The Chestertown Transcript.

VOL. XLVII—NO. 39. CHESTERTOWN, MARYLAND. SATURDAY, MARCH 7, 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 special 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.

MURESCO!

There is but one Muresco. We have it. We offer at less money than has ever been sold by anybody.

35 cents, the 15 lb. package, all colors.

BROKEN GLASS

Glass is liable to break at any time, not so the price, but just now the price is broken. Certain sizes lower than for years past, 8x10 size 30 cents dozen, or $2.00 box; 9x12, 8x12, 10x13, these are the most popular sizes, and only $2.00 the box (cause financial stringency).

John Bartley,

CHESTERTOWN, MARYLAND.

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.

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, Timothy, 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.

LOST

Between Water street and the college via of Maple avenue, a silver ring set with three fire opals. Reward if returned to the TRANSCRIPT OFFICE.
m5-3t.

FOR SALE.

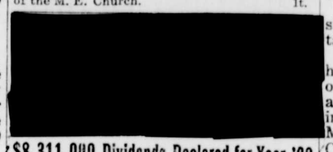


I have 2 pairs young MULES and 6 HEAD of young HORSES AND MARES. Also 10 TONS of good bright MIXED HAY. Prices right. Apply to W. E. JARRELL, Chestertown, Md.
mar7-3t.

OYSTER SUPPER.



"There will be an oyster Supper and FESTIVAL held at Bradley's Hall, Crumpton, Saturday night, March 7th. Proceeds for benefit of the M. E. Church. 1t.



$8,311,000 Dividends Declared for Year '08.

WANTED—By the Mutual Life Insurance Company of New York local representatives in Wilmington and counties of Delaware and Eastern Shore of Maryland and Virginia.

ARTHUR W. SWARTS, Manager, Wilmington, Del.
Room 329 Dupont Bldg. mar7-3t.

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, Kennedyville, Md.
feb.29 3t.

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

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. C. 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

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.

ABOUT YOUR FRIENDS.

Mrs. Lottie Starkey, of Baltimore, and Miss Helen Turner, of Tennessee, are guests of Mrs. Richard Turner, of near Betterton.

Miss Jessie Crewe has returned home after a long stay with friends in Philadelphia.

Miss Violet Moffett, of Dover, Delaware, has been the guest of Mrs. Wm. Bonwill.

Mrs. Wm. Stanley, of Still Pond, is convalescing after a long and serious illness.

Mrs. Mary Dobson, of Philadelphia, has been the guest of Mrs. H. L. Crewe, of near Betterton.

Mrs. Alvin Stanley has been with her sister in Middletown, who recently sustained a bad fall on an icy street.

Miss Jessie Crewe entertained at her home, "The Grange," near Betterton, on Saturday evening in honor of Mr. and Mrs. Arthur Harris. Her guests included Mr. and Mrs. Harris, Mr. and Mrs. Samuel Roseberry, Mrs. H. L. Crewe, Mrs. Mary Dobson, of Philadelphia, Misses May and Louise Pennington. Messrs. Walter Harris, Roland Crew and L. Harris Crewe.

Robert H. VanDyke, Esq., a prominent attorney of Dover, Del., was taken to the German Hospital in Philadelphia a week ago, and is in a serious condition. Mr. VanDyke is a brother of Mrs. George M. E. Glenn, of Locust Grove, and Mrs. T. E. W. Crew, of near Lankford, also of Mr. Thomas VanDyke, of near Locust Grove.

Mrs. J. L. Smyth has been quite sick at her home on High street during the week.

Supt. of schools Milton Melvin has been in Annapolis this week assisting in securing additional school legislation.

Mr. Marshal Pinkind is substituting for Miss Laura Lambert in Broad Neck school, who has been absent on account of illness.

Mrs. Jane Lambert quietly celebrated her 76th birthday recently at the home of her daughter, Mrs. Seth Ellegood, in Ossining, N. Y. She was given a reception and received tokens of esteem. She sent her son, Deputy Postmaster Wm. H. Lambert, a lovely American Beauty rose, which he wore very proudly.

Mr. John Bell, who has been quite ill of pneumonia at his home near town, is still critically ill.

Judge John H. Simpers is convalescing rapidly and will soon be able to be out.

Miss Grace Walbert was the guest of Miss Katie Little at the M. P. parsonage over Sunday. She is now visiting friends in Baltimore.

