

**For Sale.**  
BY ISAAC M'PHERSON & BENJAMIN BROWN, at their Manufactory, lately occupied by James Macklev, in Fayette street, near Howard-street, BURR MILL-STONES of different sizes, from three feet ten inches to five feet six inches, and can supply larger or smaller at short notice.  
THEY ALSO HAVE,  
PLASTER OF PARIS, in the stone, ground for manure, and prepared for plastering or other purposes.

A quantity of the first quality BOLTING CLOTHS—which will be sold at moderate prices.

### Articles of Association OF THE Farmers Bank of Maryland.

WE, the subscribers, hereby associate and mutually agree, to form a banking company, to be called and known by the name of THE FARMERS BANK OF MARYLAND, and do hereby bind ourselves, and our respective legal representatives, to the observance of the following articles:

**Article 1.** This association is eventually to depend on the obtaining a charter of incorporation from the legislature of Maryland, confirming, making legal and binding, the substance of the several articles and regulations following, and such other articles and provisions as to the legislature shall seem proper, provided they shall not be inconsistent with the articles of this agreement; and the committees appointed at Annapolis and Easton, or a deputation from each committee, be and they are hereby appointed and directed to propose, and present to the legislature, a petition for this purpose, together with a draught of an act of incorporation, agreeably to the principles herein laid down, and also to exhibit the subscription lists from the several counties; and in case the legislature shall refuse to pass such an act at their next session, then this association, and all obligations resulting therefrom, shall thereby become utterly void and of no effect.

**Article 2.** The Farmers Bank of Maryland shall be established at the City of Annapolis, and a branch thereof shall be established at Easton, for the eastern shore; the proportion to be allotted to the branch bank shall not exceed two fifth parts of the capital stock.

**Article 3.** The capital stock of this bank shall be limited to one million and a half of dollars, to consist of thirty thousand shares of fifty dollars each, one-third part thereof, or ten thousand shares, shall be reserved for the use and benefit of the state, to be subscribed in such manner as the legislature may direct: provided that the state shall not draw a dividend on a greater number of shares or amount than has actually been paid up; that the remaining twenty thousand shares shall be subscribed for in the different counties, agreeably to the allotment herein after mentioned, by opening books in each county, under the direction of the persons named for each county, viz:

At Annapolis, for the City of Annapolis, and county of Anne-Arundel, for 2,500 shares, by John Gibson, James Williams, John Muir, Robert Deury, Lewis Duval and William Alexander, or any two or more of them.

At Baltimore, for the city and county of Baltimore, for 2,500 shares, by Thomas Dickson, Cumberland Dugan, John Stephen and George F. Warfield, or any two of them.

At Belle-air, for the county of Harford, for 800 shares, by John Montgomery, Gabriel Christie, John Stump and George Patterson, or any two of them.

At Frederick-town, for Frederick county, for 1,500 shares, by George Murdock, doctor John Tyler, John Schley and Henry B. Warfield, or any two of them.

At Elizabeth-town, for Washington county, for 1,000 shares, by Samuel King-gold, Nathaniel Rochester, Robt. Hughes and Jacob Zeller, or any two of them.

At Cumberland, for Allegany county, for 500 shares, by William N. Mahon, Daniel Feiter, James Scott and Jesse Toulinson, or any two of them.

At Montgomery Court-house, for Montgomery county, for 800 shares, by Thomas Davis, Upton Beall, Charles Bently and Thomas P. Wilson, or any two of them.

At Upper-Mdiborough, for Prince-George's county, for 800 shares, by Edward H. Clivert, Archibald Van-Horn, Thomas Snowden and Jacob Duckett, or any two of them.

At Port-Tobacco, for Charles county, for 800 shares, by Henry H. Chapman, John Phillip Sturges, William H. M'Pherson and Francis Diggz, or any two of them.

At Leonard-town, for St. Mary's county, for 800 shares, by William Holton, Joseph Ford, Luke W. Barber and James Jewell, or any two of them.

At Prince-Frederick-town, for Calvert county, for 800 shares, by Richard Grainger, Richard Mackall, Joseph Wilkin-son and Samuel Whittington, or any two of them.

At Easton, for Easton and Talbot counties, for 800 shares, by Thomas J. B. Witt, John Kerr, Hall Harrison, Bennett Wheeler, Joseph Hoskins, William Meloy and James H. Tutor, or any two or more of them.

