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FINANCIAL STATEMENT, JANUARY 1, 1902.

Cash Capital	$1,250,000.00
Reserve for Reinsured (legal standard)	6,798,504.68
Reserve for all Unsettled claims.	1,209,716.33
NET SURPLUS over Capital and all Liabilities	3,000,855.44
Total Cash Assets	$12,259,076.45

Losses Paid Since Organization:

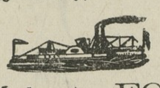
OVER SEVENTY-THREE MILLION DOLLARS.

HOPPER & COLLINS.

Chester River Steamboat Co.

Change of Schedule,

Beginning Monday, Nov. 17, 1902



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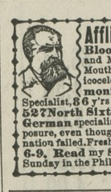

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Respectfully, etc.,
GEORGE B. McWHORTER, d.
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FARMER LIFE IDEAL.

THE LOT OF THE TILLER OF THE SOIL IS TO BE ENVIED.

Drudges in City Shops Know Nothing of His Independence, and Although the Work is Hard and Incessant the Reward is Sure.

If some of the farmers who are discouraged because they have not made a fortune off their farms and who feel inclined to envy their brother toilers in the city, imagining that life in the city is more desirable than theirs, easier and filled with plenty of leisure to enjoy all the pleasures with which the rustic imagination gilds and glorifies those distant scenes and activities, they need only try to find out their mistake. "Far fields are green" and lose much of their attractiveness upon a nearer view.

To the city man of ordinary means and opportunities, who, like the ordinary farmer, has no bank account to fall back upon in case of emergency, life is one "demnition grind" and without the soothing influences of nature that surround the farmer to quiet the fever and unrest, with which the struggle, competition and turmoil around him keep his nerves on the rack day after day. As a rule, such men are not their own masters; but must order their speech, demeanor and inclinations to please the powers that have control over their daily doings in order to keep bread in the mouths and clothes on the backs of of both themselves and their families.

The farmer, if he does not feel well, can rise in the morning at whatever hour it pleases him to do so, for an hour or so, or a day or two does not make much difference in his affairs, except at the most critical periods of planting and harvesting. He can have his own opinions, and voice them, too, on politics and religion and all the stirring questions of the day without fear of antagonizing the powers that be, who can "sack" him if his views and opinions do not happen to coincide with those of his masters or "overlord" (the boss).

That the farmer is a hard worker nobody can deny. Tilling the soil is not easy work. Since God gave the command to man to "earn his bread by the sweat of his face" the farmer's life has been a life of toil. It takes some strength and effort to dig a living out of the ground. It is not easy to earn a living, much less a fortune, without effort, and the farmer is not the only one who "sweats." Brain workers have no sinecure, although some persons imagine that all they have to do is to sit at a desk and add up figures or to twiddle a pen in their fingers. The life of a salesman behind the counter is most wearisome and monotonous. The beautiful days of spring go by, the birds are singing as they build their nests, the flowers are blooming on the hillsides, and the grass is growing greener and greener in the meadows, yet never a glimpse does he get of the beauty of the bright world except when he can take a car ride of an evening or on a Sunday or holiday.

A grocer's clerk works more hours and harder than the average country boy, who can go to the "corner" and pitch quoits and gossip with his cronies when the city young man is just getting from work and as for the man who delivers milk in the city, he has even harder work and longer hours. At 4 in the morning and even earlier his wagon is heard on the streets and himself racing from top to bottom of the high apartment buildings in the cold and sleet of a mid-winter's morning or in the enervating heat of summer. At breakneck speed he goes, and one could almost imagine that his life depended upon getting through his rounds in due season. Competition is so great that he must neglect nothing and always be pleasant and obliging to the most unreasonable of customers for fear of losing one. There are the icemen, carrying fifty pounds and often 100 pounds of ice up four flights of stairs, which is no easy task, and as it is not skilled labor the pay is probably not more than it should be, considering the amount of strength expended. Hard as the work is and moderate as is the pay, no man can afford to lose his job, so he has to be very careful not to antagonize his employers.

The man who does business on a small scale and is his own boss probably finds it no easier to make a living, for he has to do the greater part of his own work, and in the case of a bad or unprofitable season is some times not so well off as his hireling, who is sure of his wages at least.

That man who owns his land and has good health is a poor farmer who cannot make at least a living for himself and family. It may not be a sumptuous living, but it may be a comparatively comfortable one. This cannot be said of all sorts of occupations.

There is another hope ahead for the farmer. If he doesn't have good luck this year, he may the next. There is always a chance that there will be a better yield in crops and a better price in the market. The element of uncertainty adds zest to life which a settled amount of wages from month to month and from year to year cannot give, and is always sure of enough to eat on the farm of some sort or another.