Henry C. Conrad, Esq., the talented lawyer of Wilmington, Del., who delivered a fine missionary address in the M. E. Church on Sunday evening, was the guest of Dr. and Mrs. H. Benge Simmons, on Spring avenue, during his stay in Chestertown.

Mrs. Thomas Ireland Elliott and daughter, of Baltimore, have been guests of her parents, Harrison W. Vickers, Esq., and wife, at Lauretum Place, near town.

Little Miss Pollie Westcott, who has been quite ill with pneumonia, for several weeks past is improved, we are glad to state.

Rev. A. C. Jones, brother of the late Mrs. R. M. Cooper, is ill with pneumonia at the home of his son, Rev. J. W. Jones, Ridgely, Md.

Mr. and Mrs. Ivanhoe Willis entertained a number of their friends at a "Turkey Dinner" at their home near town Thursday, Feb. 27th. Those present were: Mr. and Mrs. Ivanhoe Willis, Mr. and Mrs. Albert Story, Mr. and Mrs. James Anthony, Mr. and Mrs. Thos. Smith, Mr. and Mrs. Daniel Potts, Mr. and Mrs. Samuel Cranor, Mr. and Mrs. James Willis, Mr. and Mrs. Chas. Willis, Mr. Harry Klinefelter, Mrs. George Snitcher, Mrs. Thos. Hague; Misses Annie McKee, Sadie Buchanan, Ethel Walls, Reba Willis, Annie Story, Bertie Willis, Laura Story, Elizabeth McFay, Marie, Jessie and Isabelle Willis; Messrs. Charles McKee, Howard Story, Horace Clothier, Lewis Vane, Wesley Willis, Rouse Story, and Percy Willis.

Col. Wm. J. Vannort has been in Baltimore and Washingtun during the week.

Mr. D. B. McMenamin has been looking after his Philadelphia business interests during the week.

Miss Louisa Urie, of Swarthmore College, spent the latter part of last week with her parents, Mr. and Mrs. John D. Urie.

A letter from Mr. and Mrs. James Brice this week states that they will reach home about Saturday 21st. They spent the past few days on the Gulf of Mexico, gathered shells on the shore, and pulled off shoes and stockings and went wading in the warm water. They are enjoying real summer weather now. They will visit Jacksonville and Savannah before returning home.

Miss Emma France is the guest of friends in Brooklyn, N. Y.

Miss Jessie Graham, of Pocomoke City, is the guest of her aunt, Mrs. J. N. Dodd, on High street.

Mrs. Mary Walraven, of Gloucester City, N. J., has been visiting Mr. and Mrs. George Bacon, on High street.

Mrs. Lee Holleman, of Anderson, S. C., has been visiting her mother, Mrs. S. A. Copper, on High street.

Mr. and Mrs. Frank Dobleman, of Camden, N. J., are visiting her parents, Mr. and Mrs. Alex. Bacon, near Melitota.

Messrs. Jesse H. Usilton, Wm. H. Cooper, Wm. E. Keyser, George Biddle, George Hudson and Thomas J. Davis took Annapolis by storm last week and told the law-makers a thing or two about fish, etc.

Miss Ida Wood, of Still Pond, is visiting Miss Ellen Bacon.

Misses Cox and Willson have been guests of Mrs. Thomas Craven on Front street. They were given a reception last week at the home of Mrs. Craven.

Messrs. Webster and Arthur Hawes, Capt. and Mrs. Curtis E. Crane entertained a few friends at dinner on Saturday evening at their home on Front street.

Mr. James A. Merritt, of Martinsburg, W. Va., has been visiting his mother, Mrs. Merritt, on Front street.

and Jonathan R. Smith, all of the Philadelphia bar, spent Saturday and Sunday with the latter's brothers, Messrs. Hyland P. and W. T. Smith, near Smithville.

Coach M. J. Thompson, of Washington College, has been invited to referee the Georgetown University in-door games, which are to be held at Convention Hall, Washington, D. C., to-day. The leading college athletes of the county participate in these games.

Mr. Wm. B. Usilton, Sr., has been quite sick at his home on High street during the week.

Miss Lottie Rose, of Baltimore, is the guest of Mrs. W. Frank Hines, on Front street, during the week.

Mrs. Rudolph Tull, of Philadelphia, has been visiting Mr. and Mrs. Jas. G. Beck, on Maple avenue.

