THE SECOND NATIONAL BANK.

A Most Flourishing and Ably Managed Institution.

No better criterion of the solidity and permanency of a city is afforded than her leading financial institutions. The stability of its commercial interests are entirely dependent on the policy and condition of its banking houses. Judged by these standards Chestertown ranks with the first cities of the State, and is fortunate in having among her fiduciary institutions one that is conducted upon a sound, conservative, yet progressive basis. When the above institution opened its doors for business in June, 1890, there was no flourish of trumpets, no presumptious claim of superiority over existing banks but just a quiet determination to deserve and secure a legitimate share of the banking business, which it proposed to transact on liberal business principles. How judicious that policy has been is borne out by its record. The Second National Bank was organized in 1890 by some of the most prominent citizens of Chestertown. Since beginning business its growth has been one of continual progress until to-day it is numbered as a reliable and solid institution, enjoying the utmost confidence of the people of Kent county.

The authorized capital stock is $50,000. The liability of stockholders under the National Bank Act is $50,000, surplus $14,000. and the net undivided profits $4,000, which is a splendid protection offered to depositors and patrons by this sterling institution. The official directory is composed of leading and representative citizens. President, James A. Pearce; cashier, W. B. Copper; teller, E. F. Perkins, Jr.; bookkeeper, H. T. Deaver. The directory is composed of such honorable names as Harrison W. Vickers, H. H. Barroll, David Hurlock, Dr. J. K. H. Jacobs, W. W. Hubbard, T. E. Hayes, Garrett Foxwell and A. F. Huey.

The above gentlemen who have moulded and shaped the policy of the Second National Bank are men possessed of the enterprise and progressive spirit which characterizes business at the end of the nineteenth century, and the growth of this young financial giant has been fostered by liberality, conservatism and a disposition to extend to the public every accommodation within the bounds of careful banking policy.

It transacts all business that comes within the scope of a modern banking house; receive deposits, makes loans, do collecting, buys and sells exchange on foreign banks, and in fact, does all legitimate banking business. The Second National Bank has every reason to be proud of the success it has attained, and is grateful to patrons for the loyal support they have given it from its inception, knowing full well that achievement was impossible without the confidence and co-operation of the public.

ARMSTRONG—THE HOUSE.

Popular With the Public, and the Favorite Hotel With the Knights of the Grip and Baggage in Chestertown.

Out in the world, jostled by strangers, anxious and busy with business complications, the traveling man learns to appreciate the careful attention and hospitality which marks the experienced and true host of a comfortable hotel, which sheds contentment upon the tired soul, and repose, though he be a "stranger in a strange land." To those acquainted with Chestertown, it is superfluous to say that the "Armstrong House" is the most popular hotel with the traveling man. It has been in operation for many years, and has been kept up-to-date, having been refitted and remodeled throughout. It has comfortable, airy bed rooms, also parlors, dining rooms and spacious and light sample rooms, while in connection with the hotel, is a handsomely fitted up pool and billiard parlor, where those who are fond of this royal sport and means of recreation can pass away pleasant hours. The hotel is provided with every modern convenience, and is lighted with electricity and heated throughout by hot water, while everything is clean, bright and airy. The cuisine is first-class, prepared by an accomplished chef and served by experienced and polite attendants, who unite with the manager in providing for the comforts of the guests. Mr. William R. Pippin, the manager, rented the house of Armstrong and Sparks, and under their management it attained great popularity with the travelling public, and under the management of the present proprietor and his wife, the high standing of the house has been zealously maintained, and no effort is spared to make the "Armstrong" what it always has been, the traveling man's favorite hotel and home. Mr. Pippin is the right man in the right place. Being of a social disposition, of an affable and accommodating manner, he is extremely popular with every one, and makes a most genial landlord. His wife, Mrs. Emma L. Pippin, superintends the cook room and her watchful eye is upon every guest to see that they receive prompt and courteous attention from the employees. A beautiful free coach for all guests and for the public in general, runs to and from all trains and to boat landings. Newcomers and transient visitors will find first-class accommodations and be treated politely and pleasantly at the Armstrong House, "The Traveling Man's Home."

MISSES CORA AND HATTIE REED.

Chestertown's Popular Milliners.

