetown Church Sunday to hear the gospel singers and musicians, Rev. and Mrs. Caskie who have been conducting a two week's revival at the old shrine. Those who went from Price Church were Mrs. Casper Seney, Miss Rachel Seney, Mrs. D. V. Ceeil, Miss Ann Seney and Kennard Moore.

Mr. Joseph Masters and three children, Misses Heba and Ada Baker, all of Harrington, Del., were guests Sunday afternoon of Miss Anna Embert. They all visited her nephew and wife, Mr. and Mrs. William Clark in the afternoon.

Mrs. Oscar Sparks and son Hand Sparks and Mr. and Mrs. J. C. Cosden, of Church Hill, were guests Wednesday evening of Mr. and Mrs. Clark Cosden.

Mr. and Mrs. William Corkran of Hurlock, were Sunday guests of Mr. and Mrs. W. R. Swan.

Mrs. Oliver Newnam and Mrs. Vincent Briscoe were callers Sunday of Mr. and Mrs. Fred Coursey, of Greensboro, and also visited the CCC of Goldsboro.

Mr. and Mrs. Fred Marker, of Clayton, Del., were supper guests Sunday with Mr. and Mrs. R. S. Cahall.

Mr. William McKenney, of Wilmington, spent a few days with his brother and wife, Mr. and Mrs. J. W. McKenney. Mr. and Mrs. McKenney were the Sunday guests of their daughter, Mr. and Mrs. W. Ellis Preston, of Wilmington.

Mr. and Mrs. J. W. Mason and Mrs. G. L. Mullikin spent Sunday with Mr. and Mrs. Casper Kimbles, of Broad Neck.

Mr. and Mrs. Calvin Butler and children, of Centreville were guests Sunday of his parents, Mr. and Mrs. W. A. Butler. Mrs. Butler also spent Thursday with her mother, Mrs. Sarah Scott.

Mr. and Mrs. Joseph Taylor were the Sunday guests of her mother, Mrs. John Skinner of Hillsboro.

Mr. and Mrs. Harold Everett, of Massey, visited with his brother and sister-in-law and family, Mr. and Mrs. Earle Everett, Sunday.

Mr. and Mrs. Steve Kimbles spent Monday in Baltimore on a business trip. Mr. Kimbles is much improved since he underwent an operation in the early summer.

Farmers here are busily engaged in husking out their cheap corn while the weather is so favorable.

GRASONVILLE

Mr. and Mrs. John Fritz and little son, Larry, of Baltimore, were week-end guests of her parents, Mr. and Mrs James Ruth.

Miss Leona King, of Baltimore, was home with her parents, Mr. and Mrs. Oliver C. King, for the week-end.

Mr. and Mrs. Charles R. Stafford have returned home after spending some time with their daughter and son-in-law, Mr. and Mrs. Lloyd Moore at Fairlee.

Mrs. Catherine Casady of Baltimore, was the week-end guest of Mr. and Mrs. Holmes Lynch and family.

Mr. and Mrs. Edward Ireland and son Howard; Misses Esther O'Donnell, Helen Thomas and Betty Collier, were Sunday visitors of Mr. and Mrs. Paul Palmer and daughters at Romancoke.

Mrs. Catherine Parks, who has been spending some time in Baltimore with relatives is now visiting her daughter and son-in-law, Mr. and Mrs. Frederick Risley.

Messrs. Monroe Horney, Clarence A. Horney and William Melvin, spent Saturday at Laurel.

Mrs. Thomas H. Collier, sr., has returned home after spending time in Baltimore with her daughter and son-in-law, Mr. and Mrs. John H. White, Mr. and Mrs. White and family returned with her and spent the week-end.

Mr. and Mrs. William Benny and family, spent the week-end in Baltimore with relatives.

Mrs. Elsie Coursey is on the sick list.

Mr. and Mrs. Carey Jewell, of Wye Mills, were Sunday guests of Mr. and Mrs. Howard King.

Mr. Carlton Austin who is employed in Easton is very sick this week at the home of his parents, Mr. and Mrs. Benjamin F. Austin.

Mr. and Mrs. Fred Schlegal, of Denton, spent Sunday with Mr. and Mrs. Carroll Pierson and family.

Mrs. Oscar Drummer is spending some time in Baltimore with relatives and friends.

Mr. James T. Baker has returned home after visiting relatives and friends in Baltimore for some time.

