The Transcript.

PUBLISHED EVERY THURSDAY.

THURSDAY, JULY 2, 1896.

R. HARRISON COLLINS. C. COX HOPPER.

COLLINS & HOPPER,

EDITORS AND PUBLISHERS.

SENATOR GIBSON has accepted an invitation to make a "short talk" at the Fourth of July celebration of Tammany Hall. Hon. Joshua W. Miles, was also invited, but business engagements prevented his acceptance.

A CHESTERTOWN LAWYER, in placing money on Kent county property this week, was instructed to place in the mortgage a clause, demanding not only that the principal should be payable in gold, but the interest as well.

A SILVER MAN is to be the inevitable result of the Chicago Democratic National Convention. While a sound currency, represented by a one-hundred-cent dollar, was anxiously hoped for by a vast number of Democrats, no member of the organization should be induced to forsake his party on this single issue. The party as an organization can poorly afford to straddle or evade the issue presented, and whatever the platform, let it be clear and aggressive. The *Kent News'* advocacy of a straddle and compromise is vigorously combatted by the Easton *Ledger*, as quoted on our first page.

THE NEW ASSESSMENT.

Perplexing Questions Made Clear to Those Who Will Have Returns to Make.

The Kent county tax-payers are now perplexed and wondering just how they are expected to fill out the important schedules of real and personal property on the assessment sheets, which have been delivered or sent to them by Messrs. Thomas A. Jacobs, John Bryan, Frank H. Rouse, S. Frank Smith, S. C. Willis, A. M. Kendall and G. M. Hadaway, who constitute the board of district assessors for Kent county.

The new tax law is an intricate affair, in short it is more than that, it is highly perplexing. Many persons have dropped into the TRANSCRIPT office and discussed the pros and cons of the new law, and at best confess themselves bewildered and uncertain as to what or how to make out their schedules of property and values. To assist these, the following summary or catechism is from a detailed abridgement of the law made by the Baltimore *News*:

WHEN THEY MUST BE READY.

When do the blanks sent to prospective tax-payers have to be filled out?

They should be ready for the assessors 20 days after they have been mailed to or received by the tax-payers.

Suppose a person who has property subject to taxation does not receive schedules from the assessors, or in no way receives notice that a valuation of his property is desired, is he bound to notify the assessors that he has property subject to taxation?

He is. He must appear before the assessors and make return of his property in just the same manner as if he had received the schedules.

FAILURE TO MAKE RETURNS.

What is the penalty for not appearing before the assessors and making this return?

If the assessor discovers that the person has personal property subject to taxation and has made no return upon it, even though he did not receive a set of schedules, he can, upon his own knowledge and upon the best information he can obtain, value the property to the utmost sum he believes it to be worth in cash, and then the person may be required to pay double the amount of taxes on this sum for the first year of such taxes.

OATH OR AFFIRMATION.

Has the assessor the right to administer an oath in inquiring into the amount of property owned by such a person?

He has, either an oath or affirmation.

Can he also require from friends and neighbors a statement under oath about their knowledge of the personal property of a man?

He can.

Is this oath in addition to the oath that every tax-payer is required to make and which is to be found printed on the back of the real and personal-property schedules? It is.

FALSE RETURNS.

What is the penalty for making a false or fraudulent return of property?

The person making the return shall be deemed guilty of willful and corrupt perjury and upon conviction shall be sentenced to pay a fine not exceeding $500 or imprisonment not exceeding two years, and thereupon be forever disqualified from being a witness in any matter or controversy.

NO CHARGE.

Is there any charge for administering the oath in taking the returns of an assessable person?

None; and any person making a charge for the same is subject to a fine not exceeding $500.

NO APPEAL.

If a person who has received the schedule fails to make a return of the real and personal property belonging to him within 20 days after receiving the schedules, what happens?

The assessor may proceed to make the assessment according to the best information obtainable. From this assessment, so made there shall be no right of appeal.

EXEMPT PROPERTY.

Suppose a person receives a set of schedules and discovers that he has no property which under the terms of the law is subject to taxation, is he compelled to fill out the schedules?

He is. He must set down the personal property that he owns, and then in the space provided for the purpose he must enumerate the property for which he claims exemption. This schedule he must fill up and return in exactly the same manner as if his property were taxable.

If any person with a view to evading payment of taxes should fail or refuse to give in to the assessors any bonds, notes, claims, or other evidences of debt which are subject to assessment, what penalties are attached?

They shall not be recoverable by action at law or suit in equity until they have been listed and the taxes paid on them with an addition of 50 per cent per annum from the time the tax commenced to accrue.

MORTGAGES.

HOW THEY ARE TAXED.

How are mortgages taxed?

They are taxed in the hands of the mortgagee—the person lending the money. The rate fixed by the new law for the taxation of mortgages is 8 per centum on the gross amount of interest covenanted to be paid.

Suppose a mortgagor fails to pay his interest, does the mortgagee still have to pay his tax on the mortgage?

