## The Virginia Gitizen.

DEMOCRATIC WEEKLY. [Enteredat Irvington P.O. as 2d class matter

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W. R. ROWE, OFFICE MANAGER.

All communications or business letters should be addressed to the Virginia Citizen Irvington, Va., to receive prompt attention.

Friday, February 25. 1910.

NO MEAT-EAT OYSTERS.

for meats the Baltimore American has this, among other things, to say about the subject:

"In the vast stretches of the Chesapeake Bay is found the answer to the difficulty that confronts the laboring people of America today.

The one wholesome, strengthening, cheap substitute for meats is the oyster. For years the people of America have looked upon this bivalve as a luxury. It may have been in the days when meat was selling for 10 cents a pound. but now there can be no denial that it ceases to be a luxury when pork and beef are between 20 and 30 cents a pound. Oysters can be bought upon the market in this city at 30 cents a quart for the standards and 40 cents for the selects. There are two and a quaroil ter pounds of oysters in each quart. For standard oysters at 30 cents a quart the price per pound would be but 13t cents. For select oysters at 40 cents a quart the price by the pound

is less than 18 cents. "Now, here is an important considthe skin or cores cannot be used. In oysters, on the other hand, there is nothing that the purchaser loses. All called to the law regulating corporaof the oyster goes into food that is strengthening and healthful.

"In the next place there is no trust to control the price. The oysters are demand. They are marketed as fast as gathered. The supply is practically unlimited, or can be made so if the recommendations of the State Shellfish Commission are enacted into law."

WHEN John Brisben Walker went to urge a parcel-post system on Postmaster-General Wanamaker, years ago, Mr. Wana-maker declared that there were four great obstacles, namely: the American Express Company, the Wells-Fargo Express Comthree stiff obstacles-the governriers. We are opposed to the its tributaries. persecution of corporations, but Delieve in regulating them, and oyster navy, maintained almost exclusional personal per

may believe because it wants to the Newport News Press, or any State government. On the contrary, other unfriendly to Commissioner every taxpayer in the State is levied Lee and Secretary Matthews, that upon in order to pay for the protection the latter want to break the Baylor Survey, and place these

The members of the Legislature from officials in a false light by sugarthe tidewater counties are always ready to think so. They do not seem to care nies to file rates from port to port. The the Virginia State Board of Fisheries coated, suave phrases, but the to vote money out of the Treasury for whether the oyster beds are cultivated point is made that should competition for another term of four years. The facts and the record do not bear the oyster fund. But when it comes to or exhausted; whether the revenue is be allowed by foreign vessels then the Board is composed of W. McDonald Lee, them out. Strange, indeed, that they should be such bed-fellows now, when for the past two years for the benefit of the whole State, then they should be such bed-fellows now, when for the past two years for the benefit of the whole State, then the overall stage or small. And so the overall stage or small. She allowed by foreign vessels then the stagemers on the Bay would find their trade confined chiefly to passengers, which alone would not pay. the Chamber of Commerce and our tidewater friends become economical fate that its predecessors have met. In the Rivers and Harbors bill Virginia and Harbors billine and Harbors bill Virginia and Harbors bill Virginia and Harbo press of Newport News were cod-dling Mr. Armstrong in his attack amazed at the cost of the survey. In Funny, isn't it? on the Baylor Survey and upon point of fact, that survey was made at the Commission of Fisheries. The a cost of 66 cents on the dollar, for one-that nobody knows just what is best to Newport News. Three hundred thousment is pleasing to those who have truth of the matter is that the efforts of the Commission to estabforts of the Commission to estab
Ine a cost of 66 cents on the dollar, for onethat hobody knows just what is best to
be done. It is still in the experimental stage, but we think that a great

Newport News. Three hundred thousand dollars will be spent on the chanwatched the wonderful growth of the
Newport News. Three hundred thousand dollars will be spent on the channel, and removing Thimble Shoals. The
Virginia Fisheries under the Board's lish lines in the James where none exist does not suit these big planters. The encroaching planters. The encroaching planters. The encroaching planters who are competent to judge to be the point has been gained in recognizing the fact that the seed supply is of prime consideration. That must be the country. It was made exclusively for the country is the country of ter is the man who would be the protection of the right of the oyster case in the oyster industry as in farm- for improving Machodoc creek, \$8,500 the protection of the right of the oyster-driven back and the tonger let in to ground he has long been deprived of. Get the records straight, and come with understanding. Every Tidewater Senator voted for this meritorious bill last session.

It is for the Legislature to decide at this session whether the amendments to the law asked for by the Shellfish Commission shall be made. Common business prudence, ordinary concern for the welfare and progress of the State.

notion that the Chinese eat them demand that they should be passed. be true. But a small box con- Why should the development of a great be true. But a small box containing six orange colored mice, to be used in scientific experiments lately imported from Europe, had a value placed on the lot of \$10,000.

Senator Tillman improved.

Senator Tillman of South Carolina, who was reported as dangerously ill, who was reported as dangerously ill, has passed from the serious stage of house they were in set on fire.

Senator Tillman improved.

Senator Tillman of South Carolina, who was reported as dangerously ill, has passed from the serious stage of his malady, and may recover. It is not probable, however, that he will regain his old vigor, and is subject to a fatal relapse at any time.

Senator Tillman in Mark week fell out among themselves, who was reported as dangerously ill, has passed from the serious stage of his malady, and may recover. It is not probable, however, that he will regain his old vigor, and is subject to a fatal relapse at any time.

TUESDAY last was the birthday DOINGS IN LE ISLATURE of George Washington. No public notice of this in our county save the closing of the public schools and banks. This should not be; our people should celebrate the memory of Washington

The Rison "divorce" bill was killed. in some special and public manner. Certainly here, in the North ern Neck, where he was born, and where that other great Virginian first saw the sun, we should hallow these names as sacred And yet Lee's birthday passed unnoticed.

Virginia of late, if we are to judge from her newspapers, is more interested in oysters than in national affairs of any kind, says the Montgomery Ad-

Too fast, friend; too fast. Isn't the Virginia oyster a national affair-national delicacy?-News-Leader.

Going everywhere and swal owed by folks north, south, east and west, and entering into the gizzards of the nation, it looks as if the Virginia oyster may be called inter-national.

A FINE and jail sentence for A A. Yoder, the interloper that came to Richmond to reform it. is the sequel to an abuse of the Along the line of a recent edi-freedom of the press. The trial torial in these columns urging all through was a vindication of tax laws and requiring a report to be single acre is thrown out which the Mr. Downing has sold nearly all of his the public to turn to oyster eat- the honesty of Clyde W. Saunders made to the next General Assembly, tonger is now privileged to work and property in this county. and Chris Manning, whom some providing for summoning witnesses and that if the lines are changed as he prostyle the "bosses" of Richmond. and this is acknowledged by their concur in the justice of Yoder's conviction.

> J. P. Morgan sailed for Europe quiet until his return.

Dr. Cook, the Artic explorer, has showed up in Chili. This country got too warm for him.

CRISP NEWS.

All signs point to an increase in the principal crops of the country for the

Fruit reports are coming in, some that the fruit is all killed, others that it is unhurt. Take your choice.

Easter occurs exceptionally early this year, in fact, it will occur earlier than at such compensation as may be agreed general assembly merely proposes to neighborhood. eration in the substitution of oysters after March 22nd will appear March for the high-priced meats—there is no 25th, therefore Easter, which is always the General Assembly, and shall be the Times-Herald. We do not see what T. L. Pierson has been indisposed for above are for solid oysters at retail will be March 27th. Easter will not be prices. In buying meats bone and early again, except in 1913, when it counties or municipalities, for the purgood to accrue to the oyster industry, James L. Motley, whose health has gristle have to be thrown away, in comes on March 23rd, until 1921, when pose of securing information, as they vegetables there is a waste, in fruits it falls on the same date as this year.

The attention of those interested i tions, joint stock companies, associations and insurance companies to the necessity of making returns of their business, gross and net income for the sold at their actual value. There is no year 1909, on or before March 1st, 1910. storing of them away to await the and to the penalties attached to failure State, W. K. Lowry, at Richmond.