The Baltimore American of Monday contained a cut of the medical staff of the City Hospital, Baltimore, among whom was Dr. Horace W. Nicholson, son of Mr. Robt. G. Nicholson, of Chestertown.

Mr. and Mrs. Samuel Vannort have been visiting their daughter, Mrs. Jas. W. Chapman, Jr., in Baltimore.

Mr. and Mrs. W. H. Klinefelter delightfully entertained on Friday evening last those young ladies of Normal Hall who have been connected with Mrs. Klinefelter's class in the M. E. Sunday School. Those present were: Misses Sparks, Gemmill, Collison, Snodgrass, Riggin, Bowers, Gale, Jones, Cooper, Pennington, Hayman, Bonwell, Geist, Garey, Whittaker, Stoops, Gray. Mrs. W. Bradford Copper, Miss Mary Wright, Miss Adele Baker and Miss Louisa Urie were also present.

Mr. Garey Leaverton, of St. Mary's county, is visiting County Commissioner A. C. Loud, near town.

Mrs. A. M. Culp has been quite sick with a severe cold at her home on Washington avenue, during the week.

Mr. and Mrs. Wilbur W. Hubbard and son, Wilbur, have returned from Baltimore, where they spent the month of February at the Belvedere.

Mr. James G. Beck entertained a number of his gentlemen friends at a sumptuous dinner on Monday evening at his home on Maple avenue.

Miss Adele France, president, entertained the members of the Ladies Reading Club, at the library on Tuesday afternoon.

The young men of Betterton gave a delightful social to their many friends at the the New Belmont on Monday evening. A large crowd from Betterton and Still Pond was present.

The young men of Kennedyville, gave a dance in Wier's Hall on Thursday night. Ex-Sheriff Andrew Medders and Mr. Beck furnished music.

Mr. and Mrs. J. R. Jarrell, of near Kennedyville, are visiting their sons, Harry and Oscar, in Rochester, N. Y.

Mrs. Mamie Dodd has been quite sick during the week at her home on High steet.

Miss Kate Wheatley, superintendent of Jefferson's big millinery department, is in New York and Philadelphia purchasing the latest creations in hats and the most attractive styles and shades of trimmings. Wait for the opening.

The interesting little daughter of Mr. and Mrs. H. F. Jefferson was baptised by Rev. W. L. White on Thursday evening. She was given the name Margaret Elizabeth Jefferson.

R. T. TURNER, JR.

An Appreciation.

Betterton, Md.

In the passing away of the late R. T. Turner, Jr., we have lost a loyal friend, a genial companion and a man to whom both men and women naturally turned for help and advice. He was firm, just and incorruptible, with the tendency to temper justice with mercy, both in his opinion and in his dealings with his fellowmen.

Quiet and unostentatious in his methods, none, except those who directly received his help, will ever know how much good he has done for individuals of the community at large. Those knowing him personally cannot forbear the tribute of sincere respect and genuine regard, and his memory will always be held in the highest esteem.

Being splendidly endowed and qualified to be at the head of his family, he always performed life's duties conscientiously and exerted both a moral and a spiritual influence, that will widen and deepen as years pass. He was old-fashioned in his devotion to his friends and in his rigid adherence to a promise once given.

Having been reared in the Society of Friends, he exemplified in his daily walk, the moral and religious teachings of these deeply spiritual people and when fully assured that the end was near, he met it with the same "unfaltering trust" that he had evinced throughout life. As one of the speakers at the funeral expressed it, "We ought not to grieve that such a life has been ended, but we ought to be glad that such a life has been lived." A RESIDENT.

Missionary Anniversary.

The Chestertown M. E. Sabbath School held its missionary anniversary last Sunday evening. Henry C. Conrad, Esq., a prominent lawyer and postmaster of Wilmington, delivered an interesting and comprehensive address taking as his subject "Go Ye into all the World and preach My Gospel to every Creature." The class contributions were unusually liberal and amounted to $143.52 for the evening and $276.62 for the year. The banner class for the evening and year was Mrs. H. H. Klinefelter's with a contribution of $50.05 for the night and $78.45 for the year. Other liberal class contributions were Mrs. C. V. Perkins $31.00 for the night and $51.62 for the year, Mrs. A. P. Matthews $22.60 for the night and $25.29 for the year, Miss Hallie Toulson $14.05 for the night and $25.48 for the year.

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