When fair woman forgets that very necessary subject of personal appearance she loses her native charm, and soon becomes of little more interest to her fellow beings than the poor, untutored savages of uncivilized climes. One need not become vain or frivolous to appear or be well dressed, but should rather make a study of the various articles of female attire, or better still, should consult the opinion and secure the services of some one fitted both by experience and training to be accepted as authority on the subject in question.

No article of woman's dress should receive more careful thought and serious consideration than her headgear; for a woman, a hat or bonnet can make or unmake her general appearance in a very brief space of time, and it thus behooves the fair sex to not only use great care in the choice of a hat, but to patronize a milliner who is no novice in her line of trade. Such an opportunity is offered the ladies of Chestertown at the millinery store of Misses Cora and Hattie Reed, who have for the past six years been supplying them with the very latest and most approved styles and materials to be found in the markets of this country. Their stock comprises all that is fashionable in the line of millinery, hats and bonnets of all shapes and designs; flowers, ribbon and millinery trimmings; also, fancy goods, ladies' underwear, materials for fancy work, etc. They are now offering some splendid bargains to the ladies of this section in the way of beautiful shirtwaists that must be closed out in order to give room for their superb stock of fall goods. These gobds will be sold at greatly reduced prices. Miss Cora Reed is an expert trimmer, is thoroughly devoted to her artistic calling and keeps in step with the constant revolution in styles by visiting New York, Baltimore and Philadelphia preceding each season.

The Misses Reed came from their native State, Delaware, to Chestertown, in 1892, and established their present business and at once assumed a leading role. They are popular in social circles and enjoy a large list of friends, and are respected by all with whom they meet in business and in social life.

THE VOSHELL HOUSE.

The Leading Hotel of Chestertown.

The hotels of all cities play an important part in the history of their respective towns, carrying the fame of the city throughout the land, adding to its lustre in proportion as the hotels are good, bad or indifferent. The modern hotel is not only the permanent home of thousands of the best people, but many thousands daily, while away from home, find a temporary abiding place in the hostelries of the land. Prominent among the hotels of Chestertown stands the "Voshell House," a handsome building, four stories high, erected in 1694 at a cost of $28,000. It is modern, contains the latest improvements, and will be lighted by electricity. The house is now being renovated from basement to garret, is being repainted, every room will be renovated and will be made strictly up-to-date in every department. Mr. Bradley, the owner of the hotel, will expend more than $2000 in external and internal improvements. The latest approved system of heating will be placed in the hotel before the winter months, and with these additional changes the house will be one of the finest equipped hotels on the Eastern Shore.

Everything about the "Voshell" is thoroughly clean, the beds are soft and good, the linen snowy white, while the best order and system prevails in every department of the house. The table is of the best, and the markets are scoured for all the latest and finest delicacies, which are prepared by an experienced chef.

Mr. George E. Lambert, the proprietor, has had many years experience in the hotel business, having conducted the Chesapeake House at Rock Hall for five years, where he made many friends among the traveling public, and recognizes the vital fact that what the traveling man most desires is neatness, cleanliness, comfort, well cooked meals and polite attention. Mr. Lambert was born in Kent county, and is favorably known throughout this section, having conducted the carriage business prior to moving to Rock Hall. Mr. Lambert is ably assisted by his admirable wife, who superintends every detail of the cooking department which is a guarantee that every guest will receive prompt and polite attention, and his meals will be cooked and served in a relishable manner. The TRANSCRIPT congratulates Mr. and Mrs. Lambert upon their recent enterprise, predicting a prosperous patronage from the public, which is the reward for fair treatment, polite attention and supplying the public wants for a reasonable consideration. Under the new management the traveling man will make no mistake in stopping at the "Voshell House."

George E. Lambert, Jr., is the accommodating clerk at the Voshell House, and unites with his father in making every guest feel the comforts of home-like surroundings.

HOPE H. BARROLL.

A Leading Attorney and Prominent Citizen.

The legal profession has led in almost every struggle for freedom, and the advancement of mankind, and to he American lawyer we are largely indebted for the blessings of liberty we now enjoy.

It is a mistake to suppose that the life of a lawyer is one of ease. It is true the profession exacts no great physical labor, but the law is a jealous master and brooks no rivals. He who would win its honors and emoluments must spend his days and nights in unceasing toil. One of the leading and most scholarly members of the Kent county bar is the subject of this sketch.

