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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:

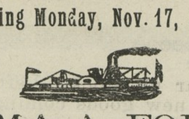
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Leave Chestertown Monday, Wednesday and Friday, 8.00 A. M., stopping at Rolphs, Bookers, Quaker Neck, Cliffs, Bogles, Queens town and Kent Island.

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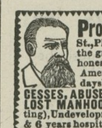
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Respectfully, etc.,
GEORGE B. McWHORTER, d.
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NEWSPAPER OBSERVATIONS.

Twenty years experience in newspaper work teaches a man that:

The chap who tries hardest to work a newspaper for especial favors is the one who never spends a cent with it and is not even a subscriber.

That the one who demands the highest excellence in typography, and quantity of contents, does least to help the cause along.

That the man who kicks most about the inaccuracy of newspapers in general is the one who does least to assist in getting the facts accurately when he has an opportunity to do so.

That the man who kicks hardest about a certain paper hasn't seen a copy of it for six weeks.

That the man who has it in for newspapers in general has had the bitter truth told about him once by some unusually frank reporter and has a big sore spot.

That the man who brings in the longest obituary of the late deceased was not a model husband always.

That the woman who declares its none of the public's business and she won't talk, so there, always winds up by giving the reporter a rattling good story so fast he can't take it down in shorthand.

That the man who begs that his name be left out of the list of drunks for fear it will hurt his mother's feelings never considered that good lady's sensibilities before in his life.

That the man who spends most money with the paper kicks the least.

That if you expect a man to find a compliment about himself you must put it on the front page in bold faced type.

That if you put in a one-line roast in nonpareil between two patent-medicine ads. on the steenth page he'll find it and come hunting the man that writ th' piece.

That a man protected mercifully in rascality never appreciates it because the protection only encourages him in being the sort of reptile he is.

That the paper which tries to please everybody at once soon pleases its competitors by dying.

That the man who spends least money for advertising expects more returns than the man who spends most.

That those who patronize the papers systematically and persistently are the most level-headed and reliable citizens of the community.

That shysters are the sworn enemies of newspapers, thereby testifying eloquently to the respectability of the craft.

That the solemnest man always turns first to the jokes.

That the man or woman who hates those petty little personals always turns to that page first.

EDUCATIONAL ASPECTS OF DANCING.

There are frequent complaints about the falling off in the number of dancing men. Hostesses have difficulty in restraining their indignation at the sight of the fellows who hang around doorways, and only get their names on cards for the sake of sitting out a number or two. It is therefore surprising to find that there has been for some time past a systematic course in dancing at Yale, and that the associate director of the university gymnasium considers it a necessary part in a liberal education.

Among the dances taught are the Irish jig, the leaping dance, the clog dance, and the soft shoe dance. If an athlete is unsteady on his pins he is ordered to take the course. It is also prescribed for those students who have weak lungs or hearts. Then, too, it is found that the men who take up this form of exercise find that they need general physical training. The dancing helps the general athletics, and the general athletics help the dancing.

But the main point is that dancing is regarded as a valuable preparation for public life. The director looks forward to the time when it will be possible to tell a former Yale student by the grace with which he enters a pulpit, or arises to address a jury, or responds to a toast at a dinner, or walks down the avenue, or in fact when he has to do anything which directs attention to him. "A great majority of the Yale students," says he, "will go into public life when they leave college. Some of them will take to the ministry, others will go into the law, and others will follow vocations that will bring them more or less into public prominence. It is necessary for a man who appears on a public platform, providing he wants to make an agreeable impression, to have a certain amount of ease in his manners. This can be acquired to some extent by a proficiency in dancing."

BORN WITH A SET OF TEETH.

Baby Which has Arrived Near Rochester, N. Y. Shows Remarkable Development.

A baby born to Mr. and Mrs. C. L. Tulen, who live on a farm near Cherry Creek, a mile and a half from Rochester, N. Y., has a full set of teeth and long, flowing black hair. The child shows every evidence of being healthy.

The doctor who was present when the child was born says that although there have been similar cases before, he does not think one has ever been known to live. The chances for the Tulen baby, however, are bright.

DOG STORY TOLD BY TREASURY OFFICIAL.

