The Chestertown Transcript.

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National and State Banks.

One of the most vital and important regulations of the National Banking Law is that which controls what is known as the "LEGAL RESERVE." It requires that **15 PER CENT.** of all deposits shall be kept in the vaults of National Banks or in the hands of approved reserve agents. National Banks cannot count as a part of this reserve any funds in the hands of other banks unless these banks are especially strong, that is, banks which are DESIGNATED BY THE NATIONAL GOVERNMENT as those in which other banks may hold their deposits.

The law requires NO RESERVE to be kept by any State Bank. Therein lies the difference. The following statement of the deposits of the three banks of Chestertown shows what reserves these banks, under the **15 PER CENT.** requirement of the National Banking Law, ought to have and what reserve is actually held by each of these three banks.

SWORN STATEMENT OF THE CONDITION OF THE CHESTERTOWN BANKS, NOVEMBER 16, 1909:

	DEPOSITS.	15% RESERVE.	RESERVE HELD.	PER CENT.
SECOND NATIONAL.....	$690,546.46	$103,581.90	$111,217.09	16 1-10
Chestertown Bank.....	437,724.10	65,658.61	35,433.63	8 1-10
Kent Savings.....	337,405.24	50,610.79	38,124.99	11 3-10

After reading these sworn statements published last Saturday, which do you think is the STRONGEST and SAFEST BANK in which to conduct your Banking Business?

Yours Respectfully,

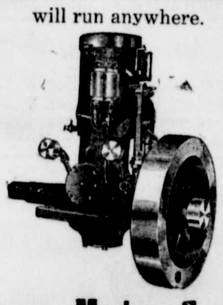
The Second National Bank

OF CHESTERTOWN, MD.

ORIOLE & BALTIMORE

Marine Engines

BUILT IN BALTIMORE, will run anywhere.



Mianus Marine Engine

Either of the above can't be beat for hard continuous work. The Engine for working Boats.

More Oriole and Mianus Engines used than any other make at Rock Hall.

Geo. E. Leary, Agent,
ROCK HALL - MARYLAND.

LUMBER

SASH, DOORS AND BLINDS.

BUILDING MATERIAL

OF ALL KINDS.

Delivery by Land or Water.

G. E. LEARY & SON,

ROCK HALL, MD.

Phone.

W. S. & A. M. Culp.

LUMBER,
MILL-WORK,
CEMENT AND LIME,
COREY'S ROOFING,
FELT ROOFING AND
BUILDING PAPER.

COAL.

W. S. & A. M. CULP,
CHESTERTOWN, MD.

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, Neatfoot Oil, Harness Oil, Lard Oil.

JOHN BARTLEY

Chestertown, Md.

WM. C. SUTTON,

Sanitary Plumbing,

HUBBARD BUILDING,
Chestertown, Maryland.

R. GROOME PARKS,

Attorney-at-Law,

Chestertown, - Maryland.

GO TO

Kilbourn & Bramble,

New Store at Fairlee, Md.

Our new building is now completed, and have it filled with up-to-date merchandise. We have a larger stock than ever before, as we have so much more floor space to display our goods. It will pay you to visit our new store.

Special for Wedneeday.

8c Will buy our 8-quart Galv. Bucket. One to a customer.

In our new building we try to have everything our customers want, and will be glad to quote you prices on any line.

WE CARRY

a line of Cook Stoves, Air Tights and Oil Heaters in stock. Can furnish you with any stove you want. Get our prices.

If You Want Floor Covering

we have some very pretty

Art Square Ingrain, 9x12, for.....$3.98
Brussells Art Square, 9x12, for..... 5.98
Rugs, beautiful line, at..... 1.98

MATTING VERY LOW.

Floor Oil Cloth, 25c quality.....19c yard
Linoleum, 50c quality.....37½c yard

Robes, Blankets and Harness.

Have sold more this fall than ever before. Why? Our price and quality for less money.