Mr. Barroll was born in Kent county, his ancestors were among the early pioneers of Maryland, and their careers form an interesting chapter in the history of this commonwealth. Mr. Barroll was educated at St. John's College, Annapolis, and Washington College, Chestertown, graduating from the latter in 1878. He received his legal education under Hon. James Alfred Pearce, and at the University of Virginia. He was admitted to the bar in 1883, and almost immediately was recognized as one of the leading members of the bar in Kent. Mr. Barroll is devoted to his native town where he was raised and his ancestors lived, and has ever been foremost in advocating enterprises for the betterment of the community. He was one of the promoters and organizers of the Second National Bank of Chestertown, is one of its largest stockholders, a director, and since its organization has been its attorney. He is also a member of the Board of Visitors and Governors of Washington College. Mr. Barroll is a Simon-pure democrat, an exponent of Jeffersonian democracy, but never has aspired to political favor from the hands of his party. His relations with clients have been characterized by fidelity, while his conclusions upon legal propositions receive the favorable consideration of the courts and command the respect of the bar. All business entrusted to him receives his prompt attention and considerate action until satisfactorily adjusted.

CROSS STREET COAL & WOOD YARD.

A New and Deserving Enterprise Owned by Mrs. A. P. Matthews.

One of the recent acquisitions to the business circles of the town is the Cross street wood and coal yard which is under the management of Mr. Enoch Roland, and owned by Mrs. A. P. Matthews. They have made extended preparations in the way of building wood sheds and coal bins, and have erected a neat office on the premises, where orders will be received and the business transacted. The yards are stocked with hard and soft coal, also anthracite, lump, nut, and in fact, all such coal as is consumed in this section. All kinds of wood in stock—oak, ash, maple, everything indigenous to this section is here for sale at moderate prices.

When the time arrives to lay in the supply of fuel for winter use, the purchaser should remember the Cross street coal and wood yard, and give it at least a share of patronage, as they are worthy, and should receive substantial encouragement from our people.

MATCHLESS KENT!

Her Fruitful Fields and Industrious People Make a Glorious Heritage for Millions yet to be --The Happy Home-Land for All.

WELL GRADED HIGHWAYS.

TO THE MAN OF MODERATE MEANS THIS SECTION OFFERS MORE INDUCEMENTS THAN ANY OTHER.

FINE SCHOOLS AND CHURCHES.

Tobacco, Corn, Fruits and Grasses in Abundance--Better Land and Climate Than Any Locality of the Great State of Maryland--Better Markets and Transportation--Excellent Schools, Imposing Churches, Cultured Society.

That the agricultural resources of Kent county are far superior to those of all other counties in the State of Maryland is no exaggeration. No county has a greater variety of soils, or soils more fertile, more diversified, or more certain in the production of crops. No crop which may be grown in the Northern states may be grown under more favorable conditions in Kent county. Here is an abundance of raw material and rich soil, upon which all fruits, and all the crops, and all the animals necessary for man's support and convenience can be raised with less expense than in colder climates. Here are mighty rivers and flowing creeks and purling rivulets, gushing springs of sparkling water suitable for navigation and machinery, for stock, for dairy and household. Here is a climate so genial to the physical man that the very exuberance of his spirit doubles pleasures, and robs adversity of half its woes. This is the ideal home of the farmer and skilled workman. Land is cheap and productive; skilled labor is in demand. There is an error that prevails to some extent among the people of the Northeast, and which should be corrected. It has been industriously circulated to the South's prejudice by a class of politicians who bank upon prejudice, and whose occupation would be destroyed if the truth were told. It is to the effect that the people of Maryland do not respect laboring men. improvements and stock, the gross profit in farming in Kent county is all of 33 per cent. But it may be asked: If such profits can be made, why do not the farmers grow rich in Kent county? Why do they complain so much of poverty, and why do they have so little money? We think this can be easily answered. In the first place, it is not true that they have no money; or if they have none, it is because they do not work, but depend upon hiring the entire force employed on the farm. In the second place, many farmers cultivate too much land, and do not have it in condition. The crops are, therefore, meagre, unsatisfactory, and unprofitable. In the third place, however extravagant a farmer's family may be he does not consider that his farm makes anything unless he has a surplus left after paying all the family expenses. In the fourth place, many farmers pay taxes on a large quantity of land that do not contribute a dime to their income.

The capital invested in such lands is worse than dead, inasmuch as it entails an annual expense in the shape of taxation. In the fifth place, farmers rely too much upon the artificial stimulant of the soil, but there is a great saving or making of manures, and all farmers will haul that which accumulates about their barn yards.

