The Chestertown Transcript.

VOL. XLIX—NO. 31. CHESTERTOWN, MARYLAND, SATURDAY, JANUARY 8, 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.

This Space

Reserved for

J. D. Lucas,

the up-to-date

Clothier,

who will tell you later about some of the articles of gentlemen's wear he has to offer.



WE CAN

Supply Your Needs in

RUBBERS,
RUBBER BOOTS,
LEATHER BOOTS,
HIGH STORM SHOES.

Same Quality for Less Money.

Children's Rubbers	50c, 60c
Boys' Rubbers	65c, 75c
Women's Rubbers	50c, 65c, 75c
Men's Rubbers	50c, 75c, 85c, $1.00
Men's Arctics	$1.00, $1.50, $1.75
Rubber Boots	$2.50, $3.00, $3.50, $4.00, $4.25

THE BEST RUBBER is none too good. Be sure you get NEW, FRESH STOCK. OURS IS THIS SEASON'S FRESH STOCK, AND THE BEST.

NOW-A-DAYS IT'S

SHUSTER SHOES

"THEY COST LESS,"

Chestertown, - - - - Maryland.

A Plain Bank Statement.

The statement of the Second National Bank of Chestertown, Md., which appears on the editorial page is worthy the study of every one who transacts business with a bank. One of the most difficult and perplexing problems which business people have to solve is a bank statement such as appears in print from time to time. No one knows what it means half the time. Here is a statement which should not only prove extremely gratifying to every stockholder of the only National Bank in Kent County, on account of its splendid financial showing, but it is gotten up in such a way as to make it perfectly plain to every one who cares to study it. Kent county should be proud of a financial institution as strong as is the Second National. After only twenty years of service it ranks among the strongest and safest depositories on the Eastern Shore, or in the State, and you should have no doubt as to where to place your money. Read this statement, and become a patron of the only National Bank in Kent County, fully protected by Goverment securities.

Pay Your Water Rent.

At a meeting of the Water Board on Thursday evening, Mr. Chas. S. Smith, the superintendent, was ordered to give all those who have not paid their water rents thirty days notice, and if not paid by Feb. 1, he is ordered to cut off the water. The law requires this to be done, and users of water should heed it. It is very gratifying for the Water Board to be able to state to the public that after paying all running expenses, interest on bonds, etc., they are able to show a net balance of between $700 and $800. We urge all delinquents to pay these bills, as the law will be enforced to the letter.

—Mr. Bamburger has resigned his position as assistant wharf agent at the Md., Del. & Va. Company's wharf to accept a position with Messrs. Graham & Clements, the hardware firm. Mr. Wm. R. Aldridge has accepted the position as assistant to Mr. Joel Clements at the wharf.

HOPS WANTED.

For a sick lady. Good price will be paid for reasonable quantity.
Apply at
j8-1t. TRANSCRIPT OFFICE.

FOR SALE.

MILCH COWS, HEIFERS, STEERS and BULLS. BEEF SOLD BY THE QUARTER. Call or address,
H. M. MATTHEWS,
j8-tf. Worton, 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,
jan.1-3t. near Lankford.

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,
d25-3t. Betterton, Md.

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,
d18-tf. SAMUEL HICKS, Clerk.

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

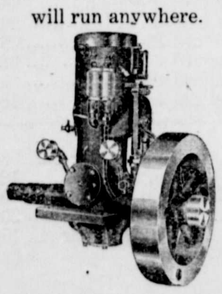
BANK NOTICE.

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.

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.

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.

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.

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.

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.

D. ARTHUR BACCHUS.

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

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

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.

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