

Articles of Association
OF THE
HAGERS-TOWN BANK.

WE, the Subscribers, hereby associate and mutually agree to form a banking company, to be called and known by the name of The HAGERS-TOWN BANK; and do hereby bind ourselves, and our legal representatives to the observance of the following articles, viz.

Art. 1. The capital stock of the said Bank shall be limited to five hundred thousand dollars, to consist of ten thousand shares of fifty dollars each, one-tenth part thereof, or one thousand shares, shall be reserved for the use and benefit of the state of Maryland, to be subscribed in such manner as the legislature may direct; provided, that the state shall not draw a dividend on a greater sum than shall be paid on such shares; and the remaining nine thousand shares to be subscribed agreeably to the allotment herein after mentioned, by opening subscriptions at the following places, under the direction of the following persons, viz.

At Hagers-Town, for 500 shares, by Jacob Schneck, Matthias Shaffner, Martin Kershner, Henry Shafer and Jacob T. Townson.

At Baltimore, for 2000 shares, by Luke Tiernan, James I. Hawkins, Christian Keller, William Matthews and Clement Brooke.

At Frederick-Town, for 1000 shares, by John Schley, George Baer, jun. Lawrence Brengle, Roger B. Taney and George Creager, junior.

At Middletown, in Frederick county, for 500 shares, by Joseph Swearingen, Frederick Stemple, James Neale, Thomas Madlow and Thomas Hawkins.

At Cumberland, in Allegany county, for 500 shares, by Hanson Briscoe, James Scott, Benjamin Tomlinson, David Lynn and Thomas Beal.

Art. 2. It shall be the duty of the president and directors herein appointed, to have the articles of this association printed in the newspapers at Hagers-Town, the Herald and Republican Advocate, in Frederick-Town, the Federal Gazette and the American, in Baltimore, and in the papers Chambersburg, in Pennsylvania, and Martinsburg, in Virginia; also, to prepare and transmit to the commissioners aforesaid, a copy of the articles of this association.

Art. 3. The subscriptions shall be opened at the places before mentioned by the commissioners, or any two of them, on the first Monday in March next, and remain open for three days, from 10 to 5 o'clock, each day, unless the allotted number of shares is sooner subscribed; and if there shall be subscribed, on the first day of opening the subscriptions, at any of the aforesaid places, a greater number of shares than are allotted, the commissioners shall, in the first instance, reduce the highest subscriptions, but if such reduction shall not bring the subscriptions down to the number allotted, then they shall, by lot, determine whose subscriptions shall prevail, or to whom the shares shall belong; and it shall be the duty of the commissioners to return to the president and directors, a list of the subscriptions by the subscribers, certified under their hands, together with all monies by them received on such subscriptions.

Art. 4. Every subscriber shall pay to the commissioners, at the time of subscribing, the sum of five dollars, on each share he or she may subscribe and the further sum of five dollars on each share, on the first Monday in May next; and the remaining forty dollars in eight equal instalments of five dollars each instalment, on each share subscribed to be paid at the said bank, as the board of directors may call for the same, giving two months notice in the news papers aforesaid of such calls, but which shall not be called for without the concurrence of two-thirds of the whole of the directors; and on such call, at any one time, shall exceed five dollars on each share subscribed.

Art. 5. If any stockholder shall fail to pay up his; here, or their instalments, of five dollars on each share, on the first Monday in May next, such stockholder shall forfeit, to the use of the company, all monies paid antecedently to such failure or default; but no such forfeiture shall take place, after ten dollars on each share shall have been paid up; and as it is requisite that means shall be taken to secure the regular payment of after calls, therefore if any stockholder shall fail to make regular payment of any instalment or call after ten dollars on each share shall have been paid up, such stockholder's money in bank shall remain free from interest, and not entitled to dividend until such instalment or call shall be made good, and the dividend thereafter to be paid to such stockholders, (as well upon the monies regularly paid, as upon that paid after the default) shall be calculated only from the time when said instalment shall be made good.

Art. 6. No subscriber, or stockholder, or member of the said company, shall be answerable in his person or individual property for any contract or engagement of the said company, or for any losses, deficiencies, or failure of the capital stock of the said company, but the whole of the said capital stock, together with all property, rights and credits, belonging to the said institution, and nothing more shall, at all times be answerable for the demands against the said company.

