J.Marshall Miller, a witness of lawful age, produced on the part of the Plaintiff, being duly sworn and examined viva voce, deposes and says, as follows;

My name is J.Marshall Miller, my age 66, I am Secretary of the FrederickTown Savings Institution, the Plaintiff in this case, and have been for 43 years. I knew James L.C. Beard, late of Frederick County, deceased. He died in the month of October, 1922, and left no Will and I understand that no administration has ever been taken out on his personal estate, for the reason that he left no personal estate. He left a widow, Rosa C.Beard two infant children, whose names are James R.Beard and Kyle M.Beard. They reside with their mother, in Frederick County, Maryland, At the time of his death, the said James L.C. Beard was seized and possessed of a house and lot of ground situated on the North side of East Church Street, Extended, which lot I believe is correctly described in "Exhibit C", filed with the Bill. Said property, to the best of my knowledge and information is wirth about $5000., but I never examined the property with the view of ascertaining its value. The Exhibits marked "A and "B", filed with the Bill in this case, the one being a note on its face for $2700., dated April 1st, 1922. There is due to the Plaintiff on account of said note the whole of said principal, with interest thereon, from the first day of December, 1923, On the other note, "Exhibit B", on its face calling for $1800., dated April 14th, 1922, there was a payment of $1000., On October 11th, 1922; The amount yet due on said note is $800., with interest thereon from the first day of December, 1923. I am familiar with the handwriting of said James L.C.Beard, having seen him sign his name on may occasions. The signature on both of said notes purporting to be his signatures is in the genuine handwriting of the said James L.C.Beard, whi signed the said notes as principal and received the money mentioned in said notes. The other signature on "Exhibit A" are of Rosa C.Beard and D.R.Wachter, who signed as sureties for the said James L.C.Beard, and on the note "Exhibit B", the name Rosa C.Beard, his wife, was signed as surety. The payments of interest appearing on said notes since the death of the said James L.C.Beard, were paid by his widow, Rosa C.Beard.

CROSS-EXAMINATION waived.

To the general interrogatory by the Examiner;
Nothing further.

J.Marshall Miller.

Whereupon, there being no other witnesses to be examined and no further time being required for the production of evidence, the said Examiner hereby certifies that the aforesaid are the original depositions in this cause, as the same were read over to the witnesses and signed by them respectively; and I herewith return the same enclosed to the Court.

Witness my hand this 24th day of January, A.D. 1924.

Clayton O.Keedy
Examiner.

Costs of the Aforegoing Testimony;

C.O.Keedy, Examiner, (1 day)	$4.00
Leona G.Mercer, Clerk & Stenographer	3.00
Rosa C.Beard, Witness	.75
J.Marshall Miller, Witness	.75
	$8.50

Certified to-

Clayton O.Keedy
Examiner.