"The speech made by Senator Vest at the trial of a dog case some years ago brings to my mind a case in which the faithfulness, loyalty and love of a dog for his master was strongly and pathetically portrayed" said a Treasury official at a dinner one night last week. "A man whom I had known from childhood and who occupied first place in my friendship was taken ill, and after months of long suffering died. His death was a blow from which I shall never entirely recover, and it is just this one thing above all others that poor old Dick, my friend's dog, and I held in common.

"During my friend's illness I called at his home on my way to office, and as soon as working hours were over I was at his bedside again. Always I found Dick there, looking up in his master's face with his big sad eyes. I patted the faithful fellow and told him it was all right, that his master was going to get well. He would wag his tail and lick my hand in reply. There he stayed, and nothing could induce him to remain away very long. Night and day he lay there at the foot of the bed keeping a faithful watch.

"Finally the end came. I am a strong man, but I went to pieces. The sight of that poor dumb brute would have torn a heart of iron, for no human being could have suffered more. During the preparations for putting the body in the coffin they were forced to carry the dog out of the house and tie him. But it was not for long. Dick broke his rope and quietly sneaked into the house and again took up his watch, but this time under the coffin, and there he stayed snapping at all who approached his master's body. When the pall-bearers were about to remove the casket it was I who saved the undertaker's life. It almost seemed that at last the strain had broken, and the poor dog's growls, which were more like groans, told his story. His attack upon the pall-bearers was violent, and for a moment I feared the animal had gone mad, but the poor fellow was crazed with grief. I approached him, and in the same manner as during his master's illness patted him and said it would be 'all right.' In this way I succeeded in getting him out of the house, but this scar on my hand bears evidence of the struggle I had in doing so.

"When I reached the street the first thing my eye rested upon was the dog Dick under the hearse, and there he remained in a dull, sullen way, walking along until the grave was reached.

"At the grave he was in a fighting mood no longer. He seemed to understand in his mute way that it must happen. After the burial I coaxed and begged him to come back with me, but to no purpose, so I left him there, where he died a few days later."

CARPETS UNSANITARY.

Convenient Abode for Millions of Microbes.

"The possibilities of housing microbes"—that is the terse way in which the objections to carpets are summed up by J. Willson, writing on "Carpet Dangers" in Good Housekeeping. Mr. Willson tells us that while in a carpeted room in a tenement-house 75 germs settled on a 2-inch saucer in five minutes; after sweeping there were 2,700! A thick carpet paper or other paddings adds to the life of the carpet and gives a spring and soft tread in walking, but it also adds to the objectional possibilities aforesaid. Mr. Willson proceeds as follows:

William Morris said the use of a carpet was excusable only when the floor was in bad condition. Yet even that is hardly sufficient reason, for a new floor can be laid over the old one. But if one must have carpets, let them be tacked down at intervals of not less than six inches and with long tacks driven in only a short distance. Or, better still, have the carpets fitted with brass eyes to drop over nails set permanently in the floor. Then, with some moving of the furniture the carpet can be cleaned frequently in the open air; better yet, have the carpet fill only the central part of the room, showing the bare floor for say one and one-half feet near the walls. This means less furniture to move at cleaning time and therefore more frequent cleanings.

In making over a carpet that originally fitted the entire room usually enough good pieces can be secured to make a presentable covering, when allowance is made for this bare floor around the wall. The floor can be painted, if in bad condition, or, what is better, lay a parquet wood border to meet the line of the carpet.

The modern steam cleaning of carpets is not so good as that of older days, as the airing is desirable. In cleaning a carpet it should be laid on the grass, face down, and then well beaten from the back. This causes the dirt to drop out of the loops where it is so deeply imbedded. Brushing the surface with a broom removes the lighter particles, and washing with a cloth wet in diluted ammonia will both clean and freshen the surface.

Matting is dirty and expensive for continuous wear. For summer, however, it is highly desirable. Those who have carpets can not do better than to follow the example set by Stephen Girard. Each spring this worthy business man had all his carpets taken up, the house cleaned and the floors then covered with matting. The carpets were thoroughly cleaned and were placed in hogsheads for storage till fall.

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,

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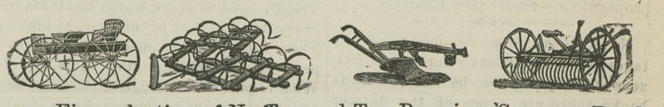
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