The Transcript.

SATURDAY, JAN. 8, 1910.

PUBLISHED EVERY SATURDAY
—BY—
The Transcript Publishing Co
CHESTERTOWN, MD.

R. H. COLLINS, T. D. BOWERS
EDITORS.

Subscription $1.00 Per Year

LITTLE NINETEEN-TEN is only one week old. How many of those good resolutions have you already broken?

THE DEATH of Mr. Wm. B. Usilton removes from our community and county a man of wide influence. In the business world, in politics, in the church, wherever his hand was laid or his influence was felt, it was a powerful lever in shaping destiny. Nor was this influence felt alone in his own county. Throughout the state he was an influential factor in politics, and throughout the Maryland Conference his influence in the church was great. The Democratic party has lost a powerful factor, and the Methodist Protestant Church, here and throughout Maryland has lost a strong arm.

Maryland Legislature.

The General Assembly of Maryland convened in Annapolis on Wednesday. A caucus was held on Tuesday evening in Annapolis when the following officers were agreed upon and finally chosen at the session on Wednesday:

SENATE.

President—Arthur P. Gorman, of Howard county.
Secretary—Max Ways, of Baltimore city.
Reading Clerk—Walter R. Townsend, of Baltimore county.
Journal Clerk—W. Trickett Giles, of Baltimore city.
Assistant Journal Clerk—Joseph M. George, of Queen Annes county.
Chief Engrossing Clerk—L. B. Kerr, of Wicomico county.
Assistant Engrossing Clerