Beard,infant,in the Circuit Court for Frederick County,sitting as a Court of Equity exhibited.

The Defendants cannot admit any of the matters and things alleged in the Bill and being infants of tender years,submit their rights to the protection of this Court.

John H.Martz.
Guardian Ad.Litem.

(Filed January 21,1924)

T E S T I M O N Y

The FrederickTown Savings Institution,a body corporate of the State of Maryland,	"	No. 10,689 E Q U I T Y.
	"	In the Circuit Court
Vs.	"	for Frederick County,
	"	sitting as a Court
Rosa C.beard,widow,James E.R.Beaard, Infant,and Kyle M.Beard infant.	"	of E Q U I T Y.

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The above entitled case being at issue and notice having been given me by the Solicitor for the Plaintiff,of his desire to take testimony therein, I, Clayton O.Keedy,one of the standing Examiners of said Court,duly appointed,qualified and sworn,having assigned the 22nd day of January,A.D.1924, at the office of Jacob Rohrback,Esq.,in Frederick,Maryland,as the time and place for taking the testimony in this cause,and having given due notice thereof to the parties concerned,did,at the appointed time,and place proceed to take the following testimony,to-wit;-

Present;

Jacob Rohrback, Esq.,Solicitor for Plaintiff.
Milton G.Urner,Jr., Esq.,Solicitor for Defendants.

The Plaintiff filed with the Examiner as evidence Exhibits-A.B.C.which are herewith returned by the said Examiner.

Rosa C.Beard,a witness of lawful age,produced on the part of the Plaintiff,being duly sworn and examined by viva voce,deposed and says;-

My name is Rosa C.beard, I am the widow of James L.C.Beard,late of Frederick County,deceased, mentioned in these proceedings. My said husband,James L.C.Beard,departed this life on October 15th, 1922,in Frederick County,Maryland,without leaving a Will and left surviving him myself,his widow, and two children,namely,James E.R.Beard,who was born August 14th,1908,and Kyle M.Beard,who was born March 4th,1913,both of whom are under twenty-one years of age and have been residing with me, their mother,since the death of their father.

My husband, the said James L.C.Beard,left no personal estate in consequence of which no administration was had in the Orphans Court of Frederick County. Consequently his creditors have to look to his real estate for the payment of thie claims.

At the time of the death of my said husband,he was seized and possessed of a lot situated on the North side of East Church Street,in Frederick City,Frederick County,Maryland,which was conveyed to him by Clara Lowenstein,widow,by Deed dated April 12th,1921,and duly recorded. I look at the certified copy of said Deed herewith filed marked "Exhibit C",and that Exhibit correctly describes said real estate. The said real estate,in my judgment,is worth about $8500.,at least certain real estate men have named that as their opinion of the value.

After purchasing said lot,my husband built the house now thereon.

I look at "Exhibits A and B" filed with the Bill in this cause,being two notes to the Frederick-Town Savings Institution,one for the sum of $1800. and the other for the sum of $2700. as appear on the face thereof. I also look at the signature James L.C.Beard on each of said notes and the same is in the genuine handwriting of my husband,the said James L.C.Beard,who signed said notes as principal. The one note I signed as security for my said husband,and the other note is signed by myself and my father,D.R.Wachter,as sureties for my husband on said note. I know my husband borrowed the money mentioned in said notes for building dwelling houses.

CROSS-EXAMINATION waived.

To the general interrogatory by the Examiner;
Nothing further that I know of.

Mrs.Rosa C.Beard.