The Chestertown Transcript.

VOL. XLVII—NO. 38. CHESTERTOWN, MARYLAND. SATURDAY, FEBRUARY 29, 1908. $1.00 PER ANNUM.

A Bank Statement

THAT ALL CAN UNDERSTAND.

STATEMENT OF THE CONDITION

—OF THE—

Second National Bank

CHESTERTOWN, MD.,

At the Close of Business February 14th, 1908.

RESOURCES.

LOANS AND DISCOUNTS.

This item represents loans made to farmers, merchants and others in this locality, said loans are secured by first-class Stocks or Bonds or strong personal endorsement. They aggregate..... $440,653.68

OVERDRAFTS.

It is against the rules of all well managed banks to allow overdrafts in any form. It so happens, however, that depositors sometimes make mistakes in their balances, and overdrafts do occur. All our overdrafts are temporary and amount to..... 639.70

UNITED STATES BONDS.

You have no doubt heard the remark "as good as a Government Bond." Well, this bank has seen fit to invest largely in these securities. We own United States Bonds amounting to..... 79,500.00

PREMIUMS ON UNITED STATES BONDS.

The amount paid for the U. S. Bonds in excess of their par value, but which is less than their present market value..... 2,010.00

BONDS, SECURITIES, ETC.

The policy of investing a good portion of a bank's funds in first-class bonds, is now regarded with favor by all conservative bankers. This is our policy. Our investments of this character are all in high-class bonds and aggregate..... 103,911.10

Banking House, Furniture and Fixtures.

The bank owns the property and building in which its business is conducted. The original cost was much greater, but we have allowed for depreciation and carry it on our books at..... 11,000.00

Due From National Banks and Bankers (Not Reserve Agents),

$22,668.60, and from State Banks and Bankers $10.25. These items consist of the balances due us from all other banks with whom we carry reciprocal accounts, exclusive of our regular reserve. These sums were paid us Feb. 15, and amounted to..... 22,678.85

DUE FROM APPROVED RESERVE AGENTS.

This item represents the amount of money we have on deposit with banks in Baltimore, Philadelphia and New York, subject to our check at any time. The government requires this that banks may always be prepared with funds to meet the demands of depositors. We have on hand with these approved banks..... 48,531.30

CASH IN BANK.

This item requires no explanation. It is part of our Reserve fund, and amounts to..... 29,148.40

REDEMPTION FUND.

All National Banks are required to keep on deposit with the treasurer of the United States, a sum equal to 5 per cent. of their circulation. Against this deposit is charged all notes redeemed by the U. S. Treasury. The circulating notes of this bank amounts to $19,500.00, 5 per cent. of which is..... 975.00

Our total resources aggregate..... $739,048.03

LIABILITIES.

CAPITAL STOCK PAID IN.

Divided into 500 shares with a par value of $100 each, and held by the representative business men and citizens of the community. The amount of capital assures financial strength. The capital of this Bank is..... $50,000.00

SURPLUS.

Surplus is a certain portion of the earnings set aside as a safeguard against possible loss or shrinkage in values. The Government concedes a bank to be sufficiently protected when its surplus equals one-fifth of its capital. Our surplus is seven-tenths of our capital, giving us a strength far in excess of the government requirements..... 35,000.00

UNDIVIDED PROFITS.

This item includes all the net profits of the Bank to this date, excepting the sums carried to surplus account and paid out in dividends. Our undivided profits are.... 11,533.68

NATIONAL BANK NOTES OUTSTANDING.

Showing the amount of bank notes that have been issued by the Government, and are in circulation. Our money is guaranteed by the United States Government. It amounts to..... 19,500.00

DUE TO OTHER BANKS.

This item shows the aggregate of the balances due by us to banks with whom we carry reciprocal accounts. We owe these banks..... 4,590.29

INDIVIDUAL DEPOSITS.

This item consists of more than two thousand accounts. Some are the accounts of the largest, strongest and most influential business houses in Kent county and vicinity. A large portion, however, are small accounts, for we welcome alike large and small accounts, and take a special interest in new and growing accounts. Our deposits, subject to check, amount to..... 558,401.63

CERTIFIED CHECKS.

These are checks drawn against depositors balances, certified by us and charged to the drawer's account at the time of certification. We have certified checks amounting to..... 22.43

UNITED STATES DEPOSITS.