He does; year by year. He must pay the interest on the amount covenanted to be paid and not upon what actually is paid.

Suppose a mortgage has only been running for a portion of a year when the time comes to make an assessment. Does the mortgagor have to pay the tax on the full year's interest?

No, he does not. For the purpose of convenience the year is arranged to commence on September 1 and closes on August 31. Whenever any mortgage has been recorded only part of a year, the tax shall be paid for that part of the year for which it has been on record.

NULL COVENANTS.

Suppose a mortgagor should unwittingly sign a mortgage made after June 1, 1896, in which he covenants to pay the tax on the mortgage; has he any redress?

Yes; all such covenants are specifically declared null and void.

Suppose that he is possessed of a mortgage executed before June 1, 1896, in which he has covenanted to pay any tax upon it that might be levied; has he any redress?

Yes; upon payment of the same he is entitled to have an equal amount deducted from the taxes that he would otherwise have to pay upon the real estate or personal property covered by the mortgage.

OATH REQUIRED.

Is there any provision about requiring an oath to be placed on a mortgage executed after the passage of the new act?

Yes, a very important one for the mortgagee. He must take this oath which is required to be indorsed on the mortgage: "And also make oath on the Holy Evangely of Almighty God that I (or we) have not required the martgagor, his agent or attorney, or any person for the said mortgagor to pay the tax levied upon the interest covenanted to be paid, in advance, nor will I (or we) require the same to be paid by the mortgagor or any person for him during the existence of this mortgage."

What happens if this oath is not indorsed on the back of this mortgage?

The mortgage becomes null and void.

Does this oath have to be taken each time the mortgage is assigned by the person to whom it is assigned?

It does. Else the mortgage becomes null and void in whosoever's hands it may be.

Does the taxpayer have to make return of the mortgages he owns?

No, that information is obtained from the clerks of the courts of record, and goes directly to the Appeal Tax Court or the County Commissioners.

MONEY TAXABLE.

Is money taxable?

Generally speaking, it is not. If, however, it could be proved that a man temporarily converted any of his property into money for the purpose of avoiding taxation, it could probably be taxed if sustained by the courts. Money in a saving's bank or other institution upon which a dividend or interest is paid is, however, taxable.

MONEY BEARING INTEREST.

How is this brought about?

A bank book is an "evidence of indebtedness" and as such must be returned as personal property. According to the decision of Tax Commissioner Keating, however, such "evidences of debt are subject to two kinds of taxation, a certain rate being applicable if the deposit is made with a saving's bank or other incorporated institution, and another rate if the deposit is made with a private banking firm or individual.

How can this be?

Commissioner Keating claims that the supplemental bill, which was supposed to provide a new system for the taxing of bonds, stock and evidences of indebtedness did not, in fact, repeal the former section entirely. That it took no heed of changing the method of taxing evidences of indebtedness issued by firms or private individuals, and that, therefore, a tax should be levied on such securities according to the original law.

WHO IS BENEFITTED?

In the interest of whom does this difference operate?

Generally speaking, in the interest of private institutions in Baltimore city, although it will probably prove the reverse in most of the counties. Allowing that a saving's bank, an incorporated institution, paid 2 per cent. interest on its deposits and a private banking firm such as Alexander Brown & Sons, or John S. Gittings & Co. paid the same interest, and that a man had $1000 in each, the assessor, in following the instructions of Mr. Keating, would have to assess them as follows: The money in the savings bank would be taxed according to the supplemental bill, which imposes the full State tax, now 17½ cents, and a horizontal tax of 30 cents on the $100. This would make a total of $4.78 which the owner of the bank book would have to pay on his money deposited in the savings bank. On the $1000 deposited with a private firm, he would be subject, according to Commissioner Keating, to the full State tax and the full city tax of $2.00 on the $100. But by this system his $1000 is only taxed as if it were $166.60, according to the sliding scale, which provides that any security bearing 6 per cent. interest shall be valued at 50 per cent. of its face value, and so on down the list to a security bearing 2 per cent. interest, which is placed at 16 2-3 per cent. of its face value. The tax on this $1,000 would, therefore, be $2.17½ on $166.60 or $3.63.

EXEMPT MONEY.

Suppose money is placed in a bank or other institution where no dividend or interest is paid, is it subject to taxation?

No, it is not. No stock, bond or evidence of indebtedness of any kind which is not actually paying interest or dividend is subject to taxation.

The exemptions on real property were given in last week's TRANSCRIPT.

WEARING APPAREL.

What wearing apparel is exempt?

Practically everything. The law reads: "Wearing apparel of any description except diamonds and other costly jewelry not habitually worn on the person." Thus if a person has a number of diamonds which, though valuable are habitually worn on the person, exemption may be claimed for them.

Is there any exemption of personal property other than the cases cited above?

Yes; in an unrepealed section of the old law, exemption is given to persons possessing personal property not to exceed $100, unless they also own real estate.

THE MUSIC TEACHER'S PIANO.

Suppose a young lady owns a piano and makes her living as a music teacher by means of that instrument, is the piano exempt from taxation as a tool of artisan worked by hand?