### MARYLAND UP AGAINST IT, TOO.

The enemies of the policy of oyster planting, after having mutilated the Haman bill when it was passed with amendments designed to render it inthe Adams Express Company, effectual, are now twitting those who have favored oyster culture because the amendments they put on accomplished pany and the United States Ex- to a certain extent the purpose. Year press Company. The oys'erman after year the State's revenues from of America today is "up against" oyster licenses have been devoted to the support of the oyster navy. The oyster ment pure-food crank, the machi- navy is used for keeping the dredgers nations of the patent oyster tub off the tongers' oyster grounds. For manufacturer and the express several years the oyster funds were incompanies; and the greatest of these is the express companies. Several years the oyster lands were in the companies and the greatest of sufficient to support the oyster navy. The General Appropriation act of 1906, These rapacious concerns declare chapter 809, contained this item: "To forty and fifty percent on bloated supplement the revenues of the cyster stock, and whine when the State fund, the sum of \$15,000." At the next purposes to tax them a fair session—that of 1908—the Legislature amount for doing business. The appropriated, by chapter 90 of that shipper is paying for it all, and session, the sum of \$35,000 "to be ap-Virginia is discriminated against plied to the payment of salaries and exin favor of northern shippers.
Anyone who has had occasion October 1, 1907, to October 1, 1908." to ship by express periodically in the last few years recalls forcition of \$50,000, mainly to protect the bly the continual increase in rates and observes how express companies are forcing out freight shipments and independent car-

Virginia could grapple no more pernicious octopus than the ex
between \$50,000 and \$60,000 a year. The

late and otten for advice and instruction.—Washington Herald.

Baltimore owners of steamship lines

late have been unusually severe, taxnatural oyster beds of the State are among its richest and most valuable Our friend of the Warsaw News possessions, and yet they contribute

able, unless indeed the common the welfare and progress of the State

The Rison "divorce" bill was killed in the House Saturda

State-wide prohibi ion received an expected blow Monday when the House Committee by a nearly unanimous vote reported the bill with the recommendation that it be not passed. The measure goes to the calendar with this black eye.

Saturday last was the last opportunity to present bills, and thirty-nine score to 428, almost a hundred less than last session. The calendar will hardly be cleared, many bills dying because they cannot be reached. The Legislature closes March 12.

BILLS INTRODUCED.

By Messrs, Nolting, Lion and Curtis: A bill to allow any resident, person, corporation or association to employ non resident capital in the development of the clam, terrapin oyster or other shell fish industries of this State.

A TAX COMMISION BILL. Following is a meri orious bill introduced by Mr. Wellford creating a com- hibit. mission for the purpose of revising the dience: 1. Be it enacted by the Gen- he will turn into 8,000 acres. political enemies. Even the latter eral Assembly of Virginia, that a coma few days ago, having previous-ly advised Wall Street folks to be the speaker, three from the Senate. In doubt that the lines should be one of whom shall be the chairman of straightened as proposed. the finance committee of the Senate. and two to be appointed by the president of the Senate, whose duty it shall be to revise, correct and adjust the tax laws of the Commonwealth, reportauthorized to employ a stenographer, clothed with power to summon before harm can be done by changing the lines a week or more, but his condition is a it such officers of the Commonwealth,

#### BIRD BILL SHOULD PASS.

may determine necessary.

moment are very slim if our information is correct. The lines of the so-called Baylor sur- an improvement over the present law. to \$23 a ton. This is what keeps so vey are irregular, uncertain and in It should be given a trial. some cases mythical. The bill provides

may be properly policed. But all that has been threshed out. The point in the story is that the donothing policy prevails. It is the same old story of let it alone. Hands off, say the Tidewater objectors, and the mem- and about 8,000 will become laws. bers from other parts of the State say "All right. What's the use?" Members from the interior seem to be willing to let the whole subject drift out with the tide and go to sea.

It is a mistake. It is a blunder. It s an injustice to the tax-payers of Virginia and to the interests of the State as a whole. The oyster grounds reached an agreement with President belong to the whole State and to all the Taft to have Congress adjourn between people, and the whole State and all the May 1 and 10. people should get the benefit that belongs to them. Of course those who live close to the seashore have an advantage of position, and are entitled to all the privileges that it yields them. But bill.

passage of the Humphrey Ship Subsidy master, with three decks and a register grounds do not helper. the oyster grounds do not belong to any

### THE BAYLOR SURVEY.

Dr. H. F. Moore, of the United States ssion, mercilessly exposed the "Baylor Survey" in an address before the House Committee on the Chesahere Sunday on a flying trip to see his peake and Its Tributaries Friday afterfamily noon. He said in that survey Capt. We are sorry to report that Mrs. J. T. Lewis is not improving. Samuel