Old Prices

On Rubber Boots and Shoes. All rubber has advanced 10 per cent. We bought very heavy and can sell you at old prices.

COAT and COAT SUITS for Ladies in Black, Blue and Gray as low as $5.50.

COATS—Can give you a good Coat for..... **$6.00**

MEN'S, BOYS' AND CHILDRRN'S CLOTHING.

Men's Heavy Shirts and Drawers 75c Suit
" Wright Health Underwear $1 50 Suit
Wright's Underwear for Boys 75c Suit
Sweaters for Men, Boys and Children.

Furniture.

Beds, Iron and Wood; Buffetts, Couches, Chairs, Mattresses and Rockers.
$5.00 Rocker in oak or mahogany.....$3 98

Watch out for our XMAS ADD NEXT WEEK. We will have a good selection of toys and useful articles for presents for the young and old. New line we wish to mention.

Implement Line

which we expect to carry in the spring. We are now taking orders for Manure Spreaders—the 20th Century—this is one of the best. If you are going to buy, we can give you a very close price, having bought a quanity to get the low price.

Wanted Eggs and Butter.

Kilbourn & Bramble.

As Usual

Our Line of Men's, Boys' and Children's

Clothing

wins the highest praise from all who see it. It is true that we have a selection of merchandise second to none, and with prices so low that it makes buying easy for you and selling easy for us. The beautiful fabrics and suitable figures create a desire for their ownership when once you see them.

Suits $5 to $20

The same guarantee of satisfaction goes along with all the grades.

See our $2.00 Derby Hat, various shapes to suit all heads.

Yours for business,

J.D.LUCAS

DAVIS & SATTERFIELD

CROSS STREET.

ROOFINGS.

We carry a large stock of Rubber and all Composition Roofings of Standard makes. Tar Paper in 2 and 3 plys. Corrugated Galvanized Iron the best roofing for many purposes. Get our prices on this article before you buy, we think we can save you money.

GRANITITE.

It is the new roof paint, for all kinds of composition roofs, also for Tin and Iron Roofings. Will also stop leaks in rusty roofs. Send for our descriptive circular and guarantee that goes with it.

GASOLINE ENGINES.

You cannot do better than to investigate the merits and power of the I. H. C. Gasoline Engines before you buy. They are heavier to the horse power than most other makes and are not over-rated as to developed horse power. A card will bring our catalogue. Any repair work will receive careful and prompt attention and your patronage will be appreciated.

We solicit your patronage,

DAVIS & SATTERFIELD

CROSS STREET,
Chestertown, Maryland.

D. ARTHUR BACCHUS.

Sells Chase and Sanborns's High Grade Coffees, Corby's Bread and Kingan's Reliable Hams. None better.

Queen Quality

Sytles a little smarter than you'll ordinarily find.

Not faddy or extreme but with just the proper degree of smartness.

WE SELL WALK-OVER SHOES FOR MEN.

W H Y ?

Because we honestly believe them to be the best shoes for the money.

You may be able to buy better ones, but you cannot at the same price.

Broad toes, narrow toes, straight lasts and swing lasts. All Leathers.

THE SHOE STORE THAT SELLS THE SAME QUAILTY FOR LESS MONEY.

NOW-A-DAYS IT'S

Shuster's Shoes

"THEY COST LESS"

CHESTERTOWN, MARYLAND.

FINE SALT,
COARSE SALT,
Large and Small Sacks.

PURE PEPPER,
SAGE AND
SALT PETRE.

Highest trade or cash price for Eggs and Butter.

HUDSON'S GROCERY AND DRUG STORE

The Largest and Most Complete

Line of FIRE PLACE HEATERS, Heating Stoves, Double Heaters, Cook Stoves and Ranges is Kent county may be seen at

Lofland & Culp's.

Spear's Golden Sun Fire Place Heaters.
Grand Domestic Fire Place Heaters.
I. A. Sheppard's Excelsior Fire Place Heaters.

Rupert, New Illuminator and Beaver Oak Double Heaters.

Round Oak, Parlor Peninsula, Magic Base, Regal, Garnet and Crystal Heating Stoves.

Excelsior, Farmer Girl and Gauze Door Cook Stoves. Wood Air Tights.

Magic, Excelsior, Beaver King and the celebrated Lorain Steel Ranges.

SHOT GUNS, Gunning Coats, Leggins, Loaded Shells, Powder and Shot.

A. HORSE BLANKETS, Lap Robes, Horse and Stable Blankets.

CARRIAGE and WAGON HARNESS.

ROOFING AND SPOUTING A Specialty.

Lofland & Culp,

SUCCESSORS TO

J. K. ALDRIDGE & CO.,

CHESTERTOWN, MD.

Officers Qualify.

Messrs. T. Benjamin Crew and Chas. D. Wood, the newly-elected county commissioners, took the oath of office before Clerk of the Court Jas T. Dixon on Tuesday and took the seats on the board vacated by Messrs. John E. Morris and William Wagner. The new board organized by electing Mr. Harry Davis president, Mr. Samuel Hicks clerk and Hope H. Barroll, Esq., counsel. The first business of the new board will be transacted on Tuesday. The eyes of the tax-payers of the county are on this new board, its clerk and its counsel. The people are expecting an economic administration of the affairs of the county, and the exerting of every effort to reduce the tax rate and to put a stop to the waste of the people's money. We believe the people of the county will receive such an administration, and that all the officers and members will give the people entire satisfaction. The burning issue with the people to-day is "Lower Taxes." Let the commissioners meet this issue squarely, and they will make themselves solid with the tax-payers for all time.

Sheriff Andrew Medders qualified before Clerk Dixon, and he and his family are now occupying the jail. Ex-Sheriff Hadaway takes the residence adjoining his store on High street, while Mr. Tilden Hadaway removes his family to Cannon street. Mr. James C Bolton, of Kennedyville, was made Sheriff Medders' deputy.

Mr. Jesse R Copper will qualify as Register of Wills next Tuesday, and has engaged Mr. Thomas Matthews, the present incumbent, as his deputy.

Treasurer-elect Wm. J. Tarbutton will not qualify until the expiration of the term of the present treasurer, Mr. Edgar P. Beck.

Clerk of the Court Dixon will take the oath before Judge Pearce as soon as the judge returns.

ALEXANDER'S DEPARTMENT STORE.

Our Special Sale

SATURDAY,
DECEMBER 4th.

1 lb. Loose Roasted Coffee,
2 lbs. Sugar,
1 bottle Davis' O.K. Baking Powder,
1 bar Octagon Soap,
1 Sack Salt,
One-fourth lb. Tea,
1 can Porto Rico Molasses,
1 lb. New Raisins,

SPECIAL PRICE **59 Cts.** To-day

OUR GREAT

DRY GOODS SALE

Going on with lots of new bargains received this week.

A big lot of Men's 25-cent Neckwear must be sold Saturday at 10 cents each.

F R E E !

One pound French Mixture given FREE to every purchaser of $1.00 worth of goods.

A full line of Blankets, Comforts, Boots, Shoes, etc., to supply all your needs for the winter season. Do your shopping early. Do it NOW.

A. Alexander & Son,

ROCK HALL, MD.

BEAUTIEUL CREPE MYRTLES.

PURPLE, PINK, CRIMSON.

Call and see me about our Crepe Myrtles, the most beautiful of all Flowering Shrubbery. The Royal Purple is the most beautiful flower on earth.

H L. BOYD,
o9-2m. Chestertown, Md

SEWING MACHINE.

All makes of Sewing Machines repaired, and work guaranteed. Old machines taken in part payment for new ones, or purchased for cash. Mail me postal card, will call personally or phone.

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

WM. H. KRUSEN,

Funeral Director

AND EMBALMER.