It is not. The judges of the Appeal Tax Court have decided that it must be taxed.

ASSESSMENT OF MERCHANTS.

How is the stock of a merchant to be assessed?

The law provides that it shall be assessed at a fair average value of his stock in such business during the year preceding the assessment upon which the tax is levied.

Does a merchant have to pay taxes on his book accounts, bills receivable or notes accepted in payment of open accounts but which are not due?

No, book accounts and bills receivable are especially exempt, provided the merchant taxed upon a fair average value of his stock of goods, wares and merchandise.

APPEALS.

RIGHTS OF TAXPAYERS.

How does the law direct assessors to value property?

At its full cash value, without looking to a forced sale.

What rights of appeal do taxpayers have from the decision of the tax officers?

A right of appeal from the decision of the assessors to the Board of Control and Review. Then, in case of a dispute as to ownership or a claim of complete exemption, the taxpayer has a right of appeal from the decision of the Board of Control and Review to the Circuit Court in the counties and to the Baltimore City Court in Baltimore, and, lastly, the right of appeal from the courts to the State Court of Appeals.

TIME FOR APPEAL.

In what time after the decision of these various bodies must the appeal be made in order to secure a hearing?

An appeal to the Board of Control and Review must be made in 20 days after the return is made by the assessor; an appeal to the Circuit or City Court within 30 days after the decision of the Board of Control and Review, and the appeal to the Court of appeals is governed by the same rules that apply to any other case in law or equity that comes before a lower court.

Will such appeals be tried promptly, or will they have to take their regular places in the dockets of the courts?

Special provision is made to have the cases tried as promptly as possible in each instance.

If the appeals are not made in the specified times, what happens?

The assessment becomes final and binding.

BOARDS OF CONTROL AND REVIEW.

When do the various Boards of Control and Review commence their labors?

Not until the second Tuesday in September, by which time the assessors are supposed to have finished theirs. There are six Boards of Control and Review in Baltimore city, and in each county the County Commissioners act as a Board of Control and Review.

RETURNS ARE SECRET.

Is it possible for any person outside of the proper taxation officials to see or make copies of the return that a man may make of his property!

The law provides that any tax official who discloses the lists or permits copies to be made of them except for the use of a court where the amount is in dispute is subject to a fine of not less than $50 nor more than $500, in the discretion of the Court.

Some time ago the one-year-old child of Mr. M. E. Lindsley, of Franklin Forks, Pa., had a very severe attack of colic. She suffered great pain. Mr. Lindsley gave her a dose of Chamberlain's Colic, Cholera and Diarrhoea Remedy and in ten minutes her distress was gone. This is the best medicine in the world for children when troubled with colic or diarrhoea. It never fails to effect a prompt cure. When reduced with water and sweetened it is pleasant for them to take. It should be kept in every home, especially during the summer months. For sale by M. A. Toulson, Chestertown, Md.

STILL POND NOTES.

Whooping-cough prevails among the children. This disease is more distressing than dangerous and is one of the common experiences of childhood.

The Epworth League will hold its monthly business and social meeting this (Thursday) evening, at Mr. C. B. Krusen's. All members and friends are urged to be present.

Mrs. E. H. Nelson has been elected as the delegate from Still Pond to the Second General Conference District Epworth League Convention, which meets at Ocean Grove in July.

Miss Olive Harper, of Brooklyn, is the guest of Mrs. M. R. Wilson.

It rained last Sunday morning, that meant very slim attendance at Sunday school and church. It was clear and fine in the evening, that meant a large congregation at the twilight service. What a burden of blame those few morning showers had to bear.

Miss Nellie Covington returned to Still Pond last week after a protracted absence in search of relief from optical troubles.

Dr. and Mrs. W. E. Barnard, of Middletown, Del., spent a day with Still Pond friends last week.

Mr. Harry Howard, of Baltimore, is visiting his mother, Mrs. Jane Howard.

Rev. J. D. Rigg, a beloved former pastor of Still Pond church, rejoiced his many friends by a brief stay in their midst this week.

Geo. W. Harper, Esq., a prominent official of the Mutual Reserve Fund Life Co., of New York, paid a short visit to Still Pond, the scene of his earlier activities, last week. Mr. Harper has inspired in those with whom his business has thrown him in the great city, the same confidence which he so long enjoyed in our village, and it affords satisfaction to know that our high estimate of his character and abilities have been more than confirmed by his subsequent career.

The tower which Uncle Sam's surveyors are erecting in Bowers' woods, near Still Pond, may not attain the height of the Eiffel structure in Paris, but it is no less interesting to our community. A walk to see the braced skeleton rising above the trees of the woods is now very popular among our young folks.

A valuable horse belonging to Mr. H. L. Crew was killed at his farm, near Still Pond, last Saturday. In mowing, the horse was accidentally thrown against the knives, severing the tendons of its hind legs and rendering death inevitable.