We take specfal pride in this item. *Never* before did any bank in Kent county have on deposit money belonging to the United States Government. It speaks for itself. Of course it proves that the United States officials have confidence in the management of this institution. This deposit amounts to..... 60,000.00

Our total liabilities aggregate..... $739,048.03

Your Business is Solicited.

THE SECOND NATIONAL BANK,

Chestertowon, Md.



HALT

WE are holding up the public with tempting prices offered on all remaining winter goods.

Get a hustle on and make your selection before all of the good things are gone. A word to the wise is sufficient.

Yours for business,

J. D. LUCAS.

W. S. & A. M. CULP,

General Contractors & Builders.

For The Erection of all Types of Buildings and Structures.

We will take contracts for the entire construction and equipment from the foundation to the last element of interior finish.

We save you the care and expense involved in the many and various trades concerned in the erection of a building.

We have given this business a life time of thought and study and our knowledge and experience are at your disposal.

We call particular attention to the rapid growth of our business in the last few years.

We are able to furnish all material required in building from our own yard and wood working plant.

Let us have an opportunity to estimate on your building or the smallest item of mill work, lumber, cement and roofing.

Best grades of coal.

Very respectfully,

W. S. & A. M. CULP,

Phone 5. Chestertown, Md.

THE MOST

EFFECTIVE SPRAY OIL

on the Market.

(Kills the San Jose Scale without injury to the tree.)

The Thomsen Chemical Company, 95 per cent. soluble oil. Soluble in any kind of water.

Many oils are injurious to the tree. See Maryland Experiment report No. 123.

Delivery to any shipping point in Kent county.

Also Sulphur. Write us.

Turner & Son,

BETTERTON, MD.

Used by leading fruit growers in Delaware, Maryland and West Virginia.

LAMPS. - LAMPS. LAMPS.

I have on hand a number of Large Store Lamps that I have no use for. These Lamps are practically as good as new, and the NET wholesale Price $2.75. You can take one or a dozen at $1.50 cash.

John Bartley,

CHESTERTOWN, MARYLAND.

At Our New Store, Brick Building.

MEAT MARKET

Up Town,

C. W. COPPER, Proprietor.

Always on hand choice cuts of STEAK, ROAST, PORK, LARD, SAUSAGE and anything in the meat line. We buy the best stock and therefore sell the choicest cuts. Give us a trial.

C. W. COPPER,

Uptown Meat Man,

Chestertown, - - Maryland.

DAVIS & SATTERFIELD

CROSS STREET.

Clover, Alsyke, Timoth, Red Top

and all other field seed that are used here.

We offer you the best qualities of Clover Seed that are to be had in the markets at very low prices, and we will be pleased to quote prices and furnish you samples before you buy.

Garden Seed and Seed Potatoes.

A full and complete line of all kinds of Garden Seed, and we can guarantee it to be NEW, CLEAN, FRESH STOCK. We solicit your patronage on these lines.

Tomato Seed.

We beg to call your SPECIAL ATTENTION to this one item. We have some of the very best varieties and if you want a large or small quantity we think we can make it to your interest to buy of us.

American Fence

Big car load just arrived. A new style of fence in this car that is on sale for the first time this season. It is to your interest to see it before you buy fencing.

Farm Wagons

We still build the Celebrated HAND-MADE WAGON. You want to see what we are building before you buy if you want the BEST.

We solicit your patronage,

DAVIS & SATTERFIELD

CROSS STREET,

Chestertown, Maryland.

FOR SALE.

One pair of mules, 5 years old, fair size, well mated, good team. Also one horse, 4 years old, well broken, good size. Terms reasonable. Apply to JOHN H. CLENDANIEL,

feb.29-3t. Kennedyville, Md.

NOTICE OF THE DISSOLUTION OF PARTNERSHIP.

The firm of A. T. Sweetman and W. H. O. Moore, dealers in groceries and merchandise etc., in Golts, Md., has been dissolved, Alfred T. Sweetman having sold out his interest to William W. O. Moore, who will continue the business at the old stand.

ALFRED T. SWEETMAN,

feb29-4t. Golts, Maryland

ANNIVERSARY TEA.

The members of Mrs. Wm. J. Vannort's Sunday school class will give an anniversary tea at Mrs. Vannort's home on *Tuesday Evening, March 3rd.* Salad, Maryland Biscuits, Coffee, etc., will be served. Tickets 25 cents. Every body come. Tea from 6 to 10 o'clock. 1t.

A Fine Entertainment.

The Peterson Sisters Concert Co.,

OF CHICAGO.