Mr. Charles Merrick has returned home after spending some time in Baltimore with relatives. While there he attended the funeral of his sister.

Mrs. Edith Baker and granddaughter, Emily Baker, spent one day last week with Mrs. Amanda Landon at Love Point.

Misses Norma Jean, Rosalie and Shirley Allen, of Wye Mills, spent Sunday with their grandparents, Mr. and Mrs. Joseph Parks.

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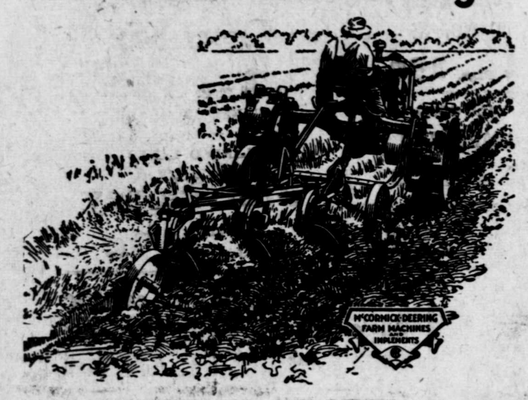

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QUEEN ANNE MARYLAND

1938

PROCLAMATION OF THE GOVERNOR OF MARYLAND PROPOSING AMENDMENTS TO THE CONSTITUTION OF THE STATE

WHEREAS, at the January session of the General Assembly of Maryland, held in the year 1935, an Act was passed, to wit: Chapter 463 proposing an amendment to repeal Section 36 of Article 3 of the Constitution of the State of Maryland, title "Legislative Department," said section prohibiting the General Assembly from authorizing a lottery, and providing for the submission of said amendment to the qualified voters of the State of Maryland for adoption or rejection; and

WHEREAS, at the January session of the General Assembly of Maryland, held in the year 1937, an Act was passed, to wit: Chapter 494 proposing to amend Section 21 of Article 4, title "Judiciary Department", sub-title "Part III—Circuit Courts", of the Constitution of this State, to provide an additional judge in the Second Circuit and to provide for the submission of said amendment to the qualified voters of this State for adoption or rejection; and

WHEREAS, at the January session of the General Assembly of Maryland, held in the year 1937, an Act was passed, to wit: Chapter 525 proposing an amendment to Article 15 of the Declaration of Rights of the Constitution of the State of Maryland, authorizing the General Assembly to impose taxes on incomes, and providing for the submission of said amendment to the qualified voters of the State of Maryland for adoption or rejection; in words and figures as follows:

CHAPTER 463—1935

AN ACT to propose an amendment to repeal Section 36 of Article 3 of the Constitution of the State of Maryland, title "Legislative Department," said section prohibiting the General Assembly from authorizing a lottery, and providing for the submission of said amendment to the qualified voters of the State of Maryland for adoption or rejection.

Section 1. Be it enacted by the General Assembly of Maryland (three-fifths of all the members of each of the two Houses concurring), That Section 36 of Article 3 of the Constitution of the State of Maryland, title "Legislative Department," prohibiting the General Assembly from authorizing lottery grants be and it is hereby repealed if adopted by the legally qualified voters of the State, as herein provided.

Sec. 2. And be it further enacted, That the aforegoing amendment to the Constitution of the State of Maryland shall, at the next ensuing general election for members of the General Assembly of Maryland, be submitted to the legal and qualified voters of the State for their adoption or rejection, in pursuance of the directions contained in Article 14 of the Constitution of the State of Maryland, and at the said general election the vote on the said proposed amendment to the Constitution shall be by ballot, and upon each ballot there shall be printed the words: "For Constitutional Amendment" and "Against Constitutional Amendment," as now provided by law, and immediately after said election due returns shall be made to the Governor of the vote for and against proposed amendment, as directed by said Fourteenth Article of the Constitution, and further proceedings had in accordance with said Article 14.
Approved: May 17, 1935.

CHAPTER 494—1937

AN ACT to amend Section 21 of Article 4, title "Judiciary Department", sub-title "Part III—Circuit Courts", of the Constitution of this State, to provide an additional judge in the Second Circuit and to provide for the submission of said amendment to the qualified voters of this State for adoption or rejection.

Section 1. Be it enacted by the General Assembly of Maryland (three-fifths of all the members elected to each of the two Houses concurring), That the following section be and the same is hereby proposed as an amendment to Section 21 of Article 4, title "Judiciary Department", sub-title "Part III—Circuit Courts", of the Constitution of the State, and if adopted by the legal and qualified voters thereof as herein provided, it shall supersede and stand in the place and stead of Section 21 of said Article 4.