Last Monday evening a select and intelligent audience gathered in Still Pond hall to enjoy the triple treat which the Epworth League had provided. Chestertown, Kennedyville, Worton and other points of the county were represented in the audience and all who came from a distance felt fully repaid. The phonograph concert was unique and marvelous, the stereopticon views were amusing and beautiful, while the genial and edifying lecture of Rev. J. D. C. Hanna rounded out a rare season of amusement and instruction. Four ministers were visible in the audience on Monday evening, Rev. E. H. Nelson, Rev. W. P. Compton, Rev. J. D. Rigg and Rev. J. D. C. Hanna. No wonder the meeting took a religious turn at its close. JOE KING.

$100 Reward, $100.

The readers of this paper will be pleased to learn that there is at least one dreaded disease that science has been able to cure in all its stages, and that is Catarrh. Hall's Catarrh Cure is the only positive cure known to the medical fraternity. Catarrh being a constitutional disease, requires a constitutional treatment. Hall's Catarrh Cure is taken internally, acting directly on the blood and mucous surfaces of the system, thereby destroying the foundation of the disease, and giving the patient strength by building up the constitution and assisting nature in doing its work. The proprietors have so much faith in its curative powers, that they offer One Hundred Dollars for any case that it fails to cure. Send for list of testimonials.

Address, F. J. CHENEY & CO., Toledo, O.
Sold by Druggists, 75c.

CHANGED HANDS.

Having purchased the MEAT SHOP DOWNTOWN, formerly occupied by Jas. Thompson, we will have on sale all seasonable

Fresh Meats,

and hope to retain all old customers. Our friends will please give us a call.

j25-3t. ROLAND BROS.

NOTICE.

POLICY-HOLDERS OF THE MUTUAL FIRE INSURANCE COMPANY of Kent County, who use GASOLINE for COOKING PURPOSES are hereby notified that it is necessary for them to secure permits for its use from the Treasurer of the Company, who upon application and payment of usual charges will issue same.

GEORGE B. WESTCOTT, TREASURER.

May 14—6m.

HOTEL AND STABLE For Rent for 1896.

The Brick Hotel and Stable at Millington, Kent county, Md., are for rent for the year 1896. The building is desirably located, and is now occupied by Mr. S. L. Pratt. For full particulars, address

FRANK A. EMORY,
a15-tf. Centreville, Md.

Registers of Voters.

The following are the names of the Registers of Voters for Kent County, Maryland, as appointed by the Board of Supervisors of Election:

F. A. Walls, Republican, P. O. Millington, Millington Precinct, 1st District.
Wm. H. Ford, Democrat, P. O. Millington, Millington Precinct, 1st District.
C. H. Smith, Rep., P. O. Golt's, Galena Precinct, 1st District.
R. C. Morgan, Dem., P. O. Galena, Galena Precinct, 1st District.
S. J. Comly, Rep., P. O. Locust Grove, 2d Dist.
J. P. Hendrickson, Dem., P. O. Kennedyville, 2d District.
Geo. L. Bowers, Rep., P.O. Hanesville, 3d Dist.
Jos. R. Usilton, Dem., " " "
W. H. Brown, Rep., P.O. Chestertown, 4th Dist.
J. Evan Thomas, Dem., " " "
Jno. W. Downey, Rep., P.O. Rock Hall, 5th Dist
T. Romie Strong, Dem., " Edesville, "
T. H. Morris Bramble, Rep., P. O. Fairlee, 6th
Wm. E. Keyser, Dem., P. O. Fairlee, 6th Dist.
Jno. C. Davis, Rep., P. O. Pomona, 7th Dist.
J. Cordray Loud, Dem., P. O. Chestertown, 7th Dist.

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4th--JULY--4th!

—AT—

Tolchester Beach.

This noted resort will, as usual, have something to interest the people on the 4th. The

Chestertown Base-Ball Team

will be matched against any other team in the State for a purse.

FIRE WORKS AT NIGHT!

DANCING AND OTHER ATTRACTIONS.

Come and spend the day with us.

Notice to Creditors.

NOTICE is hereby given, that the subscriber has obtained from the Orphans' Court of Kent county, letters of administration upon the personal estate of

SAMUEL DAVIS,

late of Kent county, Md., deceased.

All persons having claims against said deceased are hereby warned to exhibit the same, with the proper vouchers thereof, to the undersigned on or before the 13th day of December, 1896, otherwise they may be excluded by law from all benefits of said estate. Given under my hand this 9th day of June, 1896.

RICHARD T. TURNER, JR.,
j11-4t. Administrator.

A LARGE LINE OF

FURNITURE!

WINDOW SHADES,

Paints, Oils and Glass,

IS CARRIED BY

Percy T. McFeely,

CHESTERTOWN, MD

CITY PRICES on All Goods.

PUBLIC SALE

—OF—

PERSONAL PROPERTY.