STAM'S HALL,

Monday Evening, March 9th,

8 O'CLOCK.

PRESS COMMENTS.

The Peterson Sisters Concert Co. gave one of the finest entertainments at the M. E. church last Friday evening, that has ever appeared in our town. Their singing and playing was superb. Their repertoire was ample and they responded cheerfully to encores till the program was stretched to two hours without a thought of being weary.—*Remington, Ind.*

The opera house was packed and a most enjoyable entertainment was the result of the Peterson Sisters' visit to our town. The four young ladies are past masters when it comes to handling any kind of musical instrument, and they are all good imitators and character delineators.—*Farmland, Ind.*

This is one of the finest and most popular entertainments on the road. Don't miss it.

Seats on Sale at Stam Drugh Store.

50 cents all over the house.

Pedigree Seed CORN.

Collier's Excelsior

gave best results over all corn in 10 states in which it was grown in 1907.

Seed stock well matured and sound.

SEED CORN CATALOGUE FREE.

Read methods used in introduction.

W. Oscar Collier,

SPRINGWOOD SEED FARM,

Easton, Maryland.

or Mr. R. G. Nicholson,

Chestertown, Md.

D. ARTHUR BACCHUS,

Heintz Pickles of all kinds.

Pure old Apple Vinegar.

Chase & Sanborn's High Grade Teas and Coffees. None better.

CAUTION.

Travel over Chester Bridge is suspended on account of repairs excepting light weight teams such as carriage or dearborn light and horse backers.

By order of the Board,

feb22-3t. C. L. DODD, Clerk

FOR SALE.

One good cow, 7 years old, will be fresh by the first of March. One sleigh (Arctic Cutter), nearly new. One carriage and two sets of harness. One set is nearly new. The above can be seen at Chesterville, Md.

feb15-3t. J. H. KUHLMANN.

HORSE FOR SALE.

I have a horse 27 years old, spavined in his left hind leg, and curbed in the other. Otherwise it is a good horse, as far as it goes. Who will give me a first class price for it?

feb.15-3t. HORSE DEALER.

WANTED.

A WHITE WOMAN to live in the house, cook and do part of Laundry. For competent woman, well recommended, $15.00 per month.

MRS. HOPE H. BARROLL,

feb.15-3t. Chestertown, Md.

Notice to all Persons Indebted to F. H. Harper & Son.

The undersigned, Receivers of F. H. Harper & Son, hereby notify all persons who are indebted to F. H. Harper & Son that their indebtedness must be settled at once. It is necessary for us to convert all assets into cash. Within 30 days from this date all debts must be adjusted or they will be collected by due process.

HARRY DAVIS,

JOHN N. BENNETT,

Receivers of F. H. Harper & Son.

CITIZENS AROUSED.

Enthusiastic Public Meeting in the Court House Takes Steps to Secure Better Fire Protection and Organize a Fire Company.

As a result of the recent agitation for better fire protection and the organization of a volunteer fire company, the court room was crowded to the doors on Monday evening to hear the report of Water Engineer Quick and the recommendations of the two committees appointed by the citizens to devise means for securing better protection and the organization of a volunteer fire company. That the citizens of the town are aroused to the necessity of doing something effective was evidenced by the great numbers who attended the meeting. Mr. Thomas D. France presided with his usual dignity and Mr. Lewin W. Wickes acted as secretary. He read the very exhaustive and satisfactory report of Water Engineer Quick, of Baltimore city, who made a critical examination of the Water Company's plant and the town equipment, also the propositions of the Water Company and the recommendations of the citizens' committee. Mr. Quick's report as to the condition of the plant and the supply of water was very explicit, and intimated very conclusively that the plant in its present condition furnished little if any protection against fire. The report closed with recommendations as to what the engineer considered necessary to put the plant in proper condition to afford adequate protection. The proposition of the Water Company amounted to an offer to sell their plant to the town at the cost to it, plus the additional cost of a pool which it has recently built. While we have no definite knowledge, we surmise that the cost to the town at the above price would be about $26,500. The recommendations of the citizens committee, after stating the needs of the town to secure adequate protection recommended that the water works be purchased at a price to be determined by competent and disinterested parties. These propositions were freely discussed by various citizens present, and finally a resolution was adopted by the citizens which reads thus:

Resolved, That the Town Commissioners assisted by a committee composed of Messrs. Lewin W. Wickes, Hope H. Barroll, Sidney P. Townshend and Harry R. Graham be appointed to purchase the water works at a price to be determined by competent and disinterested persons, and in the event of a disagreement as to the price this committee to be empowered to draft a bill to the Legislature to bond the town for a sufficient sum to install an independent water system.