The time is coming and is not far distant when the farmers life will be looked upon as the ideal life by many of the world weary toilers of the crowded cities. Even now the one bright dream of many a drudger in the stores and offices is of a happy time coming when he will have a farm, a home all his own in the country, where he can rest his tired brain and nerves as he sits beneath his own vine and fig—or apple—tree. Whoever despises a farmer's life is a fool; it is the most independent life on earth.—*Country Gentleman.*

THOUGHTS ON LIFE.

Our surest prospect in life is death.

Man's riches are to be estimated rather by the fewness of his wants, than the greatness of his possessions.

When you fret and fume at the petty ills of life, remember that the wheels which go roung without creaking last the longest.

Friendship improves happiness and abates misery, by the doubling of our joy and dividing of our grief.

No great characters are found in this world without suffering and self-denial.

We attract hearts by the qualities we display; we retain them by the qualities we possess.

Kind words are the brighest flowers of earth's existence; they make a very paradice of the humblest home that the world can show.

He that cannot forgive others breaks the bridge over which he must pass himself; for every man will need to be forgiven.

The thought of a possible helpless old age gives all of us moments of anxiety.

The world's marching orders are: "On to the grave," but watch your track and dodge the stumps.

The last day lies hid; therefore watch every day.

A Baby's Hand.

As soft as the petal of a rose
It lies on the downy spread—
Yet, clenched, some day it may deal such blows
As the strongest man may dread.

It is tinted like a pretty shell
Cast up on some tropic strand,
And only the troubled years may tell
Of the work of that weak hand.

Never a daintier thing was made,
With its fingers frail and slim—
Yet God has given it strength to lead
A wandering man to Him.

O little, frail thing lying there,
As soft as a flake of snow,
May it never be crimson-dyed and ne'er
Deliver a wrongful blow.

—*S. E. Kiser, in Chicago Record-Herald.*

BOERS GOING TO TEXAS.

Tract of 200,000 Acres Selected For a Colony.

Dr. F. W. Reitz, former President of the Orange Free State; Gen. Samuel Pearson and Messrs. Vanderhoogt, Van Blerk and Dalm, members of the Boer committee looking for homes in America for those Boers who are not willing to accept British rule in South Africa, have returned to New Orleans after a thorough examination of tracts in Louisana and Texas.

They announce that they have selected a tract of 200,000 acres in Texas, but will not say as yet where it is. This will be cut up into a thousand farms of 200 acres each. The land is fertile, on a railroad and in a district already populated.

Dr. Reitz says that the Boers who came to America will come with the intention of becoming American citizens, and expect to adopt the language and ideas of this country. They have no desire to keep up their racial feelings here.

The Postmaster Was Cautious.

I was expecting a letter at a Dakota postoffice, and when I went to inquire for it I found the postmaster doubtful of my idenity.

"Sure you're the man?" he asked.

"Of course."

"Willing to make affidavit to it?"

"I am."

"Not after any one else's letters?"

"No sir."

"Willing to swear and sign your name?"

"I told you I was."

"Where would the letter be from?" he continued.

"Boston, perhaps."

"And written to you?"

"Certainly. You seem to be over-particular here."

"Yes, mebbe I am, but being as nobody here has got a letter for the last month, and being there is none for you and not likely to be, I thought I wouldn't take any desperate chances, you know."

Natural.

'Tis natural that we should put
Away our cheerful smile,
When gas is measured by the foot
And paid for by the mile.

Philadelphia Record.

IF MEN would remember that a woman cannot always be smiling who has to cook the dinner, answer the door bell half a dozen times, get rid of a neighbor who has dropped in, tend to a sick baby, tie up the cut finger of a 2-year-old, gather up the playthings of a 4-year-old, tie up the head of a 6-year-old who has fallen down stairs, and get an 8-year-old ready for school, to say nothing of sweeping, cleaning, dusting, &c. A woman with all this to contend with may claim it as a privilege to look and feel tired sometimes and a word of sympathy would not be too much to expect from the man who during the honeymoon would not let her carry as much as a sunshade.

MILLER'S

New Year's Greeting.

The Christmas season is drawing to a close, and with it the old, old year. I wish to extend to my friends and patrons

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,
Dec. 27, 1902. ROCK HALL, MD.

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—DEALER IN—

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McCORMICK Corn Binders And Twine.

They proved the best and we are now taking orders for Fall Trade.

Fine selection of No-Top and Top-Buggies, Surreys, Road Carts, Speeding Carts, Daytons, CarriagePoles, Carriage Tops and Harness, Farm Wagons, Dearborns. Special attention given to

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

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J. D. BACCHUS,
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