The Chestertown Transcript.

VOL. XLVIII—NO. 1. CHESTERTOWN, MARYLAND, SATURDAY, JUNE 13, 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 May 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..... $448,188.95

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 246.44

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..... 102,411.10

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).

These items consist of the balances due us from all other banks with whom we carry reciprocal accounts, exclusive of our regular reserve 314.01

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..... 47,047.05

CASH IN BANK.

This item requires no explanation. It is part of our reserve fund, and amounts to 35,014.99

Redemption Fund.

All National Banks are required to keep on deposit with the treasuer 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..... 1,075.00

Our total resources aggregate..... $726,807.54

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..... 15,814.11

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..... 29,500.00

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..... 4,358.15

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..... 540,322.36

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..... 1,812.92

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..... 50,000.00

Our total liabilites aggregate..... $726,807.54

Your Business is Solicited.

The Second National Bank,

Chestertown, Maryland.



SPRING!

Everybody wants a new suit of clothes. It is essential to a man's pride to always look well-dressed, and it has been our many years study which enables us to know how to best provide for men, wide awake to this fact. Our suits this season are the prettiest yet, and with our guarantee of best workmanship makes buying at our store quite easy indeed.

Hats and Furnishings,

Not satisfied with simply holding our own—we went out with a hard bent determination this time to make these departments to excel all former seasons, and we feel content that we have succeed very well in our efforts.

50c Neglige Shirts at 40c, is one of the great money savers we offer the purchasing public.

Yours for business,

J. D. LUCAS.

ALEXANDER'S DEPARTMENT STORE.

Alexander's

Underselling Store

SPECIAL PRICES

For Today Only.

A 10-lb Bag of Good Flour	24c
Picnic Hams, per lb	8¾c
Beautiful pattern of Blue Calico, per yard	4½
Beautiful pattern of Light Calico, per yard	4½
Ladies' 15c Undervests, extra large size, each	9c
Bleached Towels, per pair	7
Children's Black Hose, all sizes, per pair	5
12½c Loose Roasted Coffee, per lb	9
Towling Crash, per yard	3

Our BARGAINS are good values. Don't miss getting your share of them at

Alexander's

Department Store,

ROCK HALL.

W. S. & A. M. CULP,

Contractors & Builders.

Lumber, Coal, Mill Work

—AND—

Builders Supplies.

Amatite Roofing.

Not an imitation, or a counterfeit.
A genuine natural protection from the elements.

Owing to inquires from our customers for a thoroughly reliable, reasonable-priced roofing, we have made arrangements to supply an article that has no superior. A rigid investigation was made as we felt our word could not be given to the trade until thoroughly satisfied the roofing would support the confidence in every way. This roofing is suitable for any climate, steep or flat roofs.

GET A SAMPLE OF THIS ROOFING.

All kinds of building paper, tar felt and Abestesos in stock. Give us an opportunity to estimate on your work. We furnish everything in the building line from the smallest article to a completed building as we are practical builders and have a large force of men.

Yours very truly,

W. S. & A. M. CULP,

Phone 5. Chestertown, Md.

DAVIS & SATTERFIELD

CROSS STREET.

'Cow Ease'

Keeps flies off of hores and cattle. Call and see about it.

'McCormick'

Standard Binder Twine.

HAY RAKES

MOWERS

BINDERS

Each one guaranteed to give satisfaction.

4-HORSE EVENERS,

fits any binder, saves cost of man and makes draft easier.



Kills bugs and insects of all kinds and does not injure the plants.

Machines of all kinds repaired by competent expert.

We solicit your patronage,

DAVIS & SATTERFIELD

CROSS STREET,

Chestertown, Maryland.

WASHINGTON COLLEGE GRADUATES.

The celebrations and exercises of the One Hundred and Twenty-sixth Commencement of Washington College, Chestertown, Md., began on June 12th with the Banquet of the Adelphia Literary Society and end on the following Wednesday with the annual commencement ball, the crowning social event of the year. The program is not so elaborate as the one connected with the One Hundred and Twenty-fifth Anniversary of the founding of the college nor is it expected that so many men well known as leaders in the educational world will be present, but nevertheless it will be in its usual manner—impressive and enjoyable to those present.