Art. 7. The affairs of the bank shall be managed by ten directors and a president, seven of whom, and the president, shall reside in Washington county; one in Baltimore county, one in Frederick county, and one in Allegany county; these directors shall be chosen by the stockholders in person or by proxy in Hagers-town, on the first Monday in May, 1808, and on the first Monday in May in every year thereafter; and when the state acquires the right of choosing a director, the stockholders shall choose one director less in Washington county; and until the election for directors, as aforesaid, in order that this institution may go into operation as soon as conveniently may be, the affairs of the bank shall be conducted by Nathaniel Rochester, as president; and Elie Williams, Thomas Sprigg, William Fitzhugh, Charles Carroll, Jacob Zeller, Samuel Hughes, jun. William Heyser, Samuel Claggett, (Baltimore) John M'Pherson, (Frederick-Town) and William M'Mahon, (Allegany) as directors, who shall have the power to appoint a cashier and such other officers as they shall deem necessary, and shall act in all other things relative to this institution, as fully as the president and directors, hereafter to be appointed by the stockholders, shall be authorized to do, except that the compensation to be allowed to the president of the bank shall be fixed and determined by the first directors to be chosen by the stockholders.

Art. 8. In choosing directors, the stockholders shall be entitled to vote as follows: For one share, and not exceeding two, one vote each; for every two shares above two, and not exceeding ten, one vote; for every four shares above ten, and not exceeding thirty, one vote; for every six shares above thirty,

and not exceeding sixty, one vote; for every eight shares above sixty, and not exceeding one hundred, one vote; and for every ten shares above one hundred, one vote; but no person or body politic shall be entitled to a greater number than thirty votes, and all votes delivered in person or by proxy.

Art. 9. No person shall be admitted to take his seat as director, unless he shall be at the time a stockholder, and if he shall at any time cease to be a stockholder, he shall cease to be a director.

Art. 10. If the president shall be chosen hereafter out of the number of directors, his place shall be supplied by the directors from among the stockholders; if a vacancy shall at any time happen among the directors, by death, resignation or otherwise, the directors shall elect another to fill the vacancy for the remainder of the year, from among the stockholders and in case of sickness, or necessary absence, of the president, he shall, in writing, appoint one of the board of directors to act as president pro tempore.

Art. 11. The board of directors shall have power to appoint a president and other officers and servants, for conducting the business of the company, and shall fix the compensation to be allowed them, which expenses shall be defrayed out of the funds of the company.

The board of directors shall also have power to purchase, lease or rent a proper building, in Hagers-Town, for the bank, at the expense of the company; they shall likewise have power to make, revise, alter or annual, rules, orders, by-laws & regulations for the government of the company, and that of their officers, servants, & affairs, as a majority of them shall deem expedient, provided, they are not contrary to law, or the constitution.

Art. 12. The company shall in no case be concerned in any article but notes, bills of exchange, mortgages, stock of the United States, or bullion, and insuring against losses by fire, except in the case of debts due to the bank, then they shall be fully justifiable in taking any kind of security they can obtain.

Art. 13. Ord may discounts may be made by the president and any three directors, but the president and five directors shall be necessary for the purpose of transacting the general business of the company.

Art. 14. Stock in the Hagers-Town bank may be transferred by the holder, in person, or by power of attorney, at the said bank, but all debts actually over due to the company by a stockholder offering to transfer, must be discharged before such transfer shall be made.

Art. 15. Dividends of the profits of the company shall be made at the end of the first year, and half yearly thereafter, and at the end of every three years a dividend of surplus profit shall be made.

Art. 16. The books, papers, correspondence, funds, and every transaction of the company, shall at all times be freely open to the inspection of the directors.

Art. 17. A majority of the directors may, at any time, call a general meeting of the stockholders for objects relative to the interests of the company, they giving six weeks notice in the public prints, and expressing in such notice, the points or subjects to be deliberated upon at such meeting.

Art. 18. In case the whole of the shares (except those reserved for the state) shall not be subscribed, on the days for taking subscriptions as aforesaid, the board of directors may open the subscriptions again, at such time and place, or places as they or a majority of them may think proper, first giving six weeks notice of the same in the public prints.

