The Chestertown Transcript.

VOL. XLVIII—NO. 2. CHESTERTOWN, MARYLAND, SATURDAY, JUNE 20, 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
12½c Loose Roasted Coffee, per lb	9
3 bars Witch Hazel Toilet Soap	9
Good 50c Working Shirts, each	29
12½c Merry Widow Collars, each	9
20c Agate Basin	9

A Big Sale of

BOYS' Clothing

and Shoes.

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 horses 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.

High School Commencements.

The commencement exercises of the Chestertown High School were held in the Assembly Hall of the school on Wednesday evening. The hall was packed with the relatives and friends of the graduates. The exercises were opened with an instrumental solo by Miss Helen Boyd, followed with prayer by Rev. W. L. White. The graduates with their subjects were as follows:

Salutatory—The use of History—Anna Burch Smyth.

"The Value of Friendship"—Mary Lydia Layman.

"The Duty of American Citizens"—Wm. Galen Vansant.

"The Power of Influence"—Mary Rebecca Miller.

"American Nationality" — Gilbert Allan Jarman.

"School History"—Harold Beck Matthews.

Valedictory—"True Nobility"—Margaret Clements Brinsfield.

The address to the graduates was delivered by Rev. H. C. Turner, of Wilmington, who gave some splendid advice upon the formation of good habits. Prof. Milton Melvin delivered the diplomas to the graduates. The music for the occasion was very inspiring, being rendered by a chorus of forty or more young ladies under the direction of Miss Fannie Stewart, with Miss Clara Usilton accompanist. This is said to be one of the best classes graduated at the school in recent years. The W. C. T. U. prizes for the best essays on the subject of temperance were awarded.

First prize to Miss Margaret Brinsfield.

Second prize—Miss Lucy Frazier.

The presentation was made by Prof. L. J. Smyth, principal of the school.

PINEY NECK HIGH SCHOOL.

The annual commencement of the Piney Neck High School was held in Piney Neck M. E. Church on Thursday evening. The church was crowded with the patrons and friends of the school who enjoyed the splendid programme prepared by the principal and his able corps of assistants. There was only one graduate this year, Miss Minnie M. Creighton, whose subject was "Beyond the Alps is Italy," The address to the graduate was delivered by Rev. J. W. Long, and Supt. Melvin delivered the dipolma. Excellent music was furnished for the occasion by local talent.

ROCK HALL HIGH SCHOOL.

The commencement exercises of the Rock Hall High School were held in the M. E. Church of that town yesterday evening. The grduates with their subjects were:

Salutatory	Leonard Leary
"Night Brings out the Stars"	Nannie Newcomb
"Changes of Time"	Lillian Warner
"Footprints on the Sands of Time"	Anna May Ayres.
"Know Thyself"	Bessie Wheat
Valedictory	Robert Ayres

The address to the graduates was delivered by Mr. William F. Russell, cashier of the Kent County Savings Bank. The graduates received their diplomas from Supt. of schools, Milton Melvin. Judefind's orchestra rendered excellent music for the occasion, and the solo by Miss Durding was also a feature.

OBITUARY.

THOMAS W. KENDALL.

The funeral of Thomas W. Kendall, age 38 years, who died Wednesday evening of last week, after a lingering illness of six months with absess on the brain, took place at Rock Hall M. E. Church last Saturday morning at 10 o'clock, Rev. J. T. Richardson officiating. Mr. Kendall was a member of Rock Hall Jr. O. U. A. M. and the services at the grave were conducted according to the ritual of the order. The pall-bearers were: Chas. S. Porter, Chas. H. Urie, Jas. G. W. Harrison, Arthur Downey, John Benj. Coleman and J. C. Culley. Interment in Wesley Chapel cemetery. He is survived by a widow and five children, and two brothers, Mr. C. C. Kendall, of Baltimore police force, and Chas. O. Kendall, of Rock Hall.

MR. LOUIS NEWSOME.

Mr. Louis Newsome, one of Kent's most highly respected farmers died suddenly on Thursday of heart failure and kidney disease, at his home, Worton Point. He is survived by several children, among whom is Mr. J. E. Newsome, of the well-known firm of Vansant & Newsome. Funeral services will be held tomorrow (Sunday) afternoon at 2 o'clock from his late home, Worton Point. Undertaker Wm. H. Krusen will have charge of the funeral arrangements.

School Notes.

Miss Mary E. Mills has resigned the principalship of Melitota School to accept the principalship of the school in Broad Neck. It is reported that Miss Fannie Ward will get the Melitota school.

Miss Virginia Johnson has resigned as teacher of the school near Millington.

It is reported that Prof. Louis C. Robinson has resigned the principalship of Millington Academy to accept a similar position at Harrington, Del. A desirable position is open at Millington.

Several other changes are reported to be made shortly.

To Close Stores.

The following petition has been signed by the merchants of the town during the week:—We, the undersigned merchants of Chestertown, agree to close our stores at seven o'clock in the evenings, from July 1st to August 31st, in order to allow saleslades and salesmen a short respite from business during the heated term. Moody & Lusby, H. F. Jefferson, H. R. Graham & Bro., Mrs. S. E. Kirby, C. C. Jones, D. Arthur Bacchus, F. D. Leary, James D. Lucas, G. C. Rote, J. H. Sides, Jas. H. Shuster. Why do not all join the movement?

Meditate

Upon buying a pair of shoes if you must, but people who have buoght shoes of us, jump at the chance of getting a pair at as low a price as we can offer them for this season.

Don't give up trying to get a comfortable shoe because we can fit you to a pair right now.

Try on a pair of our Shoes and you will know at once you have what you are after. They are *well-fitting, soft,* and *flexible.*

A fine line of children's White Shoes just in. Our Straw Hats are *cool* and *stylish,* and satisfy the demand. We also carry a fine line of fancy bands for hats. *Underwear Shirts* and *Furnishings* galore.

—AT—

SHUSTER'S

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.

W. T. HICKS,

FUNERAL DIRECTOR AND EMBALMER.

PHONE 142.

With my long experience in and constant study of the undertaking business and complete equipment, including two new funeral cars, chairs for house funerals, church trucks; automatic casket lowering device, steel, slate, and cement vaults, I am prepared to handle the finest work in the most approved manner at reasonable prices.

Bodies coming from a distance cared for at my undertaking rooms on High Street. My wife will act as my assistant when desired.

W. T. HICKS,
Chestertown, Md.

WM. H. KRUSEN,

FUNERAL DIRECTOR

AND EMBALMER.

STILL POND, MARYLAND

WM. C. SUTTON,

SANITARY PLUMBING

HUBBARD BUILDING.

Chestertown, Md.

NOTICE.

Persons whose notes or mortgages were held by the late Richard D. Hynson at the time of his death, and have not been paid since, either interest or principal, or who have not made arrangements for further time, are hereby notified to call upon the undersigned WITHIN TWO WEEKS FROM THIS DATE to make arrangements for payment or an extension or said notes and mortgates will be proceeded upon according to law.

WILLIAM M. SLAY,
je20-3t. Attorney.

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 Sipry's Landing. Price $6,250.09.

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 anykind 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.

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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