The exercises will be held in the spacious auditorium of William Smith Hall, whose doors were opened to the public for the first time during the anniversary last year. The building has been occupied by the students only during the past year, and with its finely equipped recitation rooms and laboratories and stately auditorium, stands as a monument to the high ambitions and progressive spirit of the institution and to the executive ability of the Board of Visitors and Governors, composed as it is, of men who are well known for their sound business principles and who have warm regard for the wellfare and progress of the college.

The graduating class is the largest in the history of the institution and is composed of men and women who are destined to become an honor to their Alma Mater.

The following will receive Normal diplomas:

Margaret Louise Beck, Worton, Md.
Jennie Bowers, Still Pond, Md.
Avis Newell Dadd, Chestertown, Md.
Eva Jane Garey, Denton, Md.
Mary Baker Hadaway, Chestertown, Md.
Mary Caroline Hadaway, Edesville, Md.
Lois Margaret Leary, Rock Hall, Md.
Nellie Andrews Mackie, Fairhill, Md.
Mary Grace Riggin, Church Hill, Md.
Mattie Rodgers Whitaker, Galena, Md.
Jane McCleary Rochester, Millington, Md.

The following will receive the degree of Bachelor of Arts:

Lewin Wethered Barroll, Chestertown, Md.
Thomas Kemp Bordley, Chestertown, Md.
Ruth Averill Clauson, Cumberland, Md.
William Howard Corddry, Snow Hill, Md.
Harris Stagg Corddry, Snow Hill, Md.
Arthur Romaine Hitch, Seaford, Del.
William Robert Huey, Seaford Del.
Mabel Beulah Ryer, Arnold, Md.
William Houston Toulson, Chestertown, Md.
Norman Warner Voss, Denton, Md.
Henry Wilson, Denton, Md.
Benjamin Blackiston Wroth, Chestertown, Md.
George Alford White, Chestertown, Md.

The degree of Master of Arts will be conferred upon:

Rev. Richard Hooker Kellar Gill, '02, Waterford, Va.
Dr. Walter Mills Carmine, '03, Ridgely, Md.
Howard Orr Stephens, '04, Cayots, Md.
Harry J. Hopkins, Esq., '78, Annapolis, Md.
Hon. Clarence Warwick Perkins, Baltimore, Md.
Dr. Ward Brinton, Philadelphia, Penna.

The degree of Doctor of Divinity will be conferred upon: The Very Rev. Edward R. Rich, Dean of Trinity Cathedral, Easton, Md.

The degree of Doctor of Paedagogy will be conferred upon: James E. Carroll, '68, Supt. of Schools, Dover, Del.

The full programme of the exercises will be found in another column.

Do not fail to see the base ball game this afternoon at 3 P. M. on Washington field.

Let Your Light Shine.

DEAR SIRS:—I have always admired the pleasing modesty of the TRANSCRIPT. So do all of its subscribers. But your conduct in putting on an inside page and blushingly hiding from the public (in other words placing your light under a bushel and not showing boldly to your friends the complimentary statements which indicate how advantageous the TRANSCRIPT is to its advertisers and how valuable your paper is to the business community generally,) would seem, if it were not the fact, incredible. Almost any one who knows anything about your paper, indeed almost any average reader of it, feels he could manage to blow the TRANSCRIPT's horn better than will the modesty of you gentlemen permit you to do. Hereafter, let us all hope, when handsome words of the TRANSCRIPT are spoken that you will place the article on the front page, in the upper left hand corner, which space, as every one knows, is the choicest, most costly and most valuable part of a paper. Then will your light shine forth unto the world and your true worth will be known of all men. SUBSCRIBER.