Art. 19. Whenever the state shall become a stockholder to the amount of twenty thousand dollars, of the shares reserved, and shall have paid up on that sum to the bank, she shall be entitled to appoint one director.

Art. 20. Before the president and directors shall act as such, they shall take an oath, or affirmation, "that they will faithfully, diligently and honestly, perform the duties of their station;" and the other officers of the bank, shall take a similar oath or affirmation, and shall give bond with security, to the satisfaction of the board of directors, for the faithful discharge of their duties in their several stations.

Art. 21. All notes offered for discount in the said bank, by any person or persons, shall, on the face thereof, be made negotiable at the Hagers-town bank, and when the drawer shall not reside in Hagers-town, such note shall be made payable at the house of some person in Hagers-town, and notice given by the proper servant of the bank at such house, that such note hath become due, shall be, to all intents and purposes held and considered to be as completely binding on the drawer and endorser, as if notice had been personally served on each of them.

Art. 22. And as the agricultural, manufacturing and commercial interests of Washington, and the adjoining counties, will be greatly benefited by this institution, it is believed & expected, that the legislature will (as they have heretofore done in similar cases) grant a charter for incorporating the said company, & confirming, making legal and binding the several articles and regulations before-mentioned, with such other provisions, as to the legislature may seem proper, provided they shall not be inconsistent with the articles of this agreement. The board of directors are hereby directed to present a petition to the legislature for this purpose, with a draught of an act of incorporation, agreeably to the principles here in laid down; they are hereby directed also, to petition for, and endeavor to obtain in the charter or act of incorporation, a power for the said company to insure against losses by fire.

Given under our hands, this day of 1807.

N. B. It is believed, that not more than 10 or 15 dollars a share will be wanted, to constitute a sufficient capital for the first year; & if the shares are not all subscribed, it is presumed that there are not more than 20 or 25 dollars a share, will ever be wanted or called for.

The editors of the Frederick-town Herald and Republican Advocate, at Frederick-town; and of the Federal Gazette and the American at Baltimore; of the Franklin Repository at Chambersburg; and of the Berkeley and Jefferson Intelligencer at Martinsburg, are desired to publish the above articles of association, once a week, until the 1st Monday in March next, in their respective papers, and transmit their accounts to the president of the Hagers-town bank, at Hagers-town, for payment.

Dividend.
The creditors of James M'Callister, late of Baltimore county, deceased, are requested to bring in their accounts properly authenticated, on or before the 16th March next, and on the first day of April next, there will be a distribution of the assets in hand made at the house of the subscriber in Charles-street, all who may neglect this notice, will be excluded the benefit thereof.

THOMAS C. JENKINS,
Administrator of James M'Callister's Estate.
February 13, 1aw34

NEW & CORRECT EDITIONS
OF
LAW BOOKS.

WILLIAM P. FARRAND,
LAW AND WHOLESALE BOOKSELLER,
PHILADELPHIA.

It reprinting, correctly, the following valuable Law Books, several of which will be published with new references to the later English reports, and to the Reports of Decisions in the United States, viz.

BACON'S ABRIDGEMENT, (Gwilliam's) to be printed from the new and improved edition of this work, the last volume of which is just finished in London.

HARRISON'S CAANCERY PRACTICE, with additions and several new precedents, by W. Parkes.

DOUGLAS'S REPORTS, from the last London edition, with additions and NEW REFERENCES.

TIDD'S PRACTICE of the Court of King's Bench in personal actions, printed from the new edition, corrected and corrected by Mr. Tidd.

COWPER'S REPORTS of cases argued and determined in the Court of King's Bench, from Hilary term 14 Geo. III. to Trinity term 18 Geo. III. from the new London edition, and with NEW REFERENCES.

ROBERTS' on Voluntary and Fraudulent Conveyances.

BURROWS' (Sir James) REPORTS, printed from the fourth and last London edition, with notes and NEW REFERENCES.

SUGDEN'S TREATISE of the Law of Vendors and Purchasers of Estates; also ABRIDGEMENT of the Laws of NISI PRIUS, part I. were put to press in December, and are in a forward state.