BY authority of the Orphans' Court for Kent county, I will sell on the farm near Betterton, where the late Samuel Davis resided,

ON WEDNESDAY, JULY 22, '96,

sale to commence at 9.30 A. M., the following Personal Property, all of which is in first-class condition:

FOUR GOOD HORSES,

two of them would make good drivers; 1 TWO-YEAR-OLD COLT,

Six Fresh Cows,

Calves just taken from them; 2 YEARLINGS, 1 BULL, 1 HEIFER,

SIX HOGS,

weighing alive about 150 lbs. each;

FOURTEEN SMALL PIGS,

1 Wheat Rake, 4 Cultivators, 2 3 Horse Plows, 2 1-Horse Plows, 1 Grind Stone, 1 Beam and Weights, 9 Hay and Manure Forks, 2 Rakes, 6 Mows, 1 Spade, 4 Shovels, Maul and Wedges, 1 Empire Wheat Drill, in good order; 1 Harvesting Machine, in good order; 1 Hyland Farm Roller, in good order; 1 Top Buggy, 1 Farm Wagon, 1 Dearborn, 1 Corn Planter, 1 Twin Harrow, 1 Three Furrow Plow, 1 Thompson Seed Sower, 1 Mower, 1 Lot Carpenter's Tools, 4 Briar and Grass Scythes, 1 Corn Sheller, 1 Grain Fan, 2 Shares Still Pond Creamery Stock, 2 Sets Wagon Harness, 1 Set Carriage Harness, 1 Set Dearborn Harness, 5 Sets Work Harness, 5 Fly Nets, Half-bushel Measure, Corn Baskets, and various other small articles useful on a farm. 40 Acres of Growing Corn.

TERMS.—All sums of $10 or under, cash; over that amount a credit of 5 months, notes to bear interest and to the undersigned satisfactorily endorsed, and payable at the Kent County Savings Bank. No property to be removed until the terms of sale are complied with.

R. T. TURNER, JR., Adm'r
for the personal estate of the late Samuel Davis.

Trustee's and Executor's Sale

—OF—

A Valuable Farm

Near Still Pond, Kent County, Md.

—ALSO, OF—

A House and Lot of Land

IN EDESVILLE, MD.

BY virtue of a decree of the Circuit Court for Kent county, Maryland, passed in Chancery cause No. 1171, wherein Alwyn N. Stavely is plaintiff and T. Hepbron Stavely et al, are defendants, the undersigned, Hope H. Barroll, duly appointed trustee therein, and by virtue of an order of the Orphans' Court for Kent county, Maryland, the undersigned, Jas. A. Pearce, executor of the last will and testament of J. Rhyner Stavely, deceased, will offer at public sale in front of the Court House door, in Chestertown, Maryland, on

Tuesday, 28th Day July, 1896,

Between the hours of 11 A. M. and 12 o'clock noon, all

That Fine Farm

situated, lying and being in the Second Election District of Kent county, Maryland, on the west side of the public road leading from Still Pond to Urieville and on both sides of the Baltimore & Delaware Bay Railroad at Hepburn's Station, on said railroad,

CONTAINING 195 ACRES

OF LAND, MORE OR LESS.

The farm is improved by a Comfortable and COMMODIOUS

FRAME DWELLING,

barn, carriage house, stable, corn cribs, sheds and other outbuildings, all in good condition and repair, and also by a comfortable frame dwelling, situated on the north side of the said railroad, now occupied by Miss Mary E. Stavely. The land is as good as any in Kent county, is very productive and yields large crops of grain, hay, fruit, etc., and the farm and buildings are now in excellent condition and under beautiful hedging and fencing.

The farm will be offered in two parcels; first, all that farm or tract of land north of said railroad, on the said public road leading from Still Pond to Urieville and improved by a comfortable dwelling house and other out buildings, which said tract contains 30 acres of land, more or less.

Parcel No. 2 consists of the farm proper, the dwelling and farm buildings, and containing in the aggregate 165 acres of land, more or less, lying on the said public road to Still Pond. And the tracts will be sold separately or in one parcel, as in the discretion of the undersigned may be most advantageous.

ALSO, ALL THAT

HOUSE and LOT of LAND,

formerly occupied by T. Hepbron Stavely, the dwelling being

A TWO-STORY

FRAME BUILDING,

now occupied by Harry Wagner, adjoining the lands of Thos. Carey, O. P. Leary and others. It lies on the north side of the public road leading from Wm. Wagner's blacksmith shop to the Piney Neck road.

The trustee above-named will sell under the decree in equity, three-fifths of the above-described farm belonged to Margaret E. Stavely, and the executor above-named will sell under the authority of the will of James H. Stavely, and of the order of the Orphans' Court for Kent county, the remaining two-fifths of said farm, which belonged to said James H. Stavely, and the purchaser will thus receive a clear title. The purchase money will be apportioned, three-fifths being payable to Hope H. Barroll, trustee, and two-fifths to James A. Pearce, executor.

TERMS OF SALE:

One-third of the purchase money cash on the day of sale, or in sixty days, and the remainder in two equal installments in one and two years from the day of sale, all unpaid purchase money to bear interest from the day of sale, and to be secured by note or notes of the purchaser with security to be approved of by the Trustee. The purchaser will be entitled to the corn and fruit of crops, and will pay the taxes for the year 1896, and will be entitled to possession January 1st, 1897. Title papers at cost of the purchaser.