21. For each of the said circuits, excepting the eighth, the second, the third and the sixth, there shall be a chief judge and two associate judges, to be styled judges of the Circuit Court, to be selected or appointed as herein provided, and for the second circuit, the third circuit and the sixth circuit, there shall be a chief judge and three associate judges to be styled judges of the Circuit Court, to be elected or appointed as herein provided. And no two of said associate judges, for any of the said circuits, except the third and sixth circuits shall, at the time of their election or appointment or during the term for which they may have been elected or appointed, reside in the same county. If two or more persons shall be candidates for associate judge in the same county in any of the circuits, except the third and sixth circuits, that one only in said county shall be declared elected who has the highest number of votes in the circuit. In case any two candidates for associate judge in any of the circuits, except the third and sixth circuits, residing in the same county shall have an equal number of votes greater than any other candidates for associate judge in the circuit, it shall be the duty of the Governor to order a new election for one associate judge; but the person residing in any other county of the circuit and who has the highest number of votes shall be declared elected. The said judges shall hold not less than two terms of the Circuit Court in each of the counties composing their respective circuits, at such times as are now or may hereafter be prescribed to which jurors shall be summoned; and in those counties where only two such terms are held, two other and intermediate terms, to which jurors shall not be summoned; they may alter or fix the times for holding any or all terms, until otherwise prescribed, and shall adopt rules to the end that all business not requiring the interposition of the jury shall be, as far as practicable, disposed of at said intermediate terms. One judge in each of the above circuits, including the second, the third and sixth circuits, shall constitute a quorum for the transaction of any business; and the said judges or any of them may hold special terms of their courts, whenever in their discretion the business of the several counties renders such terms necessary. The additional associate judge for the third circuit elected in accordance with the terms of the Constitutional Amendment heretofore submitted and adopted shall be subject to the same constitutional provisions, hold his office for the same term of years, receive the same compensation and have the same powers as are herein provided for the other associate judges in the third circuit.

The additional associate judge for the second circuit herein provided for shall be a resident of Cecil County, shall be appointed by the Governor after the expiration of six (6) months after the adoption of this amendment and shall serve until the first general election for members of the General Assembly that shall be held in said circuit subsequent to the adoption of this amendment, at which election his successor shall be elected by the qualified voters of Caroline, Cecil, Kent, Queen Anne's and Talbot Counties, constituting the second circuit. The judge so appointed shall be subject to the same constitutional provisions, receive the same compensation and have the same powers as are herein provided for the other associate judges in the second circuit, and the judge so elected shall be subject to the same constitutional provision, hold his office for the same term of years, receive the same compensation, and have the same powers as are herein provided for the other associate judges in the second circuit.

The additional judge for the sixth circuit herein provided for and elected by the qualified voters of Frederick and Montgomery Counties at the 1938 election in accordance with the terms of the Constitutional Amendment heretofore submitted and adopted shall be subject to the same constitutional provisions, receive the same compensation and have the same powers as are herein provided for the other associate judges in the sixth circuit and his successor shall be appointed and/or elected in accordance with the constitutional provisions relating to judges. The Chief Judge may be elected from either Frederick or Montgomery Counties, but when the Chief Judge is elected from Frederick County one of the associate judges shall be a resident of said county and the two remaining associate judges shall be residents of Montgomery County and when the Chief Judge is elected from Montgomery County one of the associate judges shall be a resident of said Montgomery County and the remaining two associate judges residents of Frederick County. In case any candidate or candidates for associate judge at any judicial election held in the sixth judicial circuit shall receive sufficient votes to cause such candidate or candidates to be declared elected, but the election of such candidate or candidates would cause more associate judges than herein permitted to reside in any county of said circuit, then and in that event only that candidate or those candidates, as the case may be, residing in said county in the order of the votes received shall be declared elected whose election would provide the permitted number of associate judges from said county and the candidate or candidates as the case may be, residing in the other county, and not similarly disqualified, who shall have the next highest number of votes in said election shall be declared elected. If, by reason of such a condition or by reason of an equal vote for two or more candidates a sufficient number of associate judges duly qualified as to residence as above set out should not be elected at any election in said sixth judicial circuit, then it shall be the duty of the Governor to order a new election for such unfilled office or offices.