IT is now fully ascertained that the inaccuracy of American Editions has hitherto operated greatly to diminish their value, and to deprive them of the patronage of men who were best able to support their interests. To those who examine this subject with the attention it really deserves, it will evidently appear that there has been too much cause for censure. It will also appear that in some instances, where great pretensions have been made to accuracy, there exists the greatest carelessness. There might be several instances given of this kind, though it were to be wished they did not exist. Considering, therefore, that such confidence in the public mind, and that notwithstanding, there exists a sincere and general wish to patronise American Publications, when they are deserving, Wm. P. Farrand begs leave to propose the following plan for publishing CORRECT EDITIONS OF LAW BOOKS. He begs leave also to solicit the patronage of gentlemen of the bar in aid of his undertaking, and to express his hopes that the plan he has adopted, which involves an unremitting attention, will be received as a satisfactory voucher for the accuracy and value of his editions.

TO THE PUBLIC.

Wm. P. FARRAND gives this public notice that two Proof-Sheets of his Law Books are put up for public examination; one at his own Counting-House, the other at the City Library, and that an application at his counting-house he will pay one dollar for every error discovered in them, which alters the sense of the passage, or for every erroneous reference.

N. B. The London editions from which we print are to be taken as standards, though they are very carefully read and numerous errors are corrected before they are given as copies to print from. Penetration is so various that the use of points, said to be erroneous, under the full point or period, is not to be considered as subjecting the publisher to the above penalty, though errors of punctuation will be guarded against with the greatest care, and readers will confer a favor on the publisher by pointing out any error of this kind, should such in any instance escape the proof-readers.

JUST RECEIVED.

AND FOR SALE BY WILLIAM P. FARRAND,
SMITH & OGDEN'S TRIAL, price \$3.
JOHNSON'S REPORTS, part 1, volume 2, \$1 25 cents.
CARR'S IRELAND, with the LIFE OF DERMODY, \$1 50.
THE AMERICAN BUILDER'S COMPANION; or A NEW SYSTEM OF ARCHITECTURE, particularly adapted to the present style of Building in the United States of America; containing forty-four Engravings, by Asher Benjamin and Daniel Baynard, Architects.—Price \$6.

JUST PUBLISHED, (Price \$1.)

BY WILLIAM P. FARRAND, PHILADELPHIA,
And for sale at the Book-stores in this city.
The Life of Charles James Fox.
Written by R. C. WALPOLE, esq.

February 6.

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For Sale,

A stout healthy young NEGRO MAN; he is a very good cook and waiter, and understands driving and managing horses. Apply at this office.
December 27. d3t-law

State of Maryland, Montgomery County, to wit:
November Term, 1806.

AMONG other things is the following to wit:
ORDERED by the court, that all suits transmitted from the general court to this court, under the act of assembly, entitled, an act to provide for the organization and regulation of the courts of common law in this state, and for the administration of justice, and continued last court under the rule to employ new counsel, shall not continue longer than the end of the next court, under the said rule; and the suitors interested therein are hereby required to appear to the same, in person, or by counsel, on or before the second day of next term, or the same will be tried or discontinued as the case may be, during the said term.

Copy.
Test, UPTON BEALL, Clerk,
Montgomery county court.
January 1. 1aw17t

FOR SALE,

LAND, MILLS, &c.
The subscriber being appointed by the honorable court of Baltimore county, trustee for the benefit of the creditors of COOPER & O'NEIL, of said county, will offer for sale on the premises, by order of said court, at public vendue, on Monday, the 2d day of March next, at 10 o'clock in the forenoon, if fair, if not, the next fair day.

ABOUT 135 Acres of LAND, on which is a Merchant Mill, and Saw Mill, Dwelling-House, Barn, Stables, Still House, an Apple Orchard of choice Fruit, &c. on the following terms: one-fourth cash, when possession will be given, one half of the residue in 9 months, and the other in fifteen months from the day of sale.

On the same day, one Waggon, several valuable Horses, one large and good Still, with a number of Mashing Tubs, &c. some Household and Kitchen Furniture, and other articles, on a credit of 6 months for all purchases over \$3000.