Baylor had not examined the natural rock and that as a consequence some valuable rock had been left out and much barren bottom included. The lines of the Baylor survey, he declared. are irregular and erratic, where they exist, and in a large part mythical. He further declared that with the James River situation as it now is it is impossible to police the territory and prowent to the desk, running up the final tect the State's interests, as the officers are often unable to determine whether in readiness to begin plowing as soon as

Richmond Virginian.

or not a tonger is poaching. Dr. Moore is convinced that the remedy lies in straightening the lines as weeds and undergrowth are occupying indicated in Commissioner Lee's chart. a good bit of time. His only criticism of those lines is that they are not so circumspect as they high on the market and those who have should be. The lines exclude 4,400 them for their own use are lucky. acres of oyster bottoms, so-called, in a German clover is the next best growing total acreage of 18,000. In the territ crop for hay and is what the people are tory excluded there are about 280 paying attention to now. It makes acres of real value, and all told about good feed. 30,000 bushels of oysters out of a total. Frank Seatle, of Westmoreland, was in the entire district of 950,000 bushels. here some weeks ago looking around There is nothing alarming in that ex-

making it a misdemeanor for disobe- poses, what is now 4,000 acres of rock this section not long since talking bug-

gies. He has sold a good many in this mission of seven be appointed, four urged the necessity of protecting and from the House of Delegates, one of developing the seed beds of the James. whom shall be the speaker, and one the We believe that the changes proposed chairman of the finance committee of in the Wickam-Byrd bill will be an effilatter are soaring beyond our reach. the House, and two to be appointed by cient means in that direction. We have in this section, and the demand for them great. Milk and butter are not only

#### NO HARM IN IT.

Newport News Times-Herald 1 The lines of the Baylor Survey are ing to the next General Assembly such not sacred, although some people seem bill as in their opinion will accomplish to think so. True, the natural rock moved near Coan. the purposes of this act. 2 That the belongs to the people and is not to be members shall receive a per diem of taken away from them for private gain. section but scarce. It is a pitiable consix dollars for each and every day but there is much territory in the Baylor they are engaged in the work directed Survey which does not contain any R. R. Coverdale, who had charge of MERCHANT in this act, and their necessary travel- natural rock. The line is now so uncer- Mrs. Allison's farm last year, has moved ing expenses. 3. This Commission tain that it is hard for any man to say, to Sharps to accept a position with the shall have the right, and are hereby authorized to employ a stenographer, limits are. The bill now before the and family will be missed for the limits are. The bill now before the land family will be missed for the land family limits are. The bill now before the and family will be missed from this upon. 4. The commission hereby ap- straighten the lines and define them as The price of lambs is good, and many pointed shall sit during the recess of indicated in the map recently printed in are being shipped. as indicated. We do not see any great little improved at this writing. but the measure is harmless. True, it been poor for some time, has completely leaves out a little rock here and there, broken down and is now in a hospital. but not enough, as we understand it, to We trust he may soon be restored to his amount to any loss to the public. As a former self. police measure, however, it is good and

the chances of its passage at the present merely on the score that it "breaks the measures six inches across the stump. Baylor Survey" and is the entering wedge. The Commissioner offers it as town daily at prices ranging from \$22

that they shall be straightened and de- is a greater supply of seed oysters and hay, meat, etc., they buy these when fined so that the territory included, es- a better quality. The proposed law prices are highest. pecially in the seed-producing district, will give better protection to the seed peds and that is greatly to be desired.

### DOINGS IN CONGRESS.

30,000 bills are pending in Congress, The bill in Congress to make Peary Creek Packet Co., on the Potomac river, a rear admiral has been set back in which was being fitted up at Owen's

Senator Daniel has gone to Florida for his health, and will probably not appear again in the Senate this session. Leaders of the Senate and House have