HOPE H. BARROLL, Trustee,
JAMES A. PEARCE,
Executor of Jas. R. Stavely.
Jn2-ts. JOHN H. GREENWOOD, Auct.

Remarkable Offer to Farmers.

I wish to inform the farmers of Kent and Queen Anne counties that I am in better position to buy Grain in this vicinity than I or any grain buyer has ever been. I. M. Parr & Son, Baltimore, have employed me to buy Grain for them. They will telegraph me market daily, and have instructed me to pay Baltimore prices less only cost of handling; in this way farmers will surely save commissions and other costs, or about an average expense of $10 to $15 per 1000 bushels. I will call, examine grain and make offer, upon notice by mail or messenger. Bids will be made for future delivery if desired. We want this grain for export. Parties prefering to consign their grain will receive highest market price, according to grade, though we can't see any chance for consignments, when we are OFFERING SUCH INDUCEMENTS. Where it is not practical for me to see the grain, I will bid on it according to Baltimore inspection.

H. M. BROWN,
July 2, 1896. CHESTERTOWN, MD.
P. O. Box 118, Office Court Street.

Mortgagee's Sale

OF DESIRABLE

REAL ESTATE.

THE undersigned, as attorney named in the mortgage from J. Horton Kelley and wife to Richard Hynson, dated the 24th day of May, in the year 1886 and duly recorded among the Land Records of Kent County, in the State of Maryland, in Liber S. B., No. 8, folios 36, etc., by virtue of the power contained in said mortgage, will offer at Public Sale, on

TUESDAY, the 28th day of July, 1896,

at the Court House Door, in Chestertown, Md., at 12 o'clock M., all that

VALUABLE TRACT

Or Tracts of Land,

situated and lying in Still Pond Neck, in the Third Election District of Kent county, aforesaid, and commonly called the

"Still Pond Neck Farm,"

containing in the whole

340 ACRES

OF LAND, MORE OR LESS,

it being the same property which was devised to the said J. Horton Kelley by John Kelley, by his last will and testament, dated on or about the 5th day of June, in the year 1874, and duly admitted to probate by the Orphans' Court of Kent county, aforesaid, and recorded in the office of the Register of Wills of said county in Liber E. Crouch, No. 1, folios 344, etc., including three acres of land, more or less, conveyed to the said J. Horton Kelley by Margaret A. Jump, by deed duly recorded among the Land Records of Kent county, aforesaid, in Liber S. B., No. 7, folios 669, etc., and excepting therefrom three acres of land, more or less, conveyed by the said J. Horton Kelley to the said Margaret A. Jump by deed duly recorded among the Land Records of Kent county, aforesaid, in Liber S. B., No. 7, folios 631, etc., as a reference to said will and deeds will more fully and at large appear.

The IMPROVEMENTS are a

TWO AND A HALF STORY

BRICK DWELLING,

with Kitchen attached, Barn, nearly new, Stable, Carriage House and other usual Outbuildings, all in fair repair.

The soil is kind, in good heart, and is specially adapted to the growth of fruit, grass and all cereals, being situated in the noted fruit belt of Kent county. There is a stream of water running through four fields, which makes it one of the finest stock farms in Kent county.

It is conveniently located, being within easy access of Baltimore and Northern markets, by both rail and water, and is near Schools, Churches, Mills, etc.

TERMS OF SALE:

One-third cash on day of sale or on final ratification thereof, at option of the undersigned, the balance to be paid in two equal annual installments with interest thereon, payable at the option of the purchaser, the deferred payments to be secured by bond of purchaser with security or security approved by the undersigned. Absolute possession to be given January 1st, 1897, purchaser to have usual privileges of cutting off corn and preparing ground for wheat, etc.

RICHARD D. HYNSON,
Jn2-ts. Attorney named in Mortgage.

Mortgagee's Sale of

VERY VALUABLE

Real Estate

IN KENT COUNTY, MD.

BY VIRTUE of the power contained in a mortgage from John Gale to Charles W. Slagle, dated January 17th, 1889, and recorded among the Land Records of Kent county, State of Maryland, in Liber S. B., No. 11, folios 495, etc., the undersigned, the attorney named in said mortgage, will offer at Public Sale in front of the Court House Door, in Chestertown, in said county,

ON TUESDAY, JULY 21ST, 1896,

AT 12.30 O'CLOCK P. M., THE FOLLOWING PROPERTY CALLED

"WORTON MANOR,"

situated in the Third Election District of the said county, and which is conveyed by said mortgage,

—FIRST—

GALE'S WHARF

AND ALL THAT LOT OF LAND,

Containing 10 Acres, more or less,

a plat of which will be exhibited at the sale, situated on the Chesapeake bay, improved by a LARGE WHARF to deep water, a STORAGE HOUSE, STOCK PEN and GRANARY, with capacity for 5,000 bushels. Also, by a YOUNG,

Thrifty Peach Orchard

There is a Steamboat connection from Gale's Wharf, both with Baltimore and Philadelphia.