There are hundreds of industrious men in Kent county who have bought small farms and paid for them with their own labor in the short space of four years, besides supporting themselves comfortably. They did it by rigid economy, by indefatigable industry, by the exercise of proper judgment and a wise forecast. They did it by hard, patient and persistent toil, not greater, however, than thousands in the Northern States practice every year.

FRUIT REGION.

SOIL CAPABLE OF PRODUCING FRUIT OF THE VERY HIGHEST QUALITY.

But few of the citizens of Kent county realize the fact that there are soils in this section capable of producing fruit of the very highest quality. There is no place in the United States that produces a better quality or larger yield of apples, pears, peaches, cherries, currants, grapes, plums and other fruits.

WHEAT.

THE YIELD IS LARGE AND PAYS THE FARMERS WELL FOR THEIR LABOR.

Wheat grows well in this county. Nothing but winter wheat is sown, and the yield in the county will average about twenty-five or thirty-five bushels to the acre.

OATS.

ONE HUNDRED BUSHELS PER ACRE.

Oats yield in abundance, if properly cultivated. While the annual yield per acre does not exceed fifty bushels, well authenticated reports have been made of over 100 bushels per acre.

ALL THE CEREALS FLOURISH IN THIS COUNTY.

Rye, barley and buckwheat yielding a handsome return, and especially buckwheat, which can be grown almost anywhere in the county.

IRISH POTATOES.

THIS IS ONE OF THE MOST SATISFACTORY CROPS GROWN HERE.

One of the most satisfactory crops grown in the county is the potato crop, which for several years has been increasing in acreage. The first planting of potatoes is usually shipped to the markets in June. A second crop is planted upon the same ground in July and the potatoes are dug in September. Each of these plantings on good soils and with good success, will make from forty to sixty barrels per acre.

HAY GRASSES.

Timothy on well drained river basins and on deep upland soils will yield from one and one-half to three tons per acre. Clover hay is used for home consumption, but not sold in the markets.

CORN A STAPLE CROP.

Corn has always been a staple in Kent county. The yield on river bottoms sometimes goes as high as eighty bushels to the acre.

In addition to the forgoing, as part of the staple crops, may be mentioned cabbages, sweet potatoes and tomatoes, the latter being raised in large quantities, which are sold to local canneries, situated in different parts of the county. Snap beans, onions, squash, cucumbers, etc., etc.

CONCLUSION.

Kent is a flourishing county, offering homes and magnificent opportunities for profitable investment to the industrious and enterprising man. Here is a country richer in agriculture than the fabled lands of poesy, awaiting to be tilled by the brawny hand of labor or tapped by the magic influence of capital, and it will repay a thousand fold the efforts made in either or both directions.

CHARLES S. SMITH.

The Hustling and Popular Grocer of Chestertown

In all cities there are certain firms which are regarded as leaders and whose influence in all departments of trade is such as to command the respect and admiration of their contemporaries. Among the firms of this character and of which Chestertown may well be proud, is the immense grocery store, owned and managed by Charles S. Smith. This trade emporium was established in 1888, upon the slender nucleous of $200, and from this modest beginning it has grown and developed into the largest grocery house on the peninsula. The stock embraces everything found in a first-class grocery store, and is divided into departments, i. e.: light and heavy groceries, confectioneries and fruits, fancy bakery, cigars and tobacco, etc., etc.

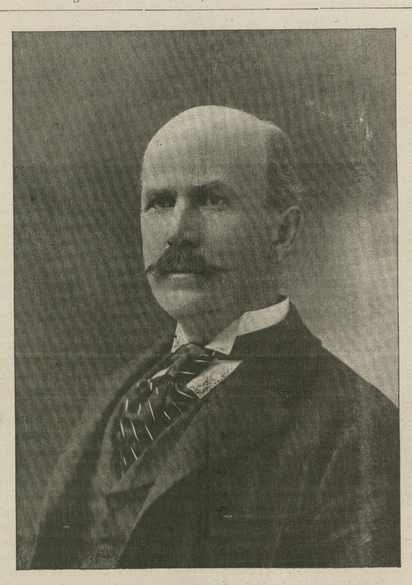
Mr. Smith was born in Chestertown and educated in the public schools. In early life he manifested remarkable aptitude for commercial life, and followed clerking until he established his store, located under the "Voshell" House, which was the beginning of a business career. Mr. Smith's success as a merchant is a striking example of what may be accomplished by foresight and application to the details of an enterprise, and his attainments are worthy of the emulation of our young men who are contemplating a commercial life. He is a director of the Kent County Savings Bank, and is always ready to encourage and sustain any enterprise that will advance the public weal.

