The Chestertown Transcript.

VOL. XLIX—NO. 30. CHESTERTOWN, MARYLAND, SATURDAY, JANUARY 1, 1910. $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.

A very Merry and Happy Christmas to All my patrons and friends.

J. D. LUCAS,

Opposite Stam's Hall.

Queen Quality



WE SINCERELY WISH FOR OUR

Friends & Patrons

A MOST

Merry Christmas.



JAS. H. SHUSTER,

CHESTERTOWN, MD.

Christmas Dance.

The annual Christmas dance was held in Stam's Hall on Tuesday evening. Excellent music was furnished from Baltimore. Among those present were Lewin W. Wickes and wife, S. Scott Beck and wife, Curtis E. Crane and wife, Dr. and Mrs. H. G. Simpers, Dr. and Mrs. H. C. Hughes, Mr. and Mrs. J. D. Lucas, Mrs. Thomas W. Perkins, Mrs. Wm. B. Usilton, Jr., Mrs. F. B. Hines, Mrs. Wm. W. Beck, Mr. and Mrs. J. Arthur Bradley, Mrs. Tilden Brice, Misses Margeurite Skipper, Mary Whaland, Mary Ringgold, Misses Hines, Aiken, Murray and Trimp, of Baltimore; Lillian Stam, Misses Faithfu and Newnam, Church Hill; Miss Bryan, Roland Park, Anna Smith, Louisa Urie, Ethel Price, Carolene Hynson, Mary Rogers, Emma France, Sophia, Bertie and Violet Beck, Messrs. Raymond Simpers, Albert Porter, Raymond Wilkins, R. Hynson Rogers, Godfrey Westcott, H. W. Vickers, Jr., George Vickers, Mitchell Griffith, Esq., Baltimore, Thomas Massey, Will Holton, Centreville; Hynson Beck, Joe Brice, George Brice, Atlee Tracey, Newark, N. J.; Richard Willson, Thomas Willson, Chas. Willson, R. Groome Parks, Ringgold Jones, Harrison Newnam, Marion DeK. Smith, Jr., Harry Nichols, J. E. Ferguson, W. Ambrose Carroll and others.

AT PRIVATE SALE!

Desirable Residence and Store Properties in Chestertown at Private Sale.

As executor of J. K. Aldridge, deceased, I will offer at private sale his late residence on Front street facing Chester river, now occupied by his daughter, Mrs. George Brice. This is one of the most desirably located properties in Chestertown. I will sell it for $7,000. The appraisers placed a valuation of $8,000 on this property.

Also the fine store property now occupied by J. H. Sides as a jewelry establishment on the west side of High street. This is one of the oldest business stands in Chestertown. It rents for $500.00 per annum and will be sold for $6,500 at private sale. This property was assessed by the appraisers at $7,000.

Reasonable and moderate terms will be made with any one desiring to purchase either property. A large part of the purchase money can remain on each property.

HOPE H. BARROLL, Executor

j1-tf.

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.

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. GRAHAM & BRO., Chestertown, Md.

TOWN TAXES.

Taxes for Chestertown were due September 1st, and all tax-payers are requested to pay same at their earliest convenience.

j1-3t. THOS. S. BORDLEY, Collector.

STRAY COW.



There came to my farm about Dec. 15th, a Jersey cow with crumpled horns. The owner will please come forward, prove property, pay the cost of this advertisement and the cow's keeping, and take same away.

JOHN A. SMITH, near Lankford.

jan.1-3t.

FOR TOWN COMMISSIONER.

TO THE TAX-PAYERS OF CHESTERTOWN:

I hereby announce myself a candidate for Commissioner of Chestertown at the next town election. I am the candidate of no faction and ask the votes of all citizens having the welfare of the town at heart.

j1-tf. MERRICK CLEMENTS.

LAUCH FOUND IN ICE.

Found in the ice off Betterton on Wednesday a gasoline boat about 20 feet long and about 8 feet beam, with Palmer engine. The owner will please come forward, prove property, pay the cost of this advertisement and take same away.

J. A. BRICE, Betterton, Md.

d25-3t.

CAUTION TO PUBLIC.

The public is warned against throwing rubbish of any description along the road sides of the county, especially the road sides near Radcliffe Bridge. The law will be strictly enforced against all violators of this notice.

By order of the Commissioners,

SAMUEL HICKS, Clerk.

d18-tf.

NOTICE TO LADIES.

The Executive Committee of the Firemen's Bazar request all ladies to meet in Firemen's Hall, January 3rd, 1910, at 2.30 P. M.

MRS. HARRY BOYD,
MRS. GEORGE BRICE,
MRS. WM. B. USILTON, Jr.,
MRS. F. H. RUSSELL.

d18-3t.

FOR SALE

Choice Building LOTS

BAYSIDE PARK, BETTERTON, MD,

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

REASONABLE TERMS.

Betterton Bayside Land Co.,

BETTERTON, MD.

LEWIN W. WICKES, Attorney, Chestertown, 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.

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 three
Cosmopolitan, - - - 1.00 }

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

ALLAN B. HARRIS, Chestertown, Md.

d.11-tf.

D. ARTHUR BACCHUS.

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

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 perfect likness of the Cabinet size. Call at my Studio on Queen street, Chestertown, and see samples of the great offer.

JOHN M. SOUTH, Photographer, Chestertown, Md.

d4-4t.

TO LOAN ON MORTGAGES.

I have to loan on Mortgages at 6 per cent. $500, $600, $800, $1000, $1500, $2000, $2500, $3000, $4000, $5000, $7000, $10,000, $12,000 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, Chestertown, Md.

Nov.27-6t

DR. HORACE W. NICHOLSON

Ear, Eye, Nose and Throat.

Chisholm Building. 114 W. Franklin St. Baltimore, - Maryland.

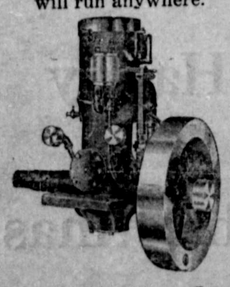
Hours, 9 a.m. to 1 p.m. and by appointment

Subscription to the Transcript $1.00 per annum.

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.

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.

Kilbourn & Bramble's,

FAIRLEE, MD.

We wish all of our patrons and friends a very happy and Prosperous New Year

Kilbourn & Bramble,

FAIRLEE, MD.

DAVIS & SATTERFIELD

CROSS STREET.

We wish ALL Our Patrons and Friends a Merry Christmas and Happy and Prosperous New Year.

We solicit your patronage,

DAVIS & SATTERFIELD

CROSS STREET,

Chestertown, Maryland.

JUST READ.

Large Lot Fresh Xmas CANDIES, NUTS, ORANGES, APPLES, DATES, FRUITS, GRAPES & CELERY,

New Line Christmas and Birthday Cards, Stickers and Tags. WANTED—Eggs, Butter and Lard.

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 Gause 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.

I. 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.