Still Pond, Maryland.

WANTED.

1000 LBS. OF DRESSED PORK.

T. E. W. CREW,
d4-3t. Lankford, Md.

BOY WANTED.

In printing office; about 14 years old, and must have completed sixth grade in public school. Good place to right boy.

Apply at
d.4-3t. TRANSCRIPT OFFICE.

NOTICE TO PATRONS

Having disposed of my entire business, blacksmithing, wheelwrighting and implement business, to take effect January 1, 1910, all parties indebted to me are notified to settle their indebtedness on or before December 18th, next, as my business must be straightened before my son takes charge. I desire to thank all my patrons and friends for their patronage and kindness during my long career, and ask the patronage of my friends for my son.

WM. A. HYLAND,
dec.4-3t. Galena, Md.

SPECIAL OFFER IN PHOTOGRAPHS FOR CHRISTMAS.

On and after December 4th and until Jan. 1st, 1910, I will make and finish in the latest style, ONE DOZEN Cabinet Photographs and as a premium will include one large Photograph, FREE—all for $2.50. The enlargement is alone worth the price and is made on Bromide Paper which never fades, it will be a prefect likness of the Cabinet size. Call at my Studio on Queen street, Chestertown, and see samples of the great offer.

JOHN M. SOUTH,
d4-4t. Photographer, Chestertown, Md.

FOR SALE

Choice Building LOTS

BAYSIDE PARK, BETTERTON, MD,

Also, SEVERAL SMALL TRACTS, about NINE ACRES Each, Suitable for Truck and Chicken Farms.

REASONAALE TERMS.

Betterton Bayside Land Co.,

BETTERTON, MD.

LEWIN W. WICKES, Attorney, Chestertown, Md.

OPERA HOUSE

One Night Only

Wednesday, Dec. 8.

BOONE AMUSEMENT CO. Inc.

Presents the Historical Drama

Daniel Boone

—ON—

The Trail.

A Complete Production Carried.

SEE The Genuine Sioux Indians
The Den of Ferocious Wolves
"Laughing Water," The Indian Princess

Prices 35 and 50 cents, Children 25c.

Seats on Sale at Stam's Drug Store.

NOTE—The third act of the drama, in which the wolves are used, is played behind a heavy screen curtain, thus avoiding all danger to the audience.

TO LOAN ON MORTGAGES.

I have to loan on Mortgages at 6 per cent. $500, $600, $800, $1000, $1500, $2000, $2400, $2500, $3000, $4000, $5000, $7000, $10,000, $18,000 and $20,000, the two latter run at 5 per cent. Some of these sums can be placed for five years. On first-class mortgages where the loan does not exceed three-fifths the value of the farm, a large part of this money can be borrowed at 5 per cent.

HOPE H. BARROLL,
ATTORNEY-AT-LAW,
Nov.27-6t Chestertown, Md.

Pianos and Organs.

One $25.00 Edison Graphaphone, Brass Horn and 40 Records, all for $25.00.

One Stuyvasant Piano, slightly used, will sell a reduced price.

Also one Square Piano, Rosewood Case, good condition.

One Estey Parlor Organ, slightly used.

Two Second-Hand Organs taken in exchange and in good repair.

Any of the above can be bought on reasonable terms. They can be seen at office under Vosh.ll House.

W. C. HURLOCK,
n27-3t. Chestertown, Md

FOR RENT.

A SIX-ROOM HOUSE on Maple avenue, Chestertown, Md Water in kitchen. Possession can be given Dec. 1, 1909.

Apply to
MRS. JESSE R. COPPER,
Nov. 20, 1909—tf Kennedyville, Md.

SEE THE 1910 BUICK CAR SOLD BY H. R. GRAHAM & BRO. to Mr. Claude Parks. It will be in Chestertown either Friday or Saturday.

H. R. GRAMAM & BRO.,
Chestertown, Md.

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