Over the protest of the Democratic

ter of 3,760 gross tons, measures nearly one section. The Constitution says There is no Senator who is visited that the oyster beds shall be held in oftener by the members of the House trust for the benefit of the people of from his State, than Senator Martin, of this State. The oyster grounds, the Virginia. The rotund, white-haired 30 men, which left Norfolk navy yard Chick Starter. Chick Food. Scratch Food Makes hens lay waters of the Chesapeake and its trib- legislator from the Old Dominion, is the more than two weeks ago, is missing

catch the oysters. But they are en- are a good deal exercised over a bill ing the strength of even the largest titled to enjoy their share of the reve- now before Congress to regulate steam- steamers. nue and they have the right to demand ship traffic not inter-ocean. They say that the oyster grounds shall be so it will cripple and nearly destroy the farmed as to yield the greatest revenue, local river and bay trade, as it would KIND WORDS FROM MARYLAND. subject to the restrictions of the Con- permit foreign bottoms to carry local We congratulate Virginia's new exfreight and passengers. The clause in ecutive, Governor Mann, on the excel-Curiously enough, their representa- the proposed law most objected to is lent judgment shown a few days ago tives in the Legislature do not seem that requiring the steamship compa- when he re-appointed the members of

ginia will get about \$50,000 for im- brightest and most representative citiprovements of the harbor at Norfolk, zens, has been a valuable asset to the The oyster question is so intricate and something for the same purpose at Old Dominion, and their re-appoint-You are in Need of Help

## R CHMOND COUNTY. Fortune Telling

MARVIN GROVE. A. G. Headley, of Baltimore, was

DOWNINGS.

The weather the past week has looked

more like farming than it has since

Christmas, and farmers are getting land

it gets dry enough. Very few around

here did any plowing last fall, hence

Peas for hay growing are scarce and

A. C. McKenney, of Village, was in

Fish have been substituted to a great

extent for meat since the prices of the

Milch cows seem to be getting scarce

luxuries, but great helps in any family

Justice Cralle seems to be kept quite

busy of late. Mr. Cralle presides over

are to the point and impartial.

dition to exist in a rural district.

section to improve land this year.

BOAT NOTES.

Steamer Albatross, of the Pope's

Railway, Weems, has been completed

The Coast and Geodetic department

which has been on the upper Rappa-

hannock for some time surveying, has

been harboring in Carters and Urbanns

creeks the past week or so while work-

The largest wooden vessel in the

340 feet long, 50 feet beam and over

The naval tug Nina, with a crew of

come now and get your share of the bargains we have to offer in every line

Just received a large lot of shingles

from a mill in North Carolina. We are

Respectfully,

SHARPS, VA.

W. CLARKSON.

selling these cheaper than ever. Our prices cannot be duplicated.

sell for cash or produce.

of merchandise.

ing on the lower Rappahannock.

and gone on her regular route.

REPORTER.

his court with dignity, and his decisions

A. K. Hinson, who has resided in this

section for a number of years, has

Hogs are in great demand in thi

his old home place.

an's happiness—womanly health.

The woman who neglects her health is neglecting the very foundation of all good fortune. For without health love loses its lustre and gold is but dross.

Womanly health when lost or appared may generally be regained by the use of Dr. Pioree's Favorite Prescription. Purcell's infant and Everett Lewis's This Prescription has, for over 40 years, child are also on the sick list. been curing delicate, weak, pain-wracked women, by the hundreds of thousands Mr. and Mrs. S. S. Lewis are wearing smiles at the arrival of their son. MAMA'S LITTLE GIRL.

and this too in the privacy of their homes without their having to submit to indelicate questionings and offensively resugnont examinations.

Sick women are invited to consult Dr. Pierce by letter free.

All correspondence held as sacredly confidential. Address World's Dispensary Medical Association, R. V. Pierce, M. D., President, Buffelo, N. Y. Dr. Pierce's Great Family Doctor Book, The People's Common Sense Medical Adviser, newly revised up-to-date edition—1000 pages, answers in Plain English hosts of delicate questions which every woman, single or matried, and to know about. Sent free in plain venture to any address on received. ought to know about. Sent free, in plain wrapper to any address on receipt of 21 one-cent stamps to cover mailing only, or in cloth binding for 31 stamps.

#### Special Offer to Merchants our Ledger for 1910 we are making a special offer of PRINTING as follows:

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CHARLES & LOMBARD STS. BALTIMORE.

CEPHAS M. LEWIS & SONS, C. S. SCHERMERHORN & SON,

MERCHANTS. E. Camden St.. BALTIMORE, MD. T. Jerome Downing, of Heathsville,

oultry, Eggs, Grain and Live Stock you will eventually ship to Why not now?