Sec. 2. And be it further enacted, That the aforegoing section hereby proposed as an amendment to the Constitution of this State shall be, at the next general election to be held in this State in the year 1938, submitted to the legal and qualified voters thereof for their adoption or rejection in pursuance of directions contained in Article 14 of the Constitution of this State, and at the said general election, the vote on the said proposed amendment shall be by ballot, and upon each ballot there shall be printed the words "For the Constitutional Amendment" and "Against the Constitutional Amendment," as now prescribed by law, and immediately after said election, due returns shall be made to the Governor of the vote for and against said proposed amendment as directed by said Article 14 of the Constitution.
Approved: May 18, 1937.

CHAPTER 525—1937

AN ACT to propose an amendment to Article 15 of the Declaration of Rights of the Constitution of the State of Maryland, authorizing the General Assembly to impose taxes on incomes, and providing for the submission of said amendment to the qualified voters of the State of Maryland for adoption or rejection.

Section 1. Be it enacted by the General Assembly of Maryland (three-fifths of all the members of each of the two Houses concurring), That the following amendment be and the same is hereby proposed to Article 15 of the Declaration of Rights of the Constitution of the State of Maryland, the same, if adopted by the legal and qualified voters of the State, as herein provided, to become Article 15 of the Declaration of Rights of the Constitution of the State of Maryland.

Art. 15. That the levying of taxes by the poll is grievous and oppressive and ought to be prohibited; that paupers ought not to be assessed for the support of the Government; that the General Assembly shall, by uniform rules, provide for separate assessment of land and classification and sub-classification of improvements on land and personal property, as it may deem proper; and all taxes thereafter provided to be levied by the State for the support of the general State Government, and by the counties and by the City of Baltimore for their respective purposes, shall be uniform as to land within the taxing district, and uniform within the class or sub-class of improvements on land and personal property which the respective taxing powers may have directed to be subjected to the tax levy; yet fines, duties or taxes may properly and justly be imposed, or laid with a political view for the good government and benefit of the community. Taxes may be imposed on incomes, which may be classified, graduated and progressive and the exemption of a reasonable amount of income from taxation may be provided and such taxes may be in lieu of taxes on any class or classes of real or personal property as the General Assembly may determine.

Sec. 2. And be it further enacted, That the aforegoing amendment to the Declaration of Rights of the Constitution of the State of Maryland shall, at the election to be held in November, 1938, be submitted to the legal and qualified voters of the State for their adoption or rejection, in pursuance of the directions contained in Article 14 of the Constitution of the State of Maryland, and at the said general election the vote on the said proposed amendment to the Constitution shall be by ballot, upon each ballot there shall be printed the words: "For Constitutional Amendment" and "Against Constitutional Amendment", as now provided by law, and immediately after said election due returns shall be made to the Governor of the vote for and against proposed amendment, as directed by said Fourteenth Article of the Constitution, and further proceedings had in accordance with said Article 14.
Approved: May 18, 1937.

NOW, THEREFORE, I, HARRY W. NICE, GOVERNOR OF THE STATE OF MARYLAND, in pursuance of the direction contained in Section 1 of Article 14 of the Constitution of Maryland, do hereby order and direct that this proclamation containing a full, true and correct copy of the text of said Chapter 463 of the Acts of the General Assembly of Maryland of 1935, and said Chapters 494 and 525 of the Acts of the General Assembly of Maryland of 1937, be published in at least two newspapers in each of the counties of the State where so many may be published and where not more than one may be published then in that newspaper, and in three newspapers published in the City of Baltimore, one of which shall be published in the German language, once a week for at least three months next preceding the general election to be held in the State of Maryland on Tuesday, the 8th day of November, 1938, at which election the said proposed amendments to the Constitution shall be submitted in form and manner prescribed by the General Assembly, to the legal and qualified voters of the State for their adoption or rejection.

GIVEN UNDER MY HAND AND THE GREAT SEAL OF THE STATE OF MARYLAND. DONE AT THE CITY OF ANNAPOLIS, THIS 20TH DAY OF JULY, IN THE YEAR OF OUR LORD, ONE THOUSAND NINE HUNDRED AND THIRTY-EIGHT.