This resolution was carried by a large majority, and it is the resolution which is to govern the committee in its decisions. The committee also recommended a bond issue of $30,000 for improved fire protection, $20,000 for improved streets, and an increase in the tax rate sufficient to pay the interest on the bonds and to create a sinking fund from year to year. The report of the committee on organization of a volunteer fire company presented a splendid report, exhaustive in its character and explicit in its recommendations. The company was formed with, the following officers:

President, Thomas D. France; 1st vice-president, Charles S. Smith; 2nd vice-president, Thos. D. Bowers; 3rd vice-president, William B. Usilton, Jr.; secretary, Merrick Clements; assistant secretary, J. Raymond Simpers; treasurer, Wm. L. Fowler; chief, G. Harry Cannan; 1st assistant chief, Frank E. Duyer; 2nd assistant chief, Alwyn M. Culp; 3rd assistant chief, Frederick H. Russell, foremen, William C. Sutton and William T. Duyer; assistant foremen, Fred S. Russell and Foster Cannan; marshalls, William F. Malin and George Burk; assistant marshalls, Thomas W. Perkins and James Dunbracco.

The officers held a meeting on Tuesday evening in the clerk's office and effected a permanent organization. Thus has been instituted proceedings which it is devoutly hoped will result in an up-to-date and totally adequate fire protection for our town.

RELIGIOUS MATTERS.

The Sunday school classes taught by Miss Nettie Russell, Messrs. J. Frank Wheatley and Fred G. Usilton, held a very delightful Leap Year Box Social at the home of Mrs. Wm. B. Usilton, Sr., on Wednesday evening. Mr. Wm. F. Russell cried the sales to the "Queen's taste," and a good round sum was realized for church purposes.

An "Anniversary Tea" will be held next Tuesday evening at the home of Mrs. Wm. J. Vannort on Front street. A splendid luncheon will be served.

The Moving Picture Entertainment which was to have been given in Worton M. E. Church on Feb. 13, and Salem M. E. Church on Feb. 14, will be given in the former church, March 5 and in Salem M. E. Church, Fairlee, on March 6th, at 7.30 o'clock P. M.

Chestertown M. E. Church.—Preaching at 10.30 A. M. Subject—"The King in His Beauty." Sunday school at 2 15 P. M. Epworth League meeting at 6.45 P. M. Missionary Anniversary at 7.30 P. M. Special music, and an address by Henry C. Conrad, Esq., of Wilmington, Del. All are cordially invited.

Mrs. Henry Klinefelter, the newly appointed secretary for Wilmington Conference, made her bow at the quarterly meeting held at South Baltimore, pledging herself to the work. She invites the members of the Woman's Foreign Missionary Society within her territory to a conference at Chestertown in April.—Baltimore Methodist.

Election of delegate to annual conference will be held at Kennedyville M. P. Church next Sunday morning, March 1st, 10.30 A. M.

The fourth quarterly conference met in Rehoboth M. P. Church, Sassafras, on Saturday afternoon, at which time Rev. C. M. Cullum was extended a unanimous invitation to return next year. Louis King, of Warwick, was elected lay delegate, and Frank A. Sylvester, alternate, of Rehoboth Church, to attend conference.

LENTEN SERVICES, 1908.

Emmanuel Church, Chestertown, Maryland.

Ash Wednesday, 11 A. M., 4.30 P. M.
Daily (except Fridays), 4.30 P. M.
Fridays, with Lecture, 7.30 P. M.
Holy Communion every Thursday, 10.30 A. M.
Litany for Missions every Friday, 12 M.
No service on Saturdays.
Holy Week daily at 10.30 A. M. and 4.30 P. M., except Good Friday.
Good Friday, 11 A. M., 2.30 and 7.30 P. M.
The Alms Box in the vestibule will be for daily lenten offerings for Diocesan Missions.
The offerings on Easter Day will be for the small debt remaining on the new Parish Building. Please be generous and liberal, and let your lenten self-denial result in a large offering for this purpose.

MT. VERNON BANQUET.