—SECOND—

All That Tract of Land

CONTAINING

298 ACRES

of land, more or less, situated on the Chestertown and Worton Point road and the road leading to Gale's Wharf, binding on Worton Creek and Timon's Creek, adjoining the lands of the heirs of the late Col. Charles A. Reynolds, and about 4 miles from the Railroad Station at Worton.

The IMPROVEMENTS consist of a

Large Dwelling House

CONTAINING FIFTEEN ROOMS, Commodious Porches, surrounded by delightful Lawns and Shade Trees. PAVILLION, TWO COTTAGES, containing six rooms each, ICE HOUSE, LARGE BARN, STABLE with capacity for 30 Horses, 21 Cows and 50 Sheep; also, a CARRIAGE HOUSE, with three stalls attached. There are also THREE WELLS on this farm.

THE ORCHARDS contain 2100 Young Peach Trees and 50 Apple Trees, all full of fruit. The land is divided into six fields, is under a fine state of cultivation, fencing and gates being in good repair.

In addition to the many advantages which this property offers as a farm capable of producing all crops abundantly, it has also enjoyed for some years past a WIDE REPUTATION AS A SUMMER RESORT, and commands an excellent business.

—THIRD—

All That Tract of Land,

CONTAINING

200 Acres of Land

more or less, also situated on the Chestertown and Worton Point road and the road leading to Gale's Wharf, and adjoining the lands of Thomas Gale. The IMPROVEMENTS consist of a

DWELLING,

Containing 7 Rooms,

A LARGE BARN and STABLE combined, with good Shedding for cattle and sheep. Has a PEACH ORCHARD of about 200 Trees and a small APPLE ORCHARD, all full of fruit.

There are two wells on this property, which is also productive and under good fencing, with sufficient Timber for the use of the farm. Postoffice, schools and stores are near at hand.

These tracts will first be offered separately and then as a whole. If the bids for the tracts offered separately aggregate more than the bids for the whole tract, then they will be knocked down to the respective bidders.

TERMS OF SALE:

One-third cash, and the balance in equal installments of one, two and three years, or all cash, as the purchaser may elect; the deferred payments to bear interest from the day of sale and to be secured to the satisfaction of the undersigned. These terms may be modified and a portion of the purchase money may remain on mortgage, if deemed advisable. A cash deposit of $200 will be required on each tract at the time of sale.

PHIL H. TUCK,
Att'y Named in Mortgage.
Jn2-ts. 207 N. Calvert St., Baltimore, Md.

HELP WANTED—FEMALE.

WE MUST HAVE HELP.

We pay men and women $10 to $18 per week for easy home work. No books or peddling. Steady employment guaranteed. Send stamp for work and particulars at once.

H. [illegible]
213 South S[illegible]

Mortgagee's Sale

—OF VALUABLE—

Real Estate

THE undersigned, as attorney, by virtue of the power contained in a mortgage from William W. Rasin and Caddie C. Rasin, his wife, to Carolene L. Hynson, dated the 27th day of January, in the year eighteen hundred and ninety-three, and duly recorded among the Land Records of Kent county, Maryland, in Liber S. G. P., No. 1, folios 304, etc., will offer at Public Sale,

On Tuesday, July 28th, 1896,

AT 11.30 O'CLOCK A. M.,

At the Court House Door, in Chestertown, Kent County, Maryland,

THE TWO FOLLOWING

Desirable Farms

designated by the Numbers 1 and 2, namely:

All That Valuable Tract

or part of a tract of land, situated in the Third Election District of Kent county, aforesaid, in Still Pond Neck, adjoining the lands of Dr. J. Horton Kelley and the heirs of Henry T. Jump, deceased, and lying on both sides of the public road leading from the village of Still Pond into Fishing Valley, and known or called

'Mother's Care' or the 'Rasin Farm,'

CONTAINING

153 Acres of Land,

MORE OR LESS,

it being the same land which was conveyed to the said William W. Rasin by Charles T. Westcott, trustee, by deed duly recorded among the Land Records of Kent county, aforesaid, in Liber S. G. P., No. 1, folios 303, etc.

The soil is a light loam, in excellent heart, and is now generally considered one of the most productive fruit farms in Kent county.

The IMPROVEMENTS are a TWO-STORY AND A HALF

FRAME DWELLING

and the usual Outbuildings in fair order.

There are Pear Orchards of about 6000 Trees in Bearing,

consisting of the varieties known as "Manning's Elizabeth," "Dutchess," "Bartlett," and other best varieties. Also, 500 of the "Keifer" variety, four years old next spring.

The fencing is in good order, and all the land is arable except about twenty acres which is well set in CHESTNUT TIMBER.

JAMES A. PEARCE.
JOHN H. GREENWOOD, Auct. Assignee.