At Dorchester, for Dorchester county, for 800 shares, by Charles Goldsborough, John B. Barry, Matthew Keene and Solomon J. Smith, or any two of them.

At Queen-Anne's county, for Queen-Anne's county, for 800 shares, by William Chambers, James Brown, William Carmichael and Stephen Lowrey, or any two of them.

At Denton, for Caroline county, for 500 shares, by William Whiteley, William Potter, Thomas Frazier and Isaac Purnell, or any two of them.

At Chester-town, for Kent county, for 800 shares, by James Houston, Benjamin Chambers, Richard Hatcheson and Richard Tilghman, or any two of them.

At Princess-Anne, for Somerset county, for 800 shares, by William Williams, Benjamin F. A. C. Dashiell, Littleton D. Teacle, and Peter Dashiell, or any two of them.

At Elkton, for Cecil county, for 800 shares, by Daniel Steradine, John Partridge, John Gilpin and William Alexander, or any two of them.

At Snow-Hill, for Worcester county, for 800 shares, by doctor John Fawcett, Zedock Sturges, Ephraim K. Wilson and Stephen Purnell, or any two of them.

It shall be the duty of the committees appointed at Annapolis, to act as commissioners for Annapolis and Anne-Arundel county, and of the committee appointed at Easton to act as commissioners for Easton and Talbot county; and it shall be the joint duty of the aforesaid committees to have the articles of this association printed in the *Annapolis Gazette*, at Annapolis in the *Republican Star* and *Herald*, at Baltimore in the *American*, *Federal Gazette* and *Telegraph*, at Frederick-town in the *Republican Advocate* and *Herald*, and in two papers at Harford-town; to prepare and transmit to the committees appointed for all the other counties, subscription books, in which shall be printed the articles of this association. And it shall be the duty of the said committees to conduct every operation relative to the proposed institution, until they shall be superseded by the appointment of directors.

The books shall be opened at the places before mentioned by the committees, on any two of them, on Monday the third day of September, eighteen hundred and four, and remain open for three days, from ten o'clock until midnight till five o'clock post meridian, in each day, unless the allotted number of shares are sooner subscribed; and if there shall be subscribed in any city or county, a greater number of shares than are allotted for said county, the committees shall, in the first instance reduce the highest subscriptions, but if such reduction shall not bring the subscriptions down to the number allotted, then they shall, by lot, determine whose subscriptions shall prevail, or to whom the shares shall belong; and it shall be the duty of the county committees to return, as soon as may be, a list of the subscriptions, certified by them, to the committees for Annapolis and for Easton, but they are to retain the subscription books.

Should it happen that any person shall fail to pay their first instalment at the time fixed for receiving the same, the committees shall have power to strike out such person's name, and a portion of the shares standing opposite to such name to any person who shall pay the instalment. And the county committees shall transmit to the committees at Annapolis, and the committees at Easton, by the earliest safe conveyance, all monies received by them, together with the subscription books.

**Article 4.** Every subscriber shall, by his subscription, engage himself to pay to the county committees, after thirty days public notice that the legislature have passed an act of incorporation, five dollars on each share that shall be by him subscribed, and be by the committees allotted to him, and within thirty days thereafter the farther sum of five dollars to the committees at Annapolis and Easton, and within thirty days thereafter, the farther sum of five dollars on each share as aforesaid, and within thirty days thereafter the farther sum of five dollars on each share as aforesaid; but any person who may find it convenient may at the time of his making his first, second, third or fourth instalment, pay up on his shares, to amount of twenty-five dollars on each share, and shall receive a dividend accordingly. Receipts only will be given for the first, second, third and fourth instalment, but when a subscriber shall have paid twenty-five dollars on a share, he shall be entitled to receive a certificate under the seal of the bank, and subscribed by the president, for the number of shares held by him, her or them; and the remaining twenty-five dollars on each share shall not be called from the subscribers but by the determination of two thirds of the directors of the bank at Annapolis, after said directors shall have received the concurrence of the directors of the branch bank at Easton on the subject, and not until sixty days notice of such call shall have been given in the public papers at the places aforesaid, but no such call shall at any time exceed ten dollars on each share.

**Article 5.** If any stockholder shall fail to pay his, her or their instalment, to amount of twenty-five dollars on each share, at the times and in the manner herein before specified, such stockholder shall forfeit, to the use of the company, all monies paid antecedently to such failure or default. No forfeiture shall take place after twenty-five dollars on each share shall have been paid; but as it is

requisite that means shall be taken to secure the regular payment of after calls therefore, if any stockholder shall fail to make regular payment of any instalment or call after twenty-five dollars have been paid, such stockholder's money in bank shall remain free from interest, and not entitled to dividend until such instalment or call shall be made good, and the dividend thereafter to be paid to such stockholder, (as well upon the money by him regularly paid as upon the money paid after default,) shall be calculated only from the time when said last instalment was made good.

**Article 6.** No subscriber or stockholder, or member of the said company, shall be accountable in his person or individual property for any contract or engagement of the said company, or for any losses, deficiencies or failures of the capital stock of the said company, but the whole of the said capital stock, together with all profits, dividends and credits, belonging to the said institution, and not otherwise paid, shall at all times be available for the demands against the said company.

**Article 7.** The affairs of the bank shall be managed by eighteen directors and a president, one of whom, and the president, shall reside in the city of Annapolis, and the directors shall be chosen as follows: One from each county of the western shore, Anne-Arundel county excepted; and the said directors shall be chosen by fifteen directors and a president, eight of whom, and the president, shall reside in the town of Easton, and the directors shall be chosen as follows: One from each county of the eastern shore, Talbot county excepted. These directors shall be chosen by the stockholders of each share, in person or by proxy, at the time of making payment of the second instalment; that is to say, the stockholders of the western shore shall choose the directors of the bank at Annapolis, and the stockholders of the eastern shore shall choose the directors of the branch bank at Easton.

The number of directors in no case to exceed eighteen for the western shore, or eleven for the eastern shore, and as the directors acquire a right to elect directors, by paying up on the reserved shares, in the same manner as the number of directors to be chosen by the stockholders shall increase, but the state shall not have a right to elect more than two directors residing in Annapolis or Anne-Arundel county, or more than two directors residing in Easton or Talbot county, out of her whole number of directors. And after the state hath paid her instalments entitled her to elect the two directors at Annapolis and the two at Easton, she shall be entitled, on paying the next instalment, to elect her directors from any counties of the western and eastern shore, except Anne-Arundel and Talbot counties, provided always, that not more than one director shall be chosen from any one county, and the stockholders at their next succeeding annual election, shall make their choice of directors from the counties aforesaid, Anne-Arundel and Talbot counties, and the counties from whence the state legislature have made their choice.

**Article 8.** In choosing directors, the stockholders shall be entitled to votes as follows: For one share, and not exceeding two, one vote each; for every two shares above two, and not exceeding ten, one vote; for every four shares above ten, and not exceeding thirty, one vote; for every six shares above thirty, and not exceeding sixty, one vote; for every eight shares above sixty, and not exceeding one hundred, one vote; and for every ten shares above one hundred, one vote; but no person or body politic shall be entitled to a greater number than thirty votes. All votes at elections shall be by ballot, delivered in person or by proxy.

**Article 9.** No person can be admitted to take his seat as a director, unless he shall be at the time a stockholder, and if at any time he shall cease to be a stockholder, he shall cease to be a director.

**Article 10.** The president and directors not chosen shall hold their seats for twelve months, and may be re-elected at the regular annual elections. If the president shall be chosen out of the number of directors, his place shall be supplied by the directors from among the stockholders.

If a vacancy shall at any time happen among the directors by death, resignation or otherwise, the directors shall elect a director to fill the vacancy for the residue of the year from among the stockholders.

**Article 11.** In case of sickness, or necessary absence, of the president, he shall, in writing, appoint one of the board of directors to act as president *pro tempore*.

**Article 12.** The board of directors for the bank and branch bank shall respectively have power to appoint a cashier, and other officers and servants, for executing the business of the company, and the directors of the bank and branch bank shall jointly fix the compensation to be allowed the presidents for their extraordinary attendance, as well as the salaries to the above said officers and servants, which expenses shall be defrayed out of the funds of the company.

**Article 13.** The board of directors shall have power to purchase, rent or lease, proper buildings for the bank and branch bank, and to have such houses fitted up and secured with vaults, &c. at the expence of the company.

**Article 14.** The board of directors

at Annapolis and Easton, jointly, shall have power to make, revise, alter or annul, rules, orders, bye-laws and regulations, for the government of the company, and that of their officers, servants and affairs, as a majority of them shall deem it expedient, provided they are not contrary to law or the constitution.

