

# It Is Now Time

to begin to think about spraying your orchards.  
BEGIN RIGHT BY BUYING AN  
**Empire King Sprayer**  
which is the most satisfactory spray pump made.  
After we have supplied you with a Spray Pump then the next is something to use in it. We have  
**SCALESCIDE**

found to be very satisfactory by such farmers as Mr. John Bell, Mr. James Bell, Mr. J. Thos. Smith, Mr. James Newman, Mr. John Newman, Mr. James A. Lee and many others. Mr. James A. Lee of Sudlersville, Md., tells us that the inspector from the Maryland Experiment Station tells him that he never saw a better job done by anything or anybody as he could absolutely find no live scale in his orchard after the use of SCALESCIDE. What better recommendation can you want than that?

We also have the SUCCESS MANURE SPREADER which is a thorough rolling bearing machine, the only manure spreader yet using roller bearings which is a much lighter draft spreader. It is undoubtedly the best manure spreader made. See us before buying.

We are also prepared to furnish you with anything that you may need on the farm, OLIVER PLOWS, FARM WAGONS, HAMES, TRACES, LINES, COLLARS, BRIDLES, HALTERS, BACKBANDS, etc.

If you need a GASOLINE ENGINE either stationary or marine we are prepared to take care of you. For the stationary we have the MICKER which is simplicity in itself, and for the marine we have the FERRO which is too well known here to need anything further said. Let us figure with you on your wants.

**H. R. GRAHAM & BRO.,**  
Successors to SMITH & GRAHAM.  
CHESTERTOWN, MARYLAND

MAXIMUM QUALITY MINIMUM PRICE

# A. L. Sparks' Emporium

## A SPLENDID STOCK OF Dress Goods

When the quality can be thoroughly depended upon and the price is entirely moderate, the buying proposition becomes a very simple matter.

Here we offer you the very best that is possible to buy; show an extremely large assortment including all the new and popular shades and the range of prices makes it possible for every one to find something here exactly as wanted.

### SILKS SILKS SILKS

The price of silks have advanced very materially but we are still offering our guaranteed 36 inch black taffetas at \$1.00 per yard.

Over twelve hundred yards sold in the preceding twelve months without a dissatisfied customer.

### DOMESTICS DOMESTICS

We are selling staple muslin at wholesale prices, our purchases before the advance enable us to do this.

### MILLINERY . . . MILLINERY

The Rich and Refined in Millinery has full an eloquent expression in this department of our store.

Efforts intelligently directed are productive of results beyond precedent in the all-important questions of style, elegance and quality.

Your attention is directed to our extremely low prices.

This Department has stood the test of a careful buying public for years and is now complete with an array of stylish and up-to-date garments not often seen except in a city store.

Our well-known low prices are a large factory in the successful business done in this department.

Come and see us, we can show you our stock much better than we can tell you about it.

## Arlington L. Sparks

CHESTERTOWN, MARYLAND.

# Paroid Roofing

The greatest and cheapest Roofing on the market quality considered. Fire proof. Insurance companies accept it as perfectly safe. No coating or paint required. Millions feet used every year. We are manufacturer's agents. Let us show you this Roofing and quote you prices.

YOU CAN GET WHATEVER YOU WANT IN

**Coal, Wood, Building and Land  
Lime, Hay and Piping**

from the largest stocked yard on the Shore. ALL UNDER COVER. Call and see us and we will use our best efforts to satisfy.

**J. D. BAGGHUS**  
CHESTERTOWN, MARYLAND

It PAYS TO ADVERTISE IN THE "NEWS"

### INSURANCE STATEMENTS.

STATEMENT OF THE AMERICAN SURETY COMPANY, of New York to December 31, 1907.	
Capital	\$ 2,200,000
Total Admitted Assets	1,859,805
Total Liabilities	1,858,000
Surplus	1,858,000

STATEMENT OF THE UNITED STATES CASUALTY COMPANY of New York to December 31, 1907.	
Capital	\$ 400,000
Total Admitted Assets	1,859,805
Total Liabilities	1,858,000
Surplus	475,000

STATEMENT OF THE METROPOLITAN LIFE INSURANCE COMPANY of New York, to December 31, 1907.	
Capital	\$ 2,000,000
Total Admitted Assets	188,838,463
Total Liabilities	181,288,284
Surplus	11,851,859

STATEMENT OF THE NATIONAL LIFE INSURANCE COMPANY of Montpelier, Vt., to December 31, 1907.	
Capital	\$ 40,252,043
Total Admitted Assets	45,251,957
Total Liabilities	42,107
Surplus	45,251,957

STATEMENT OF THE MUTUAL BENEFIT LIFE INSURANCE COMPANY of New York, N. Y., to December 31, 1907.	
Capital	\$ 11,772,571
Total Admitted Assets	107,306,061
Total Liabilities	4,899,510
Surplus	112,179,122

STATEMENT OF THE PRUDENTIAL INSURANCE COMPANY of America, Newark, N. J., to December 31, 1907.	
Capital	\$ 2,000,000
Total Admitted Assets	130,164,473
Total Liabilities	130,000,000
Surplus	164,473

STATEMENT OF THE SCOTCH UNION AND NATIONAL INSURANCE COMPANY of Edinburgh, Scot., to December 31, 1907.	
Capital	\$ 1,662,244.26
Total Admitted Assets	2,315,636.09
Total Liabilities	2,315,636.09
Surplus	2,315,636.09

