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INSURING IN THE HARTFORD.

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FINANCIAL STATEMENT, JANUARY 1, 1902.

Cash Capital.....\$1,250,000.00
Reserve for Reinsured (legal standard).....6,708,504.65
Reserve for all Unsettled claims.....1,209,716.33
NET SURPLUS over Capital and all Liabilities.....2,000,555.44

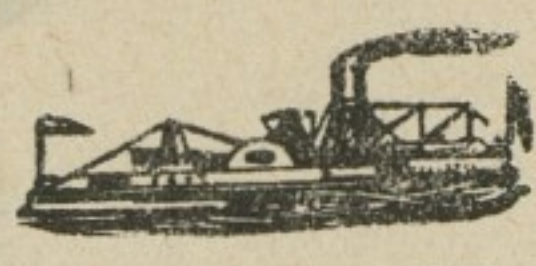
Total Cash Assets.....\$12,259,076.45
Losses Paid Since Organization:
OVER SEVENTY-THREE MILLION DOLLARS.

HOPPER & COLLINS.

Chester River Steamboat Co.

Change of Schedule.

Beginning Monday, Nov. 17, 1902



EMMA A. FORD.

Leave Chester Monday, Wednesday and Friday, 8.00 A. M., stopping at Rulphs, Bookers, Quaker Neck, Cliffs, Bogles, Queens town and Kent Island.
Leave Baltimore Tuesday, Thursday and Saturday 11.00 A. M. for Kent Island, Queens town, Bogles, Cliffs, Quaker Neck, Bookers, Rulphs and Chester town.

Steamer B. S. FORD.

Leave Centerville Tuesday, Thursday and Saturday 8.00 A. M., stopping at landings on Corcoran river, Queenstown, Jackson Creek, Kent Island and Rock Hall.
Leave Baltimore Monday, Wednesday and Friday 11.00 A. M. for Rock Hall, Kent Island, Jackson Creek, Queenstown and landings on the Corcoran river.

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The only sure cure for Corns. Stops all pain. Makes walking easy. 10c. or Druggist.

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PECULIARITIES OF THE ENGLISH LANGUAGE.

When the English tongue we speak, why is "break" not rhymed with "freak"? Why you tell me why it's true, We say "saw" but likewise "few"; And the maker of a verse Cannot cap "horse" with "worse"? "Beard" sounds not the same as "heard"; "Cord" is different from "word"? "Cow" is cow, but "low" is low; "Shoe" is never rhymed with "foe." Think of "hose" and "dose" and "lose"? And of "goose"—and yet of "chose"? Think of "comb" and "tomb" and "bomb," "Doil" and "roll" and "home" and "some." And since "pay" is rhymed with "say," Why not "paid" with "said," I pray? We have "blood" and "food" and "good"; "Mould" is not pronounced like "could." Wherefore "done," but "gone" and "lone"? Is there any reason known? And, in short, it seems to me Sound and letters disagree.

HID \$30,000 FROM HIS WIFE.

Savings of Mr. Richards' Bachelor Days Found After His Death.

Charles Richards, mechanical engineer for the Union Metallic Cartridge Company, who died two months ago, was noted for his secretiveness, but not until recently was the full extent of his taciturnity known. His widow who supposed that his only estate consisted of a \$3,000 mortgage loan, has found \$30,000, the savings of his bachelor years, of which he had never spoken to her.

Mrs. Richards was searching for a will, and in the search opened the upholstering of a chair, which showed marks of disturbance. In it she found \$3,000 in bills. She continued the search through cushions, closets and crevices, and found pass books of saving banks showing deposits of \$13,000, beside more than \$12,000 in \$5, \$10, and \$20 bills. Then she went to the cartridge factory and in her husband's desk and tool chest found \$1,700 more. Now she will have the floors of her house ripped up and the walls opened.

Officers of the company say the money represents bonuses paid to Mr. Richards on his inventions. He died suddenly, and had no opportunity to tell of his wealth. Mrs. Richards says he never mentioned it to her.

THINKS "13" A LUCKY NUMBER.

Former Yale Instructor Says There is a "Hoodoo" About It.

Replying to the question propounded by a person in New York as to whether 1903 is to be a lucky or unlucky year, Prof. C. A. L. Totten, formerly military instructor in Yale, says:

"What is the matter with either Friday or the number 13? As to America, it bears 13 all over its heraldry, and Friday has been its chief day (discovery of America, Declaration of Independence, etc.). We have 13 letters in E Pluribus Unum, 13 more in Annuet Ceptis, both being mottoes of our great seal. We have 13 13 times repeated on that seal. Take out a new silver quarter, if you have one left, and count the thirteen even on its obverse face.

"Dear me, don't worry over the luckiest number. A full baker's dozen is 13—i. e., one for good measure, pressed down and running over. Manasseh was the thirteenth tribe in Israel, and we are the people."

Gold-Headed Canes.

"I never heard of a man receiving a testimonial in the form of a gold-headed cane without chuckling inwardly and wondering what he is going to do with it," said the head of a large corporation. "It seems such a silly thing to give a man as a token of esteem, and yet apparently from time immemorial the custom of giving gold-headed canes has prevailed. I have no less than five myself. They have been presented to me at different times, suitably engraved and very ornate. But I have never carried one of them. Men don't carry canes, nowadays, anyhow. Least of all gold-headed ones. And yet the fashionable jeweler will tell you there is a constant demand for them."—Philadelphia Record.