**Article 15.** The company shall in no case be concerned in any article but notes, bills of exchange, mortgages, stock of the United States, or bullion, except in the case of debts due to the bank, then they shall be justifiable in taking any kind of security which they can obtain.

**Article 16.** Ordinary discounts may be made by the president and any four directors, but the president and six directors shall be necessary for the purpose of transacting the general business of the company.

**Article 17.** Stock in the Farmers Bank of Maryland may be transferred by the holder, in person or by power of attorney, at said bank, or at the branch bank at Easton, but all debts actually due to the company by a stockholder offering to transfer, must be discharged before such transfer shall be made.

**Article 18.** Dividends of the profits of the company shall be made at the end of the first year, and half yearly thereafter, and at the end of every three years a dividend shall be made of the surplus profits, which dividends shall be payable to the stockholders on the respective shares at the bank and branch bank.

**Article 19.** The books, papers, correspondence, funds, and every transaction of the company, shall at all times be freely open to the inspection of the directors.

**Article 20.** A majority of the directors of the bank and branch bank may, at any time, call a general meeting of the stockholders for objects relative to the interests of the company, they giving six weeks notice in the public prints, and supplying in said notice the points or objects to be deliberated upon at such meeting.

**Article 21.** Should it happen that part of the shares in this bank, allotted to any county shall not be subscribed for, and shall be returned to the committees at Annapolis or Easton, the directors of each bank shall give public notice of the number of shares on each shore unoccupied, and at a suitable time when they will open books at Annapolis and Easton for the disposal of such shares.

**Article 22.** Whenever the state shall become a stockholder to an amount not less than fifty thousand dollars, she shall be entitled to appoint two directors, one for each shore; and for every additional hundred thousand dollars paid by the state, to amount of four hundred and fifty thousand dollars, she shall be entitled to appoint two additional directors in manner as aforesaid; and when the whole amount allotted to the state shall be paid up, then the state shall be entitled to elect eleven directors, six for the western and five for the eastern shore.

**Article 23.** Before the president and directors shall act as such, they shall take an oath, or affirmation, "that they will faithfully, diligently and honestly perform the duties of their station;" and the cashier, the book-keeper and clerks shall also take a similar oath or affirmation, and shall besides give bond, with security, to the satisfaction of the board of directors, for the faithful discharge of their duties in their several stations.

**Article 24.** That whenever any person or persons are indebted to the said bank for monies borrowed by him, her or them, for bonds, bills, mortgages, or notes given or endorsed by him, her or them, with an express declaration written in the body of the said bill, bond, mortgage or note, that the same shall be negotiable at or in the said bank, and shall refuse or neglect to make payment thereof at the time the same becomes due, and the president and directors of the said bank shall cause the said debtors, or any of them, to be sued for the recovery of the same, such debt, from the time the said writ or writs for the recovery of the same is or are issued, shall be and become a lien in law upon the lands, tenements, hereditaments and real estate, of the debtor or debtors against whom the said writ or writs shall so issue, and so continue until the said debt, and costs incurred for the recovery of the same, be fully paid and satisfied: provided always, that the president of the said bank at Annapolis, or the president of the branch bank at Easton, to make such writ or writs of a lien in manner aforesaid, shall, before the same issues, make an oath, (or affirmation, if he be of such religious society as by the laws of this state are allowed to affirm, where otherwise he would be compelled to swear,) ascertaining whether the whole or what part of the sum expressed to be paid in and by the said bill, bond, mortgage or note, is really and truly due, to the said bank, and leave such oath or affirmation with the clerk who issues such writ, to be by him preserved and kept among the papers in such suit.

And, as a short mode of recovery in an institution on these general principles is of the first importance, as affording great security, therefore the charter of incorporation shall provide a facile and expeditious mode, by way of execution, to secure the punctual payment of all sums of money which may become due to the said bank on notes, bills of exchange, mortgages, bonds or otherwise, in the

same manner that money due to the banks of Maryland and Columbia is secured to be paid.

**Article 25.** All notes offered for account by any person or persons, shall, on the face thereof, be made negotiable at the Farmers Bank of Maryland, and when the drawer shall not reside in Annapolis or Easton, such note shall be made payable at the house of some person at Annapolis or Easton, and notice given by the proper servant of the bank at said house, that such note hath become due, shall be, to all intents and purposes, held, and considered to be as completely binding on the drawer and endorsers as if notice had been personally served on each of them.

In witness whereof, we have hereunto set our names, or firms, the day of \_\_\_\_\_ in the year of our Lord one thousand eight hundred and four.