HON. MARION deKALB SMITH.

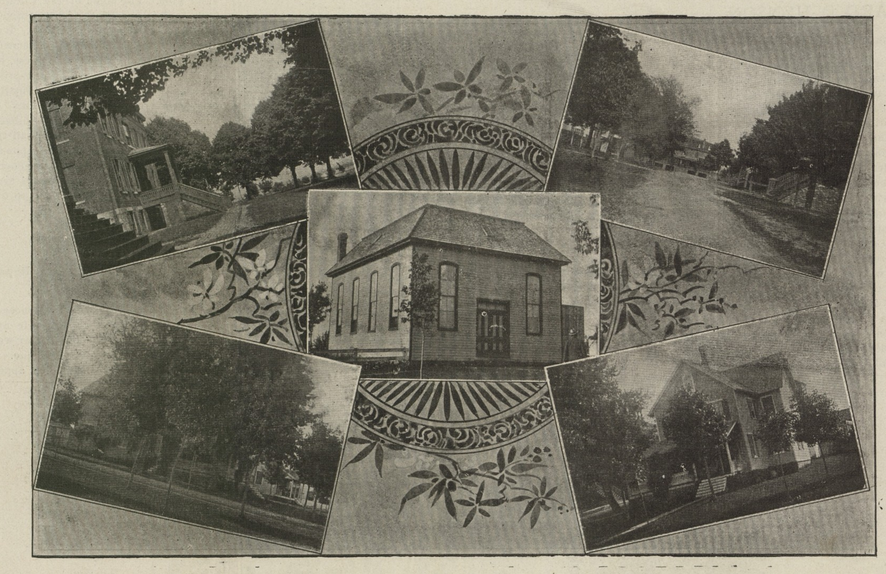
A Prominent Attorney and ex-Comptroller of the State of Maryland.

It is often hard to decide which is the nobler profession on earth, that of medicine or the law, for both are of vital importance to mankind—the one ministering to physical conditions while the other attends to the temporal. To be a successful lawyer a man must possess a knowledge of the customs and laws governing commerce, land, State and city government; in short, everything upon which he is likely to pass judgment and give advice. Among the many legal lights which distinguish this middle section none stand in higher repute than the gentleman whose name captions our sketch. Born in Kent county October 16th, 1850, Mr. Smith received his early education in the local schools of Chestertown. He entered Washington College and graduated in 1870, and then took up the study of law with Richard Hynson. He was admitted to the bar in 1873, and at once started his professional work in Chestertown. His ability as a lawyer was recognized, for he was soon engaged in a lucrative practice. In 1883 he was elected State's Attorney, filling the position with ability and satisfaction to the people, which was evidenced by his being re-elected in 1887. Upon the expiration of the second term, he was nominated by the democratic party and elected Comptroller of the State of Maryland, and again in 1893 he was chosen by the people to succeed himself in this responsible position. So popular were his previous administrations, that he was nominated by acclamation for the third term, but met defeat along with the State nominees of his party. However, he ran ahead of his ticket more than 2500 votes.

Mr. Smith has always been an active and able advocate of true democracy, and has been foremost in its council chambers. He has represented Kent county in State and Congressional conventions, was elected delegate-at-large from Maryland to the National Democratic convention held in Chicago in 1896. Mr. Smith is a director of the Chestertown National Bank, a public spirited gentleman and is always found on the side of progress, and enterprise. He lives in a beautiful home surrounded by an interesting family. He enjoys the united esteem and confidence of his fellow citizens.



SOME PRETTY NOOKS AND CORNERS AT TIME-HONORED WASHINGTON COLLEGE.



ALONG THE TERRACE. THE PRESIDENT'S HOME. — THE GYMNASIUM. — NORMAL HALL. VICE-PRESIDENT'S RESIDENCE.

THE PIONEER LIVERYMAN.