STATEMENT OF THE NORWICH UNION FIRE INSURANCE SOCIETY of Norwich, Eng., to December 31, 1907.	
Capital	\$ 2,293,777.00
Total Admitted Assets	2,293,777.00
Total Liabilities	2,293,777.00
Surplus	2,293,777.00

STATEMENT OF THE ROYAL INSURANCE COMPANY of Liverpool, Eng., to December 31, 1907.	
Capital	\$ 11,801,082.08
Total Admitted Assets	8,489,505.55
Total Liabilities	8,489,505.55
Surplus	3,311,576.53

STATEMENT OF THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY of London, Eng., to December 31, 1907.	
Capital	\$ 4,882,710.89
Total Admitted Assets	4,134,021.25
Total Liabilities	2,088,088.45
Surplus	2,045,932.80

STATEMENT OF THE PHOENIX ASSURANCE COMPANY of London, Eng., to December 31, 1907.	
Capital	\$ 1,089,000.00
Total Admitted Assets	2,066,418.75
Total Liabilities	955,151.42
Surplus	1,111,267.33

STATEMENT OF THE NORTHERN ASSURANCE COMPANY of London, Eng., to December 31, 1907.	
Capital	\$ 4,263,630.75
Total Admitted Assets	1,355,952.97
Total Liabilities	1,355,952.97
Surplus	1,355,952.97

STATEMENT OF THE ST. PAUL F. & M. INSURANCE COMPANY of St. Paul, Minn., to December 31, 1907.	
Capital	\$ 500,000
Total Admitted Assets	5,001,429
Total Liabilities	1,135,033
Surplus	3,866,396

STATEMENT OF THE UNION INSURANCE COMPANY of Philadelphia, Pa., to December 31, 1907.	
Capital	\$ 200,000
Total Admitted Assets	890,963
Total Liabilities	75,000
Surplus	815,963

STATEMENT OF THE PENNSYLVANIA FIRE INSURANCE COMPANY of Philadelphia, Pa., to December 31, 1907.	
Capital	\$ 750,000
Total Admitted Assets	6,662,117
Total Liabilities	1,613,284
Surplus	5,048,833

STATEMENT OF THE GRANITE STATE FIRE INSURANCE COMPANY of Newark, N. H., to December 31, 1907.	
Capital	\$ 200,000
Total Admitted Assets	932,297
Total Liabilities	688,074
Surplus	244,223

STATEMENT OF THE NATIONAL FIRE INSURANCE COMPANY of Hartford, Conn., to December 31, 1907.	
Capital	\$ 1,000,000
Total Admitted Assets	7,453,935
Total Liabilities	4,950,195
Surplus	2,503,740

## SERMON ON MARRIAGE

Very Rev. John A. Lyons, the Vicar-General, Defines Catholic Doctrine.

Erroneous Notions of Matrimony Corrected and the True Idea of the Sanctity of the Family Forefully Expounded.

Very Rev. John A. Lyons, V. G., pastor of the Cathedral, recently began a series of instructions on "Christian Marriage," which have attracted more than usual attention. In the opening sermon Father Lyons introduced the subject by quoting from a diocesan circular issued by Rt. Rev. Alfred A. Curtis, former Bishop of Wilmington, as follows:

"Almost all evils, whether to the church or society or the individual, take their start either in the want of a home or else owe their beginning to a home insufficient or bad. To sanctify the home then, is to purify and sweeten the foundation head whence issues the life afterwards to set its part in the church and the world. And unless Christ be put in possession and use of the home thence to send abroad men there previously grounded in faith and piety, it is certain that nothing else will ever much avail in behalf of arresting the ravages of unbelief, worldliness and profligacy."

Marriage—family—home—is as interesting and attractive subject at all times but to-day it is a question of life or death. The nations of the world are engaged in a mighty struggle to maintain and extend the interests of trade and commerce and other material interests. They are building mighty navies, enlarging their armies and constructing colossal fortifications, and all the while are neglecting the one sovereign source of prosperity and the most invincible rampart of defence—the family. The family throughout the world to-day is rotten to the core. Why so? Because it is a divine institution? No, but because the state, the people and men have interfered with, have profaned, have destroyed it. God made the family a perfect work in its unity and multiplicity, modelled on His divine essence and relationship. God constituted the family a living organism, a vital unity between one man and one woman and their offspring. From the very days of the fall to the present time, men have conspired against this consecrated unity and have transformed it into a hideous, diseased and disunion, into polygamy or polygamy, simultaneous or successively eventuating into the pagan abominations of free love or common prostitution. The Catholic Church alone has saved the family and thereby renewed and regenerated society and civilization. With her marriage is not a mere natural or civil contract. It is a sacrament, a holy institution—holy in its unity, its indissolubility, holy in its life, holy in its mission and duties, holy, however, only in Christ and His Church. Christ has elevated marriage to a life and dignity and mission similar to that of His Church. What could be grander or holier or more beneficial?

Vocation Requisite. The common belief is that everybody is free to marry. Strange it is that so great and holy and responsible institution, upon which the welfare of society in church and state depends, should be free to all comers, the blind, the lame, the palsied, the leprous, the deaf and the dumb, the consumptive and the lunatic, the criminal and the corrupt, and the idiot. Marriage is open to all. No preparation required. Love at first sight; meeting at a ball or theatre or card party; a pretty face or dress, the color of a person's hair, are sufficient reasons for entering into the holy state of matrimony. If only a person has money or position, no matter how acquired, marriage is regarded by parents as the greatest honor to themselves and children. Virtue and religion are regarded as unimportant considerations. Stranger yet that in reference to every other profession or trade, some fitness seems always a necessary prerequisite. No one employs a tradesman at first sight. 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