The Chestertown Transcript.

VOL. XLIX—NO. 27. CHESTERTOWN, MARYLAND, SATURDAY, DECEMBER 11, 1909. $1.00 PER ANNUM

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 Only National Bank in Kent County is

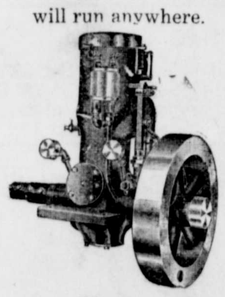
The Second National Bank

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.

OLD KRIS

—AT—

Kilbourn & Bramble's,

FAIRLEE, MD.

FOR THE BOYS AND GIRLS

We have Wagons, Carriages, Dolls, Baby Carriages, Doll Beds, Cradles, Furniture, Hobby Horses, Rocker Horses, Pistols, Guns, Sleighs, Balls, Velocipedes—anything you want in TOYS. Come out and tell OLD KRIS.

SUITABLE GIFTS FOR ALL.

Rockers, a beautiful line Rugs, Art Squares; Bed Spreads, Table Covers, Couch Covers, Table Linen, Dishes, Salad, Cups and Saucers, Fancy Dishes, Cake Plates, Lamps, Nickle Lamps, 66 piece Dinner and Tea Sets $4 98, Pictures Mirrors. COME AND TAKE A LOOK.

CLOTHING.

Men's Suits	$4 00 to $10 00
Boys' Clothing	$1 25 to $2 50
OVERCOATS, ALL PRICES.	
Ladies' Coats	$3.75 to $6.50
Coat Suits	$5.50 to $12.50
$5.00 ROCKERS FOR $3.98.	
We have them from	$1.25 up
$2.25 RUGS for	$1 98
Art Square, 9x12	$3 95
Have them, 12x15	$6.00
STOVES, small size, for	98c
Excelsior Cook Stoves	$14 25
Excelsior Airtight, cast bottom & top	$5.50
A Complete Line of Stoves in Stock.	
HARNESS for	$12.50
Choice of our Buggy Harness for	$12 50
Robes, best, sold for	$5.00
$3-25 Blankets for	$2.50

NUTS, CANDY AND FRUITS.

Mixed Nuts, per lb	16c
Almonds, per lb	15c
Brazil, per lb	12½c
Candy, French, per lb	7½c
20c Chocolate Drops, per lb	12½c
Special Mixture, per lb	15c
Best Mixture, per lb	20c
Best Chocolate, 5 lb. boxes, assorted	$1 00
Chocolate Almonds, per lb	35c
16 oz Good Raisins, new, good	7½c
Currants, new, good, per lb	7½c
Citron, per lb	16c
Walter Baker's Chocolate, per lb	30c

Will have something special NEXT WEEK, be sure and come. DON'T MISS IT.

Kilbourn & Bramble,
FAIRLEE, MD.

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.

THE SHOE STORE

"That Saves You Money."

Shuster Shoes

THE KIND YOU WILL

EVENTUALLY BUY

—FOR—

MEN, WOMEN, BOYS, GIRLS, CHILDREN AND INFANTS

all sizes, all widths, all shapes, all styles, all leathers, all grades.

ALL PRICES

15c to $5.00.

DO NOT BUY IN BALTIMORE

We will save you a great deal more than your fare, and you don't have to buy **$20** worth either.

WE GUARANTEE

to save you **10c** to **$1.00** on each and every pair shoes bought.

MAKE US PROVE IT

Jas. H. Shuster,
CHESTERTOWN, MD.

FINE SALT,
COARSE SALT,
Large and Small Sacks.

PURE PEPPER,
SAGE AND
SALT PETRE.

Highest trade or cash price for Eggs and Rutter.

HUDSON'S GROCERY AND DRUG STORE

The Largest and Most Complete

Line of FIRE PLACE HEATERS, Heating Stoves, Double Heaters, Cook Stoves and Ranges in 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.

5-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.

Senator Slay Interviewed.

A correspondent of the Baltimore Sun last week interviewed Senator Wm. M. Slay on the proposed legislation for the approaching session of the Maryland Legislature. Senator Slay made it very plain to the correspondent that he is a loyal party man and proposes to stand upon the platform of the party as outlined at the last State Convention, though he stated that he had not had time to study the various features and provisions of the platform as he would like to have done. Senator Slay at the conclusion of the interview is reported to have made the following very forceful statement:

"I do wish to say, though," concluded Senator Slay, "that I do not tie myself to any leader, but will use my best judgment and try to do what the people of my district desire. I am a loyal party man and will stand by the platform, but at the same time I am independent of any 'bos' and mean to vote solely as my conscience tells me."