The sixty-second annual banquet of the Mt. Vernon Society of Washington College was held in West Hall on the evening of February 22, at 8 P. M. Preceding the banquet proper a reception was held in Smith Hall, where the guests were received by Messrs. T. K. Bordley, Thomas W. Eliason, Jr., O.V. Spedden, Earl G. Breeding and W. Houston Toulson. After a half hour of social recreation, the guests adjourned to the banquet hall, where covers were laid for about 180 guests. The evening was spent in the enjoyment of the delightful menu provided by the refreshment committee and served in splendid style by Mr. Fitzgerald, and the affair was concluded by the customary festivities of toasts. Those who responded at the request of the toastmaster, Mr. T. Kemp Bordley, President of the Society, were as follows: Dr. James W. Cain, "Washington College"; W. W. Beck, Esq., "Our Country"; Dr. J. Roy Micou, "George Washington"; Miss R. A. Clauson, President of Pieria Society, "Martha Washington"; Mr. W. Howard Corddry, President of Adelphia Society, "Our State"; Mr. L. W. Barroll, "The Ladies." At a late hour the guests retired to their respective homes delighted with the success of the banquet. Among the former students who attended were: Misses Sara Hessey, Pearle Griffin, Jane Rochester, Norvillia Kirby, Daisy, Julia and Nellie Nicholson, Miss Maddox, Miss Hale; and Messrs. Fountaine, Disharom, McMaster, Willam A. and Chas. N. Wheatley.

Winners in Knife Contest.

The well-known hardware firm, H.R. Graham & Bro., sometime ago advertised that they would give a fine pocket knife to the boy in each district in the county who would send them the best list of names of all farmers residing in each district. These are the winners:—

First District—First, Harrry C. Vansant, Millington R. F. D. No. 2. Second, Raymond Joiner, Massey.

Second District—First, Frank Gill, Kennedyville. Second, Arthur Gorman Sutton, Black's.

Third District—First, E. Romain Morris, Worton. Second, Maxwell Meeks, Worton R. F. D. No. 2.

Fourth District—First, Herbert Usilton, Chestertown.

Fifth District—First, Aubrey Faucett, Chestertown R. F. D. Second, Melvin Hersch, Rock Hall.

Sixth District—First, Raymond Hudson, Worton R. F. D. No. 1. Second, Fred H. Davis, Worton R. F. D. No. 1.

Seventh District—First, W. Hines Edwards, Pomona. Second, Walter Jester, Chestertown R. F. D. No. 2.

All of the above will receive knives, although their offer was only for the one sending them the highest number.

Old Belton Dead.

Belton 2.17¼, one of the best known horses on the Eastern Shore, died at the farm of Mr. John F. Godwin, his former owner, on Dec. 20, 1907. The old horse had retained his soundness and vigor to an unusual dergree, only last winter at the age of 25 years, showing fine bursts of speed on the snow on main street. Belton No. 2256 was bred by Col. R. G. Stoner, Paris, Ky., and was foaled in 1882. He was a son of the famous trotting horse, Belmont No. 64, he a grandson of the great progenitor of the American trotting horse family, Hambletonion No. 10. Belton's dam was Sally D, a daughter of Strathmore No. 408, a son of the famous Hambletonion 10, and a direct male line ancester of Lou Dillon, 1.58½, holder of the World's record for the fastest trotted mile. Belton was trained by Mr. Frank C. Johnson, and on Feb. 22, 1906, was purchased of Mr. Godwin by Mr. D. B. McMenamin, of Chestertown, who owned him at the time of his death. He was the sire of some very fast and promising trotters and pacers.

Card Party.

On Friday evening of last week Miss Blanche DeFord entertained a few of her friends at a card party given in honor of Mr. and Mrs. Paul Massey. Progressive pitch being the feature of the evening. The guests were: Mr. and Mrs. Paul Massey, Mr. and Mrs. Tom Maslin, Mrs. Julia Ringgold, Misses Hattie, Edna and Lula Strong, Bessie and Sophia Willson, Mattie Maslin, May, Edgar and Willie Strong, Joe Brice, Spencer Harris, Ringgold Jones, Spencer Biddle, and Harvey Kilburn. There were three prizes awarded. The ladies prize being a handsome vase, won by Miss May Morgan. Mr. Ringgold Jones won the gentleman's prize, a pretty tie and Miss Edna Strong won the booby prize—"A Lemon!"

*†*Mr. C. W. Copper, proprietor of the uptown meat market has purchased of Mr. Charles S. Smith the frame store building on Cross street now occupied by Mr. Joseph H. Lewis, as a meat market. The price paid was $1800.

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