Next to the city itself, and its hotels, the feature which appeals most strongly to the traveling public is its livery accommodations, and the establishment which bears the stamp of approval placed there by that critical contingent, may well feel proud of his success. "Time is money" to the active business men and enterprising "Knights of the grip," and they are often dependent upon the liverymen when the railway trains fail them as to time and transportation. He who can afford them the best accommodations in this way, is the man who will catch their trade every time, and Mr. McWhorter's extensive business shows conclusively that he has earned public approval; and no one has deserved it more, for he is, in the parlance of the day, a typical "hustler." In his twenty-one years of active service in this town he has assumed and maintained control of the trade.

He has about twenty-four horses and vehicles, and those who delight in making a lively time on the road will find what they want, whether it be a driving or saddle horse, or quiet animals for ladies. Boarding is a special feature, which can be had by the day, week or month. The best care is always taken of horses by competent and experienced grooms, and nothing but the freshest and best hay and grain is fed.

Mr. G. B. McWhorter, the proprietor of this up-to-date establishment, is a native of Kent county. He is a courteous, honest, enterprising gentleman, and through giving good values has built up a large business, never failing to give entire satisfaction to those who favor him with their patronage.

THOMAS G. WROTH.

Proprietor of Headquarters for Stylish Footwear.

Reviewing the above emporium and its place in the leading business enterprises of our city, recalls the familiar saying—"A lady can easily be judged by her hands and feet"—meaning of course, the relative attire of both, and what applies to ladies in this fin de-sicle age, in this regard, is equally true of the sterner sex. Let a lady be well dressed in all else but gloves and foot-gear and it goes for nought in the judgment of people of good taste and refinement, but, on the other hand, place well fitting, stylish gloves and shoes on a man or woman and they dominate all other articles of apparel. Therefore, the necessity of good shoes, perfect in fit, style and quality, is at once apparent and the well-groomed men and women of our city make their purchases at the exclusive shoe emporium of Mr. Thomas G. Wroth.

The merchant who confines himself to the sale of one line of goods must, of necessity, perfect himself in his work and can be taken as authority upon that one particular branch. Mr. Wroth has bent all his energies to providing the people of Chestertown with the latest and best in foot-wear and has carefully inspected the claims of superiority of the various manufactures and jobbers in the shoe line. His stock has been selected with a view to style, quality and price, and his effort to place the best goods on the market at the most reasonable prices has caused his house to be the headquarters of all fashionable and practical buyers of men's, womens' and childrens' shoes. The store has every appearance of an up-to-date establishment, and Chestertown is to be congratulated on the possession of the same. In addition to a complete stock, Mr. Wroth conducts his store on strickly honorable business principles and every consideration is accorded his customers, and his seventeen years of business in this city has earned a deserved success. Born in Kent county, educated in the public schools of this town, he started his business career here seventeen years ago.

Mr. Wroth is an official in the Royal Arcanum and a member of the P. E. church.

KENT COUNTY SAVINGS BANK.

A Solid Institution Under Able Management—The Pioneer Interest Paying Bank, and Popular With our People

The Savings Bank is a product of this philanthropic century, and occupies a unique position in every community as the guardian of small savings. The Kent County Savings Bank has performed the honorable function of cultivating habits of thrift and economy among our citizens, and merits the excellent reputation it enjoys. This corporation holds its charter under the laws of Maryland, is subject to examination the same as the National Banks and has been in operation since 1893, doing a strictly savings bank business, and performing all the general functions of a general banking house. Its management has always been characterized by a safe, conservative and wise policy, and its depositors have always had their interests most jealously and ably guarded.

Interest is allowed on deposits at the highest annual rates consistent with absolute safety, and many hundred wage-earners and persons of small incomes, can trace their practical start towards pecuniary independence, from the day their first modest deposit was passed over the teller's counter in this worthy institution.

The bank is now carrying more than 800 deposit accounts, which means that many worthy persons are steadily adding to their own possessions, and a corresponding continuous accession is being made to the combined aggregate of wealth of the community as a whole.

The Kent County Savings Bank was organized in July 1893, and located in the building opposite the Kent News building. Its promoters and directors embrace our leading and most wealthy citizens who rank high in the commercial and financial world.

The officers are as follows: J. K. Aldridge, president; M. A. Toulson, vice-president; W. F. Russell, Cashier; Thomas W. Perkins, Teller. The directors are: J. D. Urie, M. A. Toulson, C. S. Smith, R. T. Turner, R. H. Hicks, Fred G. Usilton, J. D. Bacchus, Dr. W. F. Hines, James A. Casey, Jas. H. Baker and W. W. Beck.