This is a splendid position for the Senator to take, and we believe he will be the senator of the people and not the tool of any man. At the same time we indulge the hope that the Senator's conscience will tell him to use his influence for the adoption of the Caroline County Road Law for Kent county because the great majority of the taxpayers in the county believe that it is the most practical way of working the roads, and that something should be done by our representatives in the Legislature to assist in relieving the burden of excessive taxation now resting upon our people.

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.

ALEXANDER'S DEPARTMENT STORE.

Great Saturday Bargains

(GREAT) is a strong word and must necessarily be based on comparison. We have made the comparison and used the word with a clear conscience.

Where to buy is promptly answered—here. What we offer is a store full of staple and Holiday Goods at prices surprising in the littleness.

THE BEST YET

is the unanimous verdict of our many patrons ON OUR GROCERY COMBINATION.

It is giving such satisfaction that the people are telling their friends and neighbors about them, and they want one of them, too. Below is our combination for Saturday, Dec. 11th:

1 lb. New Raisins,
1 Cake Chocolate,
1 Bottle Essence Lemon,
1 " " Vanilla,
1 lb. Pulverized Sugar,
2 lbs. Granulated Sugar,
1 Cocoanut,
2 Large Florida Oranges,
1 Large New York Apple,
1 Basket,

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

STOP! LOOK! LISTEN!

Our Grand Christmas Opening

Tuesday, December 14th.

A Handsome Souvenir Given to each purchaser of $1.00 worth or more of Merchandise.

PROF. JUDEFIND'S ORCHESTRA will play from 7 to 9 o'clock P. M.

OUR GREAT

DRY GOODS SALE

Going on with lots of new bargains received this week.

A. Alexander & Son,
ROCK HALL, MD.

BANK NOTICE.

Notice is hereby given to the stockholders of the SECOND NATIONAL BANK of CHESTERTOWN, Maryland, that their Regular ANNUAL MEETING for the election of nine Directors will be held at their banking house in Chestertown, on Tuesday, January 11th, 1910, between the hours of 10 A. M. and 2 P. M.

Dec.11-5t. W. B. COPPER, Cashier.

ROOMS FOR RENT.

I have two unfurnished rooms for rent in one of my dwellings on Cannon street. Very desirable and large rooms. For particulars apply to it. WM. C. SUTTON, Chestertown, Md.

MISSIONARY TEA.

Mr. Robert Huey's Sunday School class will hold a Missionary Tea in the Barroll store room on Court street next FRIDAY EVENING, DECEMBER 17th, 1909. Chicken Salad, Oysters, Maryland Biscuits, Pickles and Coffee will be served. Ice Cream and Cake. Tickets 25 cents. Come. d11-2t.

NOTICE TO ROADWORKERS.

All persons are hereby notified not to do any work on the public roads of the county, except what is actually necessary to prevent damage. This order is in effect until further notice. The commissioners will recognize no bills made in violation of this order.

By order of the Board
d.11-tf. SAMUEL HICKS, Clerk.

WATER BOARD MEETING.

In compliance with the New Corporation Act, notice is hereby given that a public meeting of the Chestertown Water Board will be held in the Firemen's Building, on FRIDAY EVENING, December 15, 1909, at 7.30 o'clock, to transact any business that may be presented.

By order,
J. D. BACCHUS, President.
T. D. BOWERS, Secretary. 1t

MAGAZINES! MAGAZINES!

Magazines make a very nice Xmas present. I can supply you with any magazine published, at the very lowest Club Rates. Look at this:

McClure's Magazine, $1.50 } $3.25 for
Review of Reviews, 3.00 } all threee
Cosmopolitan, - - - 1.00 }

Give me your orders now, they will receive my prompt attention.

ALLAN B. HARRIS,
d.11-tf. Chestertown, Md.

DR. HORACE W. NICHOLSON

Ear, Eye, Nose and Throat.

Chislom Building. 114 W. Franklin St.
Baltimore, - Maryland.
Hours, 9 a.m., to 1 p.m. and by appointment.

Special Holiday Excursion

TO BALTIMORE.

(Weather and Ice Permitting.)

SATURDAY, DECEMBER 18th, 1909.

Steamer Emma Giles will leave Tolchester at 9 A. M. and 4.30 P. M.; leaves Baltimore at 7 A. M. and 2.30 P. M. Three and a half hours to see Christmas and the Picture Shows.

ROUND TRIP 50 CENTS.

Change of Schedule After Dec. 24th.

(No Boat on Christmas Day.)

Steamer will leave Tolchester for Baltimore, Thursdays at 3 P. M.; leave Baltimore at 7 A. M.; Saturdays leave Tolchester at 9 A. M. and 4.30 P. M.; leave Baltimore at 7 A. M. and 2.30 P. M.

d11-2t. THE TOLCHESTER COMPANY.

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,
Photographer,
d4-4t. Chestertown, Md.

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, $18,600 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 Vocknll House.

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