E. SNOWDEN.
February 3. W4t

P. Williamson's celebrated ELASTIC PERRIN'S SLIT MAFALCOPEN, which has been pronounced, by many of the most eminent penmen, to be far superior to any metallic Pen that has ever been made heretofore, either in Europe or America; it is well known that all the Pens upon the former principle have been wanting in that pliability which all Pens should have in order to write with smoothness and rapidity, which in this is happily effected by the two additional side slits.

Also, Perpetual Almanac Cases with Pens or Pencils or both, the novelty and utility of which will render it far preferable to any common pencil case, the difference in the price being insignificant, may be had of the above, or Mr. George Aiken, No. 72, Market-street, Baltimore.

N. B. Considerable discount made to those who purchase a quantity.
January 2. law

Charitable Marine Society LOTTERY.

THE subscribers having been appointed by the members of said society, managers of a lottery, authorized by the general assembly of Maryland, intend to raise a sum of money to aid the funds of said society, in extending further relief to the indigent widows and helpless orphans, offer to the public the following

S C H E M E.

1 Prize of	5000 Dollars is	5000
1 do.	2500 do.	2500
2 do.	1500 do.	3000
4 do.	750 do.	3000
10 do.	300 do.	3000
20 do.	150 do.	3000
40 do.	75 do.	3000
80 do.	30 do.	2400
200 do.	20 do.	4000
800 do.	10 do.	2000
5000 do.	5 do.	20000

1 First drawn blank 200
1 After 2000 tickets 200
1 4000 200
1 6000 200
1 8000 200
1 10000 400
1 12000 500
1 14000 1000
1 16000 2000
1 Last drawn blank 3000

6168 Prizes amounting to \$75000
11832 Blanks
Sum raised including expence 15000

18000 Tickets at 5 dollars each is \$90000
From the above Scheme, it appears that there are less than two Blanks to a Prize; and that the Prizes are to be paid without deduction. The advantages offered to adventurers, and the very charitable object to which the money is to be applied, induce the Managers to hope, that a speedy sale of the tickets will enable them to commence drawing at an early day. All prizes will be paid in sixty days after the completion of the drawing, and such prizes as are not demanded within twelve months, will be considered as generous donations to the truly charitable object of the Lottery.

Tickets may be had of the Managers, and such other persons as they may appoint to sell. Prizes in the Lotteries now drawing in this city, will be received in payment for tickets.

MANAGERS.
William Mathews, Daniel Howland,
Theophilus Chase, John Ogden,
Tobias E. Stansbury, Thomas Tennant,
John Snyder, Thomas Sprigg, and
Timothy Gardner, Peter Gould.
Thomas Rogers, Tu
February 10.

This is to give Notice,
THAT the subscriber of Baltimore county, hath obtained from the orphan's court of Baltimore county in Maryland, letters of administration on the personal estate of James Howard, late of Baltimore county, deceased; all persons having claims against the said deceased, are hereby warned to exhibit the same, with the vouchers thereof, to the subscriber, at or before the first day of June next, they may otherwise by law be excluded from all benefit of the said estate. Given under my hand, this 29th day of January 1807.

CORNELIUS HOWARD
February 6. law3w

For Sale,

A TRACT OF LAND CALLED TROY, CONTAINING 102 1/2 acres, a ou 4 miles from Elk Ridge Landing, adjoining the land of Luther Martin, esq. on the road to Montgomery and Frederick counties. About 60 acres is in wood; about 5 acres of meadow may be made; the soil is adapted to planting of farming; there is a house, and some fruit trees on it.

The terms may be known, by applying to Mr. Jesse Tyson, in Pratt-street, Baltimore, or the subscriber, in the upper part of Anne-Arundel county.
CHARLES ALEXANDER WARFIELD.
January 19. law6w

Encouragement of Literature.

BY AUTHORITY.
Scheme of a Lottery,
FOR THE BENEFIT OF
ST. MARY'S COLLEGE, OF BALTIMORE.