# Commission Merchants

MOR THE SALE OF Produce, Oysters, Live Stock, Hides, Poultry

12 E. CAMDEN ST... BALTIMORE, MD.

A. BURKER,

516 ENSOR STREET BALTIMORE, MD.

> BUY YOURSELF A GOOD

WATCH. Our assortment of Solid Gold, Gold-

illed and Silver Watches is most com-lete. We guarantee the following: Richmond Virginian.)

A bill has been prepared with care and has the approval of the Commission of Fisheries as well as of Dr. H.

Commission, who recently made a survey of the James River oyster grounds.

Commission, who recently made a survey of the James River oyster grounds.

But objection has been raised to this, that and the other thing in the bill, and the chances of its passage at the present the control of the commission of the united States Fish cow stands.

Commission of Fisheries as well as of Dr. H.

Commission, who has been an invalid about the rock within the new lines could be far better protected and with far less the police measure, however, it is good and a desirable change. Unquestionably the rock within the new lines could be far better protected and with far less for the part of the commission of Fisheries as well as of Dr. H.

Commission, who recently made a survey of the James River oyster grounds.

Commissioner Lee and his associates on the board are in hearty accord with the Byrd-Wickham bill. In fact it is their bill and it should not be rejected the chances of its passage at the present of the commission of Fisheries as well as of Dr. H.

Commission, who has been an invalid about the voldest citizen in this section, who has been an invalid about the rock within the new lines could be far better protected and with far less for the years, keeps as cheerful as a child.

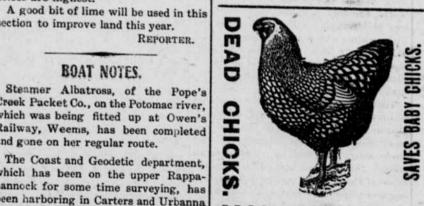
Dr. G. C. Mann was in our community and a survey of the James River oyster grounds.

Commission, who recently made a survey of the James River oyster grounds.

Commission, who has been an invalid about the years, keeps as cheerful as a child.

Dr. G. C. Mann was in our community and the rock within the new lines could be far better protected and with far less far better protected and with far less

The great need in the oyster industry to the grind stone—instead of growing 28 E. Balto. St., BALTIMORE, MD. Reference, "The Editor."

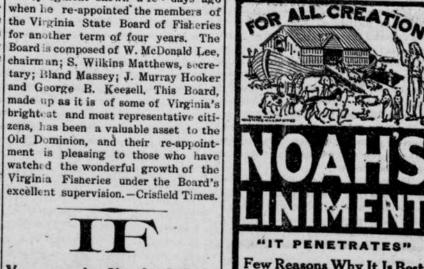


PREVENTS DIARRHOEA. Chas. S. Grason. Baltimore County. Md., writes
"I have found by actual comparison that Bolgi
ano's 'Square-Deal' Chick Starter has a great ad
vantage over all prominent foods on the market, i
does not give the baby chicks diarrhoea."

BEST HE EVER PURCHASD. Eli L. Griest, Cessna, Pa., writes: "Your Square-Deal' Scratch or Poultry Food is the best I ever purchased at any price. I have no trouble to sell it, my customers like it."

DON'T BE FOOLED. If your local merchant don't sell "Square Deal" Foods, drop us a postal we will tell you who does. Send us Sc in stamps to pay the postage and mention the name of this paper, we will send you package each of pansies Nasturtium, Asters, Sweet Peas, Scarlet Sage, also our Garden and Flower Seed and Poultry Supply Catalogue.

J. BOLGIANO & SON. Seed Growers, Importers, Manufactur-ers. Four Generations of Un-Baltimore, Maryland.



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Gives relief for All Nerve, Bone and Muscle Aches and Pains more quickly than any other remedy known.

Its Peculiar Penetrating Properties are Most Effective.

May be used with absolute confidence in its purity for Internal or External Uses, It is Triple Strength. A Powerful Speedy and Sure Pain Remedy therefore, most Effective in producing desired results.

Not only contains the ald-dashlened ingredients of pain remedies used by your grandparents, but also embodies the Latest and Most Important Up-to-date Discoveries known and used in medical science.