Cut Off All His Fingers.—A son of the Rev. A. W. Mather, the Methodist Protestant minister stationed at Greenwood, while at the basket factory attempted to saw a piece of board which he had picked up from the floor, at a rapidly running circular saw, and in so doing cut off all the fingers on his left hand.

**The Daughters of America will decorate Fraternal Hall today in honor of the Anniversary of the American Flag. They will hold interesting anniversary exercises in their meeting on Monday evening.

Valuable Farm

—AT—

PRIVATE SALE.

THE undersigned as agent for the heirs of Jas. B. Groome, deceased, offers at private sale the valuable farm known as

"THE MOFFETT FARM"

in the First District of Kent county, now tenanted by Scott Rosin. It is situated on the road from Sassafras to Galena in Kent county, Md., and contains about

330 ACRES.

It is within 1½ mile of a landing on Sassafras river and 3½ miles of a station on Kent county Railroad.

This is one of the most desirable farms in the State and is improved by

LARGE DWELLING

and all necessary buildings. For terms apply to

W. M. KNIGHT,
No. 121 South Calvert St.
Baltimore, Md.

je13-tf.

"Necessities"

The comforts of life make us think of our-selves; and necessities are needs with the word MUST implied.

Yes! sometimes this means sacrifice, but it will bring us up to the full measure of ourselves.

What are some of our necessities? SHOES, HATS, HOSIERY, FURNISHINGS.

Our Shoes as to QUALITY, STYLE and COMFORT have the approval of good taste; our Hats have the SNAP and BEAUTY that youth and old age desire; our Hosiery the best; our Furnishings staple, neat and attractive.

SHUSTER

IS THE MAN TO SUPPLY YOU

ALABASTINE

—AND—

MURESCO!

One Cold, the Other Hot.

The coating for walls. We have them both. All colors at the same low price, 35 cents the 5 lb. package.

PAINTS.

Ready mixed B. P. S., no better made. Lewis Pure Lead. Masury's Railroad White and other cheap leads.

OILS

Pure Linseed Oil and Turpentine, Ruddy Harvester Oil, Cylinder Oil, Gas Engine Oil, Automobile Oil, Neatsfoot Oil, Harness Oil, Lard Oil.

JOHN BARTLEY

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.

Fresh Cow Six Years Old,

with Calf by her side.

L. HARRIS CREWE,

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

WM. H. KRUSEN,

FUNERAL DIRECTOR

AND EMBALMER.

STILL POND, MARYLAND

WM. C. SUTTON,

SANITARY PLUMBING

HUBBARD BUILDING.

Chestertown, Md.

FOR SALE.

50 HEAD SPRING LAMBS—Several good horses—and a few fresh cows—also 12 Berkshire Pigs.

J. A. JONES, "Caulks Field Farm,"
june13-3t. Near Fairlee, Md.

NOTICE.

ALL TRAVEL OVER CHESTER BRIDGE WILL BE SUSPENDED on and after Monday, June 8th, 1908. A ferry will be maintained for the convenience of light teams and the traveling public between to hours of 5.30 A. M. and 6.30 P. M.

Foot travelers will cross the bridge at their own risk.

KENT & QUEEN ANNES
je13-tf. COMMISSIONERS.

OSBORNE BINDER FOR SALE.

I have 1 OSBORNE BINDER for sale, new last year. Will guarantee it to do good work. Will sell cheap. For particulars apply to

MAHLON P. LEE.
RACHEL E. LEE.
Adms. of the late Vincent Lee,
je13-3t. Chestertown R. F. D. No. 2.

DR. GEORGE R. JONES,

GALENA, MARYLAND.

Office at the residence of Mr. Charles E. Lane.
Hours: 7 to 9 A. M., 12 to 2 P. M. and 6 to 8 P. M.

ICE CREAM FESTIVAL.

The Ladies of St. John's Church, Rock Hall, will hold an ICE CREAM FESTIVAL on the church green SATURDAY EVENING, JUNE 20, 1908. All are invited.

FESTIVAL.