August 1 \_\_\_\_\_

Frederick M. Amelung.

**Notice.**  
THE subscriber having leased for a term of years, that part of Federal Hill, on which the Observatory is erected, together with all the signals, &c. &c. belonging to that useful and ornamental establishment; and as he intends to devote the whole of his time to render the establishment useful and agreeable to his fellow-citizens—he hereby gives notice, that he will commence displaying signals to give the earliest intelligence of the arrival of Vessels, from the time the present proprietor's yearly subscription expires; and that he himself will receive that support in conducting this useful establishment, which his attention and industry may merit.

FREDERICK M. AMELUNG.  
December 22 \_\_\_\_\_

**To be Let,**

A HANDSOME three story brick Dwelling HOUSE, on St. Paul's-street, a few doors above the Post-office, now in the tenure of Wm. H. Winder, esq. Possession may be had in a few days. For particulars enquire of

JAMES MOSHER,  
New Church-street.

Also,  
A small three-story House, on the same street, convenient for a small family. The rent will be low. Enquire as above.  
July 30 \_\_\_\_\_

**Notice.**

ALL those who are indebted to the estate of WILLIAM JACOB, sail maker, late of Baltimore, deceased, and required to make payment to the subscriber; and all those who have claims against said estate, will please to forward them, properly authenticated, to settlement.

THOMAS CHASE, executor,  
No. 32, Thames-street, P. Point.  
Aug 11 \_\_\_\_\_

**Land for Sale.**

A PART of that very valuable tract of LAND, formerly the property and residence of John Mather P. res. deceased—situated in Baltimore county, in Back river neck, and about 14 miles from the city—containing 240 acres of strong fertile land, a great part of which is in a high state of cultivation; 14 acres in excellent timothy meadow, and about 200 acres more may be added at a very small expence.—The improvements are of wood, lately erected, and such as would suit for farm houses.—The part in wood, which is at least equal to the support of the place, abounds in lofty white oaks, interspersed with hickory. This property will be sold part for cash, and part for credit, or deferred for approved property in the city of Baltimore. It is proposed a purchaser will view the premises, therefore it is unnecessary to give any further description of them. Bergeone Porter, alicant to the premises will show them, and treat for the sale thereof—or, if more convenient to purchasers, apply to

Wm. C. GOULDSMITH, esq.  
August 4 \_\_\_\_\_

**This Day Published,**

BY SAMUEL BUTLER,  
At the corner of Market and Charles-streets,  
Price 1 dollar neatly bound and lettered,  
*Ferdinand & Elmira.*

Printed from the original manuscript of an American lady, author of "Dorval," Julia and the Baron, and "Amelia."

The writer of this instructive and amusing work, has heretofore published the effusions of her pen in New England, and there (where the flights of fancy, as embellished by the rigid blasts of the north, are not received with that friendly welcome which they experience in the more genial climate of the south and middle states) commanded that applause, which genius and fancy never fail of producing on those liberal and candid minds who will take the trouble to discriminate between the ordinary day-labor of the common English novelist, who works for a living the same as any other mechanic, and has no other end in view than to bring forth a fashionable piece of trash, that will give the moment and remunerate himself; and the lady of refined sentiment and correct taste, who writes for the amusement of herself, her friends and the public.

It contains upwards of three hundred pages, is well printed on a new type and fine paper.

Was first published at Boston.

INTERESTING ANECDOTES  
OF THE

Heroic conduct of Women;

Previous to, and during the French revolution: translated from the French of M. Du Broca, and other modern writers of authenticity.

What it is considered that this work contains some of the most shining virtues of human nature, such as constancy, firmness, courage, affection, tenderness, love and patriotism, as well as superior good sense and judgment, which have been exhibited by females; and shews that the Fair Sex, when exigency requires, are by no means inferior in these virtues, and in several of them superior to what in like cases would be expected from the boasted to do of the creation—it is reasonable to expect, that almost every lady of information will be happy in purchasing a book so well calculated to defend the cause of beauty, when attacked by prejudice or ignorance.

The present edition is enlarged by additional selections of about one-third more than the London translation of Do Broca's Anecdotes, and is printed on a fine cream colored paper, and still sells at only one half the price of the London copy.

In the press, and will in all convenient season be published, the second volume of the Baltimore Musical Miscellany, consisting of new and approved songs set to music.

Aug 7 \_\_\_\_\_