—NO. 2 IS—

All That Farm,

situated in Fifth Election District of Kent county, aforesaid, on Lankford's bay, in the lower end of Broad Neck, and adjoins the lands of Mrs. S. H. Thomas and others, and is called

"The Old Plantation,"

CONTAINING

90 Acres of Land,

MORE OR LESS,

it being the same tract of land which was conveyed to the said William W. Rasin by Charles T. Westcott, trustee, by deed dated the 25th day of September, in the year 1886, and recorded among the aforesaid Land Records in Liber S. B., No. 8, folios 245, etc., as on reference thereto will fully appear.

The IMPROVEMENTS are a

LARGE TWO-STORY

FRAME DWELLING

and all the usual Outbuildings, in excellent condition. There is a good

PEACH ORCHARD of 2000 Trees

in full bearing of improved varieties; also, 3,000 PEAR TREES, young, thrifty and of excellent varieties.

The fencing is in good order. All the land is arable except about ten acres in Chestnut Timber.

TERMS OF SALE:

One-fourth cash on day of sale or on final ratification thereof at option of the undersigned. The balance to be paid in three equal annual installments of one, two and three years each, all interest to be paid with each installment of the principal sum. The deferred payments to be secured by bond of the purchaser, with a surety or sureties approved by the undersigned. The purchaser to have one-half of the present corn crop and the right to enter upon said farm for the purpose of doing general farm work, and absolute possession to be given January 1st, 1897.

RICHARD D. HYNSON,
jn2 ts. Attorney named in Mortgage.

Executor's Sale

—OF—

Real Estate

THE undersigned, as executor of the last will and testament of George W. Chrisfield, late of Kent county, deceased, by virtue of the power and direction in said will contained: which last will and testament is dated the 22d day of July, in the year 1886, duly admitted to probate by the Orphans' Court of Kent county, State of Maryland, and duly recorded in the office of the Register of Wills of Kent county, aforesaid, in Liber Wills, T. R. S., No. 1, folios 19, etc., will offer at public sale, on

Tuesday, the 28th day July, 1896,

at the Court House door, in Chestertown, Md., at eleven o'clock A. M., all that

VALUABLE FARM,

situated in the First Election District of Kent county, aforesaid, on the new public road called "Scott's Road," adjoining the lands of the late Dennis McCauley, Mrs. Dr. Clark and others,

Containing 100 Acres of Land,

MORE OR LESS,

it being the same property which was conveyed to the said Geo. W. Chrisfield, deceased, by Cornelius J. Scott and wife by deed dated on or about the 12th day of May, in the year 1875, and duly recorded among the Land Records of Kent county, aforesaid, in Liber J. K. H., No. 10, folios 66, etc., as on reference thereto will more fully and at large appear.

Also, A LOT OF LAND,

situated in said First Election District, near the town of Galena, and lying on the public road leading from Galena to Massey's, adjoining the lands of the late John M. Armstrong, Captain Andrew Woodall and others, and

Containing Two and One-Half Acres

of land, more or less.

Both of said parcels of land being the same property of which the said Geo. W. Chrisfield died, seized and possessed.

These lands offer great inducements to those of limited means who desire a home at a moderate price.

TERMS OF SALE.

One-fourth cash on day of sale or on final ratification thereof at option of the undersigned, the balance to be paid in three equal instalments, in twelve, eighteen and twenty-four months from day of sale. The whole purchase money to bear interest from day of sale and all interest due to be paid with each instalment of the principal sum, the deferred payments to be secured by bond of the purchaser, with a surety or sureties approved by the undersigned.

BRISCOE CHRISFIELD,
Executor of Geo. W. Chrisfield, deceased.

Mortgagee's Sale

—OF—

A Desirable Farm

NEAR SWAN CREEK, IN KENT CO., MD.

BY VIRTUE of power and authority contained in a mortgage from Richard S. Diehl, and others to Annie Hines, Jennie Q. Hines and Catharine A. Hines, dated December 12, 1891, and duly recorded among the Land Records for Kent county, in Liber S. B. No. 13, folios 34, etc., which mortgage has been duly assigned upon the record thereof, to the undersigned, I will as such assignee, offer at public sale at the Court House Door, in Chestertown, Md., on

Tuesday, 7th day of July, 1896,

AT ONE O'CLOCK P. M., ALL

THAT FINE FARM,

situated on the right hand side of the public road leading from Swan Creek bridge to Swan Point, adjoining the lands of Geo. C. Wilkins and others, and known as the

Richard S. Diehl Farm,

CONTAINING,

326 Acres,

1 Rood, 12 Perches of Land, more or less.

The soil is of medium quality, and produces excellent crops of grass and grain.

There are About 4000 Peach Trees

from five to six years old, of very fine varieties and promising a large crop. This is very fine wheat land, but the growing wheat was seeded without any fertilizer whatever. This farm is situated three miles from Tolchester wharf, and about the same distance from Rock Hall, thus affording every facility for market.

THE DWELLING

is a two-story and attic frame building nearly new, and containing in all ten rooms.