The high standing of the bank's personnel is a guarantee that its official operations are conducted on most approved and conservative plan, and that the interest of each depositor will be watched with jealous care.

The capital stock is $20,000, and it has paid to depositors nearly $14,000, and in addition to the above magnificent sum this bank will pay to depositors on January 1st, over $2,000, as semi-annual interest from July 1st, 1899. The above figures speak for the popularity and the wonderful growth this institution has attained within the last six years.

The skill of its directors in loaning money on nothing save the highest grade of "giltedge" securities and real estate; of taking no chances of loss whatever in the loaning of its funds anywhere, and in exercising the greatest care and judgment in handling their patrons' deposits, has made the Kent County Savings Bank one of the most absolutely safe financial enterprises in existence.

Every man can afford to put something aside for the proverbial "rainy-day," and it is only by co-operating with others and placing his mite in the common fund that the greatest results are to be obtained.

The Kent County Savings Bank is worthy of its phenomenal success, the confidence it enjoys in the community, and the high esteem and appreciation in which it is universally held.

A MAMMOTH INDUSTRY.

T. R. HUBBARD AND SON,

Manufacturers and Importers of Fertilizer Supplies.

While speaking of the industries of Kent county which tend to make it "a garden spot" in the commonwealth of Maryland, it would surely be a miss not to embrace this firm in the number of Chestertown's enterprises. Established nearly one quarter of a century ago, it has continued its course of progress and usefulness, growing and expanding season after season, until its operations extend over Maryland, Pennsylvania, Delaware and New Jersey, and are constantly increasing.

During recent years a great trade has sprung up in the matter of supplying fertilizers to farmers, and the result is that the best talent is engaged and vast sums are invested in this industry and farmers have learned that the quantity of their crops depends upon the quality of the fertilizer used. It stands without saying that the articles brought into requisition by this energetic firm predominate amid the steadyily augmenting output of so-called fertilizers, which are at times no fertilizers at all. Farmers who have wasted money on useless material to develop their cereals and cause their orchards "to blossom as the rose," appreciate this better than the ordinary citizen, and evince their appreciation by dealing with firms of honor and long standing like T. R. Hubbard & Son.

The fertilizing industry is a broad field for study. Through the aid of chemistry, manufacturers like this firm prepare special fertilizers for every condition of land and every variety of cereals, the strength of which causes even the apparently most barren field to fructify. This is no exaggeration.

The company has taken old fields cultivated time and again for generations, and placed them in a state of fertility as great as at first, science having intervened in the work of renewing the waste places and reclaiming what was presumed to be valueless earth. There are old revolutionary fields to-day in Maryland, Delaware, New Jersey and Virginia yielding certain returns under the stimulating influence of fertilizers manufactured by this enterprising company. Doubtless a brief history and a description of their vast plants will be of interest to the many readers of our Industrial Edition.

The original plant was established in 1875. The members of the firm were Thomas R., William L. and J. E. Hubbard, operating under the firm name of Hubbard Bros, one plant at Chestertown and the other at Wyoming, Delaware. The two factories were run for several years in this manner until the 18th of February 1878, when Thomas R. Hubbard bought his brothers' Chestertown interest in the business, and operated under the firm name of T. R. Hubbard & Son which has continued ever since. Mr. Hubbard, while yet eighteen years old, became a co-partner with his father. The business grew year after year, the success of which was attributable in a large degree to his aptitude and his untiring efforts. Finally, on December the 17th, 1896, Wilbur W. Hubbard purchased his father's entire interest in the business, factory, machinery, wharves and warehouses, office and everything appertaining, including good will and brands, and continued the business as sole proprietor in this large industry, and last year sold nearly 1000 tons more phosphate than ever before.

Mr. Hubbard is a native of Maryland as were his ancestors as far back as 1660, and he ranks among our most public spirited and energetic business men. He was one of the organizers of the Second National Bank of Chestertown, and is now a director of that substantial Banking House.

Credit must be given to this gentleman, who has built up by energy, foresight and capital, this large fertilizing plant, giving employment to our citizens and extending the name of Chestertown over more than four States. Let the farmers of this section remember in placing orders for fertilizers, that they owe an allegiance to T. R. Hubbard & Son.

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