25c, 50c, and \$1,00 of your dealer. The Genuine has Noah's Ark on every package. Sample by mail free. oak Remedy Co., Rickmond, Va., & Rose

Receivers, Shippers, Dealers, GRAIN, HAY, FEEDS, LINSEED MEAL, COTTON SEED MEAL. BEST STONE LIME IN BARRELS.

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# P. JUSTIS & CO., E. W. ALBAUCH & SON WHOLESALE COMMISSION MERCHANTS.

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Office and Stall, Section N Wholesale Fish Market, Warehouse, 30 Market Place BALTIMORE, MD. Shad and Soft Crabs, Specialties. Top Prices Guaranteed.

R. A. BANNING,

Send for Catalogue and 12 E. LOMBARD ST., Cor. Ostend St., BALTIMORE, MD., Price List.

Wholesale Manufacturer of Carriages, Road Carts, Wagons and Daytons.

Carriage- and . . Wagon-Makers' Supplies.

Established 1869.

Refer to Citizen's National Bank OUR SPECIALTIES:

Fruits, Vegetables, Poultry, Live Stock, Fegs. Wool and Froes. HIGHEST PRICES. PROMPT RETURNS

Correspondence and shipments solicited. I. COOKE & SONS.

General Commission Merchants,

BALTIMORE, MD

The boats are bringing hay from town daily at prices ranging from \$22 WM. J. MILLER. YOU CAN WORK THIS EXAM-PLE, AND NOBODY CAN FOOL YOU ON THE RESULT.



PARDON US FOR ASKING, THEN, WHY MONEY CAN BE FOOLED **OUT OF YOUR POCKET BY HIGH-RATE INSURANCE COMPANIES?** 

You are paying, or asked to pay, from 2 to 6 per cent a year-or \$20 to \$60-on a \$1,000 insurance policy.

It has cost an average of \$8.31 for the best properties, and \$18.75 for the worst risks, in this home association—less than one-half old line companies' rates.

Last year the figures were \$9.75 to \$15.75 per \$1,000 for storesabout one-third what it cost in other companies. And yet we paid out nearly seven thousand dollars for losses. Best dwellings have cost only \$17 per \$1,000 for five years (entrance fees and assessments combined)!

### FIGURE, AND ACT, FOR YOURSELF. Respectfully.

NOTRHERN NECK MUTUAL FIRE ASSOCIATION.

(\$10,000 capital stock paid up.)

Irvington Va.

veri les

## COMPARATIVE STATEMENT

SOME EXAMPLES IN CLASS XX FOR PAST FOUR YEARS: (All calculations based on \$1,000 insurance, for the period of one year.)

1905 1906 1907 1908	Rate 1 \$ 8.34 5.84 12.34 7.34	Rate 1½ \$11.25 6.75 17.25 9.75	Rate 2 \$13.75 7.75 21.75 11.75	Rate 2½ \$15.84 8.75 26.25 13.75	\$18,75 9,75 80,75
AVERAGE PER CENT—	\$33.36 Less than 1 per cent.	\$45.00 Little over 1 per cent.	\$55.00 Little over 1½ per cent.	\$64.59	\$75.00

N. B. -Entrance fees and assessments (all costs) included in above. Ratethe cheapest assessment rating in this Class; rate 2 is the average store rating, and rate 3 the highest. Find your rate, and see what it cost you. T. O. Smither, Kilmarnock, rated 3, was asked 6 per cent by old line companies. It has not cost him 2 per cent with us. In 1907, the heaviest year for

hres during fifty years, it cost our worst risks only three per cent. Facts are facts, and "figgers don't lie". Can this record be beaten? There is every reason to believe these low rates will continue as our member-

A million dollars in class X today and two millions in class A! We are

## HERE'S A RECORD BREAKER-

	ACCOUNT NAME OF STREET		TOTOOTOD	DREA	B.P.F.
511	1896,	\$ 95,970		1903,	\$ 529,370
	1897,	180,770		1904,	
	1898,	202,365		the second secon	658,373
	1899,	Same and the second second		1905,	1,444,524
		253,965		1906,	1,740,489
	1900,	267,400		1907	2,224,935
	1901,	317,030		1000	
	1902,	379,905		1908,	2,781,342
	In four	veere the	h		Charles of the second

In four years the business of our home fire association has more than quadrupled, as shown above. Starting in 1896, with less than a hundred thousand dollars, there is 30 times that much on our books today-more than three millions of