The Chestertown Transcript.

VOL. XLVII—NO. 41. CHESTERTOWN, MARYLAND, SATURDAY, MARCH 21, 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,

Chestertown, 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.

LUMBER

MILL WORK

Building Supplies

CEMENT

WANTED — A HEAVY, SOUND DRAFT HORSE.

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 5 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, 10x12, 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.

Auditor's Notice.

Hope H. Barroll, Assignee,
vs.
Wm. H. Bowers, et. al.

No. 1605.

In the Circuit Court for Kent County, Maryland, in Equity.

THE lien creditors of Wm. H. Bowers and Annie M. Bowers are hereby notified to file their claims, duly authenticated with the Clerk of the Circuit Court for Kent county, Maryland, on or before the 18th day of May, 1908, otherwise they will by law be excluded from participating in the fund to be audited in this case.

By order of the court
LEWIN W. WICKES,
Auditor.

m14-4t.

DAVIS & SATTERFIELD

CROSS STREET.

FREE TO YOU.

The BEST offer that has ever been made. $1.00 worth of the Prussian Remedies absolutely free with the purchase of one 25-lb. pail of Prussian Stock Tonic. The regular price of the tonic is $3.50 for a 25-lb. pail, and we give you for a LIMITED TIME ONLY, $1 worth of other remedies ABSOLUTELY FREE or $4.50 worth of goods for

ONLY $3.50!

These remedies are recommended by leading horsemen & poultrymen. Make your purchases at once, as our stock is limited and so is this offer.

We solicit your patronage,

DAVIS & SATTERFIELD

CROSS STREET,

Chestertown, Maryland.

Our Store Will be Opened Saturday, March 28.

After an absence of ten years we have returned to the hospitality of Kent county and to the town of our birth in order to go into business, and to give you a bright and attractive

Hat, Shoe and Furnishing Store.

The people of this community deserve good treatment, and the *best* is none too good for us to give you.

It is our ambition to succeed in this undertaking, and is our determination to be prompt, courteous and honest with all.

We desire our goods and our prices to merit your approval, and we hope to be worthy of your confidence and support.

Sincerely yours,
JAS. H. SHUSTER.

Our store will be opened March 28.

DR. J. E. GRAHAM,

CHESTERTOWN, MD.

Office at residence on Front street. Thirty years experience. Will practice in Chestertown and vicinity.

Office hours—7 to 9 A. M. 12 to 2 P. M.

D. ARTHUR BACCHUS,

Heintz Pickles of all kinds.
Pure old Apple Vinegar.
Chase & Sanborn's High Grade Teas and Coffees. None better.

$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 320 Dupont Bldg. mar7-3t.

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.

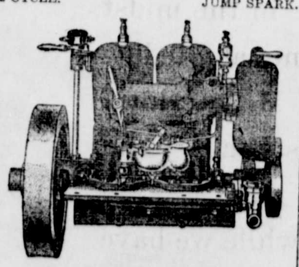
ALFRED T. SWEETMAN,
feb29-4t. Golts, Maryland

The Ferro 1908

MARINE ENGINE,

FORMERLY AUTO MARINE.

2 CYCLE. JUMP SPARK.



NOTE THESE POINTS.

SELF-OILER,
NO WATER PIPES ON MOTOR,
ADJUSTABLE BEARINGS—INSURES,
TIGHT CRANK CASE—LAST 10 YEARS,
HEATED AIR INTAKE,
NO HOT EXHAUST PIPES.

Buy from responsible people who will take care of your motor. Send for catalogue and prices. 15 in use on Chester river.

For sale by
H. R. GRAHAM & BRO.,
And LOUIS K. STAM,
mar14-tf. Chestertown, Md.

WM. C. SUTTON,

SANITARY PLUMBING

HUBBARD BUILDING.

Chestertown, Md.

Driving Accidents.

A horse owned by Mr. King, living on Clerk James T. Dixon's farm, near town, got frightened in town on Tuesday evening, ran away, ran into Mr. J. H. Sides' hitching rack, threw Mr. King out under the buggy, cutting his head slightly, collided with a telephone pole in the public square, and damaged the buggy and harness considerably. Mr. King made a very narrow escape.

On Wednesday evening Mr. Wilbur Eliason, Jr., and his mother were coming to town, and after they rounded the turn at the mill, Mr. Eliason heard two teams racing toward them. He pulled far to the side of the road to allow the teams to pass, but just as he neared the cemetery, one of the teams pulled out to pass the other and ran into Mr. Eliason's team, upsetting the carriage, breaking the shafts and throwing himself and mother out. Neither, however, received serious wounds. Mr. Eliason went to catch the other team, which he found belonged to Mr. J. D. W. Vansant, living on Mr. W. Frank Jarrell's farm, near Fairlee. An examination found that a shaft had penetrated the side of Mr. Vansant's horse, from the effects of which it died on Thursday morning. It was a fine animal and will prove a great loss to Mr. Vansant. We advise against racing on our driveways at night. It is dangerous.