THE GREAT SEAL OF MARYLAND

HARRY W. NICE
By the Governor:

E. RAY JONES
Secretary of State.

1938

PROCLAMATION OF THE GOVERNOR OF MARYLAND STATE-WIDE REFERENDUM

WHEREAS, at the January 1937 session of the General Assembly of Maryland, an Act was passed known as Chapter 91, fixing the time within which marriage license may be issued; in words and figures as follows:

CHAPTER 91

AN ACT to repeal and re-enact with amendments Section 5 of Article 62 of the Annotated Code of Maryland (1924 Edition), title "Marriages", to fix the time within which marriage license may be issued.

Section 1. Be it enacted by the General Assembly of Maryland, That Section 5 of Article 62 of the Annotated Code of Maryland (1924 Edition), title "Marriages", be and it is hereby repealed and re-enacted with amendments to read as follows:

5. Before the Clerk of any of the Courts aforesaid shall issue any license he shall examine one of the contracting parties to the marriage, under oath, who shall appear personally before the Clerk and make application for the same, and the Clerk shall ascertain: first, the full name of the parties; second, their place of residence; third, their age; fourth, their color; fifth, whether married or single; sixth, whether related or not, if so, in which degree of relationship; seventh, if ever divorced; which facts upon the payment of one dollar ($1.00) as an application fee shall be set out in printed form to be signed by the person making the application, and no such license to marry shall be delivered by the Clerk until after the expiration of forty-eight (48) hours from the time application is made therefor; provided, however, that any judge of the Circuit Court of the county in which the application is made or, if made in Baltimore City, any judge of the Court of Common Pleas, for good and sufficient cause shown, may, by an order in writing signed by him, authorize the Clerk to deliver such license at any time after the application therefor. It shall be unlawful for the clerks of any of the courts aforesaid to make public the fact of an application for a marriage license until such license shall have been issued.

Sec. 2. And be it further enacted, That this Act shall take effect June 1, 1937.
Approved: March 22, 1937.

NOW, THEREFORE, I, HARRY W. NICE, GOVERNOR OF THE STATE OF MARYLAND, pursuant to the authority and direction contained in Section 5 (a) of Article 16 of the Constitution of Maryland, do hereby order and direct that this Proclamation containing a full, true and correct copy of Chapter 91 of the Acts of the General Assembly of Maryland of 1937, be published in at least two newspapers in each of the Counties of the State where so many may be published and where not more than one may be published then in that newspaper, and in three newspapers published in the City of Baltimore, one of which shall be published in the German language, in such manner and for such time as is provided in Section 1 of Article 14 of the Constitution of Maryland. GIVEN UNDER MY HAND AND THE GREAT SEAL OF THE STATE OF MARYLAND. DONE AT THE CITY OF ANNAPOLIS, THIS 20TH DAY OF JULY, IN THE YEAR OF OUR LORD, ONE THOUSAND NINE HUNDRED AND THIRTY-EIGHT.

THE GREAT SEAL OF MARYLAND

HARRY W. NICE
By the Governor

E. RAY JONES
Secretary of State.

666

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REPORT OF CONDITION OF

THE CHURCH HILL BANK

Report of condition of The Church Hill Bank of Maryland of Church Hill in the State of Maryland at the close of business on September 28, 1938.

ASSETS

Cash, balances with other banks, and cash items in process of collection	$ 42,262.82
United States Government obligations, direct and fully guaranteed	4,018.75
State, county, and municipal obligations	5,811.65
Other bonds, notes, and debentures	54,339.86
Corporate stocks, including $—None of Federal Reserve bank stock	4,013.44
Loans and discounts	53,473.33
Banking house owned $10,000.00, furniture and fixtures $2,900.00	12,900.00
Other real estate owned, including $2,500.00 of farm land	2,500.00
TOTAL ASSETS	$179,319.85

LIABILITIES AND CAPITAL

Deposits of individuals, partnerships, and corporations:		
(a) Demand deposits		$ 64,065.89
(b) Time deposits evidenced by savings pass books		74,854.27
State, county, and municipal deposits		5,764.85
TOTAL DEPOSITS	$144,685.01	
Other liabilities		1,425.03
TOTAL LIABILITIES EXCLUDING CAPITAL ACCOUNT (except deferred obligations shown in item 34 which are subordinated to claims of depositors and other creditors)		$146,110.04
Capital account:		
(a) Capital stock and capital notes and debentures†	$ 19,950.00	
(b) Surplus	4,150.00	
(c) Undivided profits	3,257.83	
(d) Reserves	5,851.98	
(e) Total Capital Account		33,209.81
TOTAL LIABILITIES AND CAPITAL		$179,319.85

On September 28, 1938 the required legal reserve against depostis of this bank was $12,720.23. Assets reported above which were eligible as legal reserve amounted to $42,262.82.