New Mechanical Toy.

It consists of two receptacles, one of which resembles a cave and the other a building. In the receptacles are rollers, and around the rollers is an endless band to which figures of animals may be attached. At a given word the rollers can be set in motion and the animals will go ahead just as though they were alive.

ADE'S DISTINCTION.

When George Ade visited Sultan Ki-Ram, on the Island of Sul, in search of material for one of his operas he found that little Malay potentate surrounded by his wives, all of whom were smoking Filipino cigarettes. During the entertainment Ki-Ram asked his visitor if American ladies smoked.
"The ladies do," Mr. Ade replied "but the women don't."—New York Times.

ONE HEARS a great deal about the glaciers of Alaska, and it is satisfactory to know that Uncle Sam possesses a few more important ice rivers of his own. But few people are aware that there are in Montana some of the finest glaciers in the world, even rivaling those of the Alps.

SOMETHING TO LAUGH AT.

Old Gentlemen.—So you think my daughter loves you, sir; and you wish to marry her?

Dudleigh.—That's what I called to see you about. Is there any insanity in your family?

Old Gentleman.—No, sir! and there's not going to be any.

Elsie.—I spent nearly two hours yesterday at the photographer's.

Jack.—What doing?

Elsie.—Awaiting developments.

Yale Record.

"This isn't a very good picture of your little baby brother, is it?" said the visitor.

"No, ma'am," replied five-year-old Elsie. "But then he ain't a very good baby."

Boston Journal.

Teacher.—Correct the sentence. "The liquor what the man bought was soon drank."

Bright Pupil.—The man who bought the liquor was soon drunk.

Father.—Tell me why you want to get married?

Daughter.—I expect it's one of the traits I inherited from my mother.

"What would you say," began the volatile prophet of woe, "If I were to tell you that in a very short space of time all the rivers of this country would dry up?" "I would say," replied the patient man: "Go thou and do likewise."

Great Traveler.—The Chinese make it an invariable rule to settle all their debts on New Year's Day.

American Host.—Y-e-s, but the Chinese don't have a Christmas the week before.

New York Weekly.

Casey.—See here! that dollar ye lent me yesterday wuz counterfeited.

Cassidy.—Well, Casey, didn't ye say ye wanted it bad?

Edna.—He's just crazy to marry me!

May.—He must be.

Mr. Johnson.—I doah you, Miss Phoebe! Only name de day!

Miss Phoebe.—W-a-a-a! How will de day you strike a steady job suit?

The Conductor cried, "Look out!" A Frenchman looked out and had his head bumped. "What for you say, 'look out' when you mean look in?" So we say a man has "lost his temper" when he evidently has just found it.

Farmer Honk.—Say, Lem!

Farmer Stockholder.—Hai?

Farmer Honk.—Is that 'ere solemn, spectacled young nephew of your'n that's bein' called "Doctor," and goes around lookin' as wise as a tree of owls, a dentist, a horse-physician, a con-querer, a layer-on-of-hands, a presidin' elder, or just a common doctor that saws bones and kills folks?

Puck.

"Whose little boy are you?"

"Well, Grandma Aunt Louise and mamma all claim me, but Farmer Jones says I'm a child of the devil, 'cause I croned some of his apples."

Stub.—There goes a man who is full of mystery. Penn.—You don't say! Stub.—Yes, he just ate some hash.

"Got a talking machine at home?"

"Yep."

"What'd you pay for it?"

"Nothing. Married it."

Cincinnati Commercial.

Bobby.—Mamma, am I a lad?

Mamma.—Yes, Bobby.

Bobby.—And is my new papa my step-father?

Mamma.—Yes.

Bobby.—Then am I his step-ladder.

Washington Star.

Wives and daughters all remind us

We must make our little pile:

And, departing, leave behind us

Cash for them to live in style.

Life.

The Deadwood (S. D.) Pioneer Times

has discovered a lady who has a serious grievance against the public school system as it operates in that place. She has written to one of the teachers the following pathetic appeal:

"Miss: Will you in the future give my son easier some to do at nites? This is what he's brought home two or three back. If fore gallins of bere will fill thirty to pint bottles, how many pints and half bottles will nine gallins of bere fill? Well we tried and could make nothing of it at all, and my boy cried and laughed and sed he didn't care to go back and buy a nine gallin keg of bere, which I could ill afford to do, and then he went and borrowed a lot of wine and brandy bottles. We fill them, and my boy put the number down for an answer. I don't know whether it is right or not, as we split some while doing it.

"P. S.—Please let the next some be in water, as I am not able to buy more bere."—Chicago Record-Herald.

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C. R. ATKINSON, Manager,

MILLER'S

New Year's Greeting.

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Many Thanks

and the very best wishes for a Happy and Successful New Year.

As in the past, my stock of fine and staple goods will be uniformly large and varied, and at the most reasonable prices consistent with purity and full measure.

With best wishes to one and all,

I am, respectfully,

MARION T. MILLER,

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Delivered by boat to any wharf or landing on Chesapeake bay or tributaries for reasonable notice.

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Lightning! Lightning!

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