The ladies of the M. E. Church will hold a FESTIVAL in McWHORTER'S HALL, MILLINGTON, SATURDAY EVENING, JUNE 20th. Proceeds for the benefit of the parsonage.

STABLE FOR RENT.

My Stable on Cross street in rear of Court House is for rent. Large yard, private entrance, and water. Stable new. Possession given immediately. For particulars apply to

MRS. MARY A. HYNSON,
at the home of Mrs. Ellen Melvin,
j6-3t. QUEEN STREET.

FOR SALE.

I will sell the Westcott-Jarman Farm on road from Chesterville to Millington, containing 404 ACRES more or less. Peach orchard on the farm, and all the buildings are good. Price $12,500.00. Also the Boyd Farm containing 160 Acres on road from Chestertown to Millington, all arable, 1½ miles from Spry's Landing. Price $6,250.00.

Apply to
W. E. JARRELL.
j6-3t. Chestertown, Md.

FOR RENT.



Desk room in Office in the TRANSCRIPT Building, now occupied by Messrs. T. G. WROTH and EDGAR P. BECK. Terms satisfactory. For particulars Apply to

THOS. G. WROTH,
j6-3t. Chestertown, Md.

DANCE AND ICE CREAM FESTIVAL.

The "Ladies Improvement Association," of Betterton, will hold a Dance and Ice-Cream Festival at Howard Turner's Casino on Saturday evening, June 20. Come out and help a good cause.

Committee
MRS. MEDFORD H. CREW,
m30-3t. SECRETARY.

D. ARTHUR BACCHUS,

Sells Corby's Bread. The Finest Offered to the PUBLIC.

100 per cent pure. Try it.

FOR SALE.

B. PLYMOUTH ROCK EGGS. SHROPSHIRE EWES AND BUCKS. If you want to raise nice chickens from best eggs 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 Shopshire Ewes and Bucks for sale. Prices right.

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

DR. H. C. HUGHES, DENTIST.

Will be in his office in the Old TRANSCRIPT BUILDING, Chestertown, Md., TUESDAY, WEDNESDAY and THURSDAY of each week, commencing April 28. Baltimore Office 2111 St. Paul Street. apr25-tf.

SEWING MACHINES.

If there is any kind of Sewing Machine within 15 miles of Betterton, not giving entire satisfaction, and I am informed of it by letter or postal, bring Machine Head to me, or I will call and repair same, guarantee it to run as good as new.

A. H. SUPLEE,
a11-2m. Betterton, Md.

NOTICE TO SHIPPERS.

Special attention given to the shipment of grain and peaches.

REFERENCE—Merchants National Bank, of Baltimore Commercial Agencies; Members of the National League of Commission Merchants of the United States Stevens Brothers.

STEVENS BROTHERS,
226 S. Charles St., Corner of Camden St.,
a4-12t. Baltimore Maryland.

FOR RENT 1909.

Our Hermitage farm where Jos. W. Atwell, Esq., lives, near Worton Station, to a good tenant who is able to till a 300-acre farm. This farm is highly improved, easy of cultivation and very productive. Within half mile of churches, railroad station, stores and shops, on rural route. Address or apply to

WM. J. VANNORT,
may16-4t. Chestertown, Md.

A CARD OF APPRECIATION.

In retiring from business, which my failing sight compels, I wish to return my grateful thanks to the many friends and patrons who have stood by me so faithfully and some of them by my father before me. It is with much feeling and great regret that I have faced the inevitable and given up the business I have been engaged in so long, and in which I have achieved a reputation that any one may well envy.

Again thanking all my friends, I desire to recommend my successor, MR. CHARLES L. DODD, to their liberal patronage, feeling sure of his ability to coduct the business in the most acceptable manner.

Respectfully,
JOHN N. DODD,
may16-tf. Chestertown, Md.

MONEY TO LOAN IN SUMS TO SUIT

Apply to
JOHN D. URIE,
Attorney-at-Law,
Adjoining Savings Bank,
o6-tf. Chestertown, Md.

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