Deferred obligations not included among above liabilities, which are subordinated to claims of depositors and creditors $59,843.15.

†This bank's capital is represented by $9,950.00 capital notes and debentures sold to Reconstruction Finance Corporation and 1,000 shares of common stock, par $10.00 per share.

I, William W. Rhodes, Cashier, of the above-named bank, do solemnly swear that the above statement is true, and that the SCHEDULES on the back of this report fully and correctly represent the true state of the several matters herein contained and set forth, to the best of my knowledge and belief.

WM. W. RHODES,
Cashier.

Correct—Attest:
HARRY E. WALLS,
C. L. ROE,
ERNEST B. BROWN,
Directors.

State of Maryland, County of Queen Anne's.
Sworn to and subscribed before me this 13th day of October, 1938.
CHARLES E. KIRBY,
Notary Public.
(SEAL) My Commission expires May 1, 1939.

REPORT OF CONDITION OF

THE QUEENSTOWN BANK OF MARYLAND

Report of condition of The Queenstown Bank of Maryland of Queenstown in the state of Maryland at the close of business on September 28, 1938.

ASSETS

Cash, balances with other banks, and cash items in process of collection	$ 34,158.02
United States Government obligations, direct and fully guaranteed	37,465.32
State, county, and municipal obligations	1,033.44
Other bonds, notes, and debentures	90,953.75
Corporate stocks, including $—None.. of Federal Reserve bank stock	7,325.00
Loans and discounts	92,890.03
Banking house owned $6,300.00; furniture and fixtures $2,500.00	8,800.00
Other real estate owned, including $4,500.00 of farm land	4,500.00
TOTAL ASSETS	$277,125.56

LIABILITIES AND CAPITAL

Deposits of individuals, partnerships, and corporations:		
(a) Demand deposits		$ 82,124.02
(b) Time Deposits evidenced by savings pass books		100,917.92
(c) Other time deposits		8,345.75
State, county, and municipal deposits		39,869.75
Certified and officer's checks, letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve bank		22.81
TOTAL DEPOSITS	$231,280.25	
Other liabilities		1.00
TOTAL LIABILITIES EXCLUDING CAPITAL ACCOUNT (except deferred obligations shown in item 34 which are subordinated to claims of depositors and other creditors)		$231,281.25
Capital Account:		
(a) Capital stock and capital notes and debentures†	$29,900.00	
(b) Surplus	10,357.73	
(c) Undivided profits	1,147.04	
(d) Reserves	4,439.54	
(e) Total capital account		45,844.31
TOTAL LIABILITIES AND CAPITAL		$277,125.56

On September 28, 1938 the required legal reserve against deposits of this bank was $21,580.39. Assets reported above which were eligible as legal reserve amounted to $39,281.46.

Deferred obligations not included among above liabilities, which are subordinated to claims of depositors and creditors $4,031.78.

†This bank's capital is represented by $19,900.00 capital notes and debentures sold to Reconstructien Finance Corporation and 1,000 shares of common stock, par $10.00 per share.

MEMORANDA

Pledged assets (except real estate), rediscounts, and securities loaned:	
(a) U. S. Government obligations, direct and fully guaranteed, pledged to secure liabilities	$ 32,341.88
(b) Other assets (except real estate) pledged to secure liabilities (including notes and bills rediscounted and securities sold under repurchase agreement)	9,790.00
(e) TOTAL	$ 42,131.88
Secured and preferred liabilities:	
(a) Deposits secured by pledged assets pursuant to requirement of law	$ 32,340.22
(e) TOTAL	$ 32,340.22

I, Norman R. Hitch, President, of the above-named bank do solemnly swear that the above statement is true, and that the SCHEDULES on the back of this report fully and correctly represent the true state of the several matters herein contained and set forth, to the best of my knowledge and belief.

NORMAN R. HITCH,

Correct—Attest:
H. C. ONLEY,
J. E. MANDRELL,
H. B. W. MITCHELL,
Directors.

STATE OF MARYLAND, COUNTY OF QUEEN ANNE'S:
Sworn to and subscribed before me this 11th day of October, 1938.
WASHINGTON IRVING TUTTLE,
Notary Public.
(SEAL) My Commission expires May 1, 1939.

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