Special Session.—In the case of O'Reardon vs. Burns where an attachment for $41,000 was sued out against the Burns farm, a motion has been filed to quash the attachment on the ground that it is a spite case. The court has set next Monday, March 23d, 1908, at 10 A. M., to hear their motion and dispose of the case. Judge Pearce will preside.

FOR SALE.

One Chas. A. Cyphers, "NEW MODEL" INCUBATOR, 220 egg. Nearly new and in perfect order.

CHAS. H. SKIRVEN,
m21-3t. Chestertown, Md.

WANTED.

Make easy money at home corresponding for newspapers; experience unnecessary. Send stamp for particulars.

EMPIRE PRESS SYNDICATE,
mar21-3t. Middleport, N. Y.

[redacted]

ICE BOOKS FOR SALE.

Subject to a discount of ten per cent. if paid for within 10 days from date of sale.

J. ARTHUR BRADLEY,
mar24-3t. Chestertown, Md.

PANTOMIME ENTERTAINMENT

The Sunday School class in Christ M. P Church, taught by Miss Mamie Thompson, will give the JAPANESE WEDDING in Pantomime in Stam's Hall, on Tuesday evening, March 24th, 1908. There will also be a musical programme in connection with the entertainment. Admission 25 cents all over the house. Seat may be reserved at Stam's Drug store.

FOR SALE.

B. PLYMOUTH ROCK EGGS. SHROPSHIRE EWES AND BUCKS. If you want to raise nice chickens from best egg producing strains of B. Rocks, I have the eggs at $1.00 for 15 or 6 settings at 75 cents per setting. Also a nice bunch of pure Shropshire Ewes and Bucks for sale. Prices right.

WM. J. VANNORT,
mar14-8m. Chestertown, Md

LOST

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

m5-3t. TRANSCRIPT OFFICE.

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,
mar7-3t. Chestertown, Md.

PLANTS FOR SALE.

I have for sale for immediate delivery 20,000 CABBAGE PLANTS, also SWEET POTATO, tomato and other plants in season. For further particulars Apply to

RUMSEY ANTHONY,
mar7-3t.* Chestertown, Md.

THOROUGHBRED POULTRY!

DUCKS—Pekin, Rouen, Indian Runner, White Muscovy. EGGS—$1.00 per 11.

GEESE—Embden, Toulouse. EGGS—30c each, 10 for $2.50.

CHICKENS—White Wyandottes, Partridge Cochin Bantams. EGGS—$1.50 for 15.

WHITE GUINEAS—English Pheasants. EGGS—$1.50 for 15. EGGS—20c each.

L. HARRIS CREWE,

Mar. 21 to June 1. Still Pond, Md.

DELINQUENT TAX NOTICE

THE COUNTY TREASURER hereby notifies all delinquent tax-payers that unless a settlement is made

BEFORE APRIL FIRST,

that their tax bills will be given to the Sheriff on that day for collection.

As the Treasurer shall insist on prompt settlement of all taxes delivered to the Sheriff, he requests all parties interested to make a settlement before such time and thereby save themselves the extra expense.

mar21-2t. WM. E. KEYSER, Treas.

Subscription to the Transcript $1.00 per annum.

THE VOLUNTEER FIRE COMPANY.

Perfects its Organization—Apportions Work Among Members, Adopts Code of Fire Alarms and Takes Steps Looking to Erection of a Permanent Headquarters.

Since the meeting of the citizens of the town in the court house, the members of the Voluntary Fire Company have met weekly in the Eliason building on High street, which the owner, Mr. Thomas W. Eliason, very generously donated as a temporary headquarters, and they have succeeded in perfecting a permanent organization, and apportioning the work. The company has drafted a constitution and series of by-laws for the government of the organization, and everything has been done to create a sense of individual responsibility upon the occasion of a fire. Nearly seventy-five of the young and representative men of the town have signed the constitution and become members of the company, and if the town will furnish the necessary equipment and a sufficient supply of water can be obtained, there will no longer be any reason to criticize the effective equipment for fighting fire. The members of the company are exceedingly anxious to have the town commissioners purchase the necessary equipment, such as additional hose, reels, etc., and we believe the town should provide for this absolute necessity, whether it has the ready money or not. It is utterly impossible to protect the people's property without proper equipment, and the hose which the town has at present is not sufficient for effectively fighting a fire, and since so many of the young men of the town have banded themselves together to give their labor and risk their lives in saving the property of the town, the commissioners should provide proper equipment without delay, even if they have to borrow the money to do it. The commissioners we know are limited in the amount of money at their disposal, but plans are on foot to place them in a position to secure more money, and we do not believe their plans will be defeated. We urge the commissioners to act promptly in this matter, for nothing is so discouraging to an organization such as a fire company, if it has only a few hundred feet of hose and a number of buckets to protect a fire. The company means business, and is growing every day. Regular drills will begin at its meeting next Monday night, and Chief George H. Cannan will see to it that every department of the company will be in thorough working order. The members of the company with their positions, are as follows:

SALVAGE CORPS AND BUCKET BRIGADE.—Benj. Rust, Albert Boone, H. T. Hoyle, Jas. Estes, Walter Carson, Owen C. Blades, Hyland Crew, Harry Pfeffer, J. S. Vandergrift, W. E. Ringgold, J. Hydie Thompson, Walter T. Bramble, Arthur Pope, Geo. Peacock, Harry Burke, Arthur Clark, Gilbert Newton, Simon Westcott, Arthur A. Kershaw.

EXTINGUISHER BRIGADE.—Wm. Aldridge, W. L. Fowler, Houston Toulson, Kemp Boardley, H. F. Jefferson, J. H. Sides, A. L. Sparks, Chas. Satterfield, J. F. Thompson, Thos. Eliason, Jr., W. W. Hubbard, H. R. Graham, Dr. H. G. Simpers, Jas. Beck, E. F. Perkins, C. S. Smith, Geo. Westcott, Jos. Wheatley, E. P. Beck.

LADDERMEN.—W. L. Fowler, Elwood Baker, Albert Rawleigh, George White, Joseph Robinson, Ollie Estes, Theo. Kershaw, Lewis Stam, George Lathan, Howard Reese, Walter Needles, Samuel Crouch, Walter Bennett.

LINEMEN UPTOWN—George Burke, James Dunbracco, Snowden Thomas, A. L. Sparks, H. D. Orem, Harry Coleman, W. T. Pippin.

LINEMEN DOWNTOWN—William Malin, Thomas Perkins, W. A. Burk, H. S. DeFord, Robert Ellis.

NOZZLEMEN UPTOWN—William Duyer, Carl Ruszell, Clifton Colemen, Frank Ivens, Arthur Simpler, R. W. Bramble.

NOZZLEMEN DOWNTOWN—William Sutton, Harry Jefferson, Walter Wright, Thomas Massey, R. J. McWhorter, Nesbit Trenchard, A. L. Carmine.

GUARDS—Vernon Barnett, Dr. Simpers, J. E. Ferguson, W. Frank Jarrell, J. W. Kirby, Frank Clay.

AX MEN—Frank J. Duyer, Walter Hickman, Arthur Bacon, George Roland, G. S. Cliff, Earl Barnes, Wm. T. H. Whitely.

SUPT. OF APPARATUS—F. M. Miller, downtown; J. F. Silcox, uptown.

PLUG MEN UPTOWN.—Foster Cannan, Howard Dodd, Owen Crow, Harry McWhorter, Jas. Bartley.

PLUG MEN DOWNTOWN.—Fred Russell, Harry Hodgkins, Wm. Benjamin, Arthur Bradley, Earl Latham.

Every member of the company is especially urged to be present at the headquarters next Monday night to receive instructions and prepare for work. The following code of fire alarms has been adopted:

When a fire breaks out below the Voshell House, a general alarm will be sounded just as is done now.

When the fire is above the Voshell House, the alarm will be sounded in two taps-two taps-etc.

When the fire is on Washington Avenue, the alarm will be sounded in three-taps-three-taps-etc.

The "alarm" rope attached to the town clock has been changed from the drug store entrance to the hall proper entrance, where a glass case has been placed, and Messrs. Robert Ellis, A. W. Carmine and Wm. H. Lambert have been delegated to sound the alarm, or if they are not on hand, any one can rush in, break the glass front and pull the alarm.

A box with a glass front has been placed on the engine house where the key to the house will be kept at the convenience of any member of the company. Everything has been done by the company to establish an effective organization of fire fighters, and all that remains to be done is to secure proper equipment and a permanent headquarters. Plans are already on foot for the building of a permanent house for the company by the erection of a suitable building, and it is hoped the citizens of the town will lend every assistance to the company.

*†*A prominent farmer living near Pomona has 48 hens and gets 44 eggs a day. A prominent gentleman in Chestertown when told the above said: "Well I can beat that. I have 12 hens and get 11 eggs a day." Hard to down Chestertown.

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