Dolla. Dollars

1 Prize of	-	30,000
1 do.	10,000	20,000
2 do.	5,000	10,000
5 do.	1,000	5,000
10 do.	500	5,000
30 do.	200	4,000
100 do.	100	10,000
150 do.	50	7,500
7000 do.	12	84,000

7391 Prizes 190,500
Stationary peniums 24,500

14208 Blanks—Not two to a Prize. 215,000

1500 tickets, at 10 dollars each, 215,000
Arrangement of Stationary Premiums—Viz
1st. do. after 2,000 tickets are drawn, 1000
1st. do. after 4,000 - - - 1000
1st. do. after 6,000 - - - 1500
1st. do. after 8,000 - - - 1300
1st. do. after 10,000 - - - 1300
1st. do. after 12,000 - - - 1500
1st. do. after 14,000 - - - 1500
1st. do. after 16,000 - - - 1500
1st. do. after 18,000 - - - 1500
1st. do. after 20,000 - - - 1500
Last drawn Blank, - - - 10,000

Dollars 245 00
15 per cent. on \$215000 is 52,250
Sum to be raised by the lottery—30,000
Expences of the lottery - - - 2250

The prevailing disposition to encourage the progress of Literature—the peculiar favor which St. Mary's College has enjoyed—and the many splendid chances offered to adventurers by the above scheme, induce the managers to anticipate a rapid sale of the tickets. The drawing will commence as soon as a sufficient number is sold to authorize it. The managers have given bond to the state in the penalty of sixty thousand dollars, for the faithful payment of the prizes, which will be paid subject to a deduction of 15 per cent, 30 days after the drawing is finished. Prizes not demanded within a twelve-month from the completion of the drawing, will be considered as a donation to the College.

Tickets to be had of the Managers, or by such persons as may be authorized by them.

WILLIAM DU BOURG,
JOHN TESSIER,
LUKE TIERNAN,
ROBERT WALSH,
WILLIAM LOEMAN,
ALEXANDER MKIM,
HENRY WILSON,
SAMUEL STRETT,
JAMES M'HENRY,
S. HOLLINGSWORTH,
LEWIS DU BOURG,
PHILIP LAURENSON.

March 31. colim-law

For Sale,
A two-story Brick HOUSE and LOT, 30 feet front on Market-street, Fell's-Point, and about 200 feet deep.

One ditto and LOT, 20 feet front on Shaker-spear-street, about 107 feet deep.

One small Frame HOUSE and LOT, 15 feet front on Ann-street, running back about 160 feet to an alley.

The above property is subject to ground rent, and offered on very moderate terms, by the subscribers, who wishes to settle all his affairs immediately. If not disposed of previous to the first of April, it will on that day be sold at auction for cash.

P. DAWSON.
col2w-law1stAp

To be Sold,
A valuable FARM, of upwards of 200 acres of land, with useful improvements, bounding on the Reister's town turnpike near half a mile. As it can be viewed in an hour's ride from the city of Baltimore, it is thought unnecessary to say any thing further at present about it. Apply to Philip Jones on the premises.

THOMAS JONES.
December 3. law2t

To Rent,
A large new 2-story Brick WAREHOUSE and CELLAR, with a convenient Back-building, all in complete order, sufficient to accommodate a large family, with a pump of excellent water at the door, and the use of a large vaulted loft adjoining. It is an excellent stand for the flour and grocery business, &c. opposite the French seminary and convenient to the New market. Possession may be had on the 1st of November. For terms, apply at No. 195, Market-street.
October 8. law

For Sale,
THAT noted and desirable MILL SEAT, adjoining the Aquia Warehouse and town of Wookstock, immediately upon the stage road leading from Alexandria to Frederickburg, being at the head of tide water, on a quia Creek, in Stafford county, state of Virginia, where a Mill is greatly wanted, for the accommodation of the town & neighborhood (especially of an extensive back country, peculiarly adapted to the raising of wheat, their staple commodity) being now vent for the sale of their wheat to advantage, without shipping it to Alexandria, Baltimore and other seaport markets.

My necessity and inability to improve the seat and build thereon, are the sole reasons for selling this valuable property; my wish, therefore, is to sell to some person well versed in the Milling business, on the modern plan, whose inclination and ability will induce them to improve it immediately. To such a character the terms of sale will be made easy and accommodating. I therefore omit any further description, presuming no person will make such purchase, without viewing the situation, which I have no doubt, will best recommend itself. For further particulars, apply to the subscriber, near the premises.

WILLIAM P. BAYLY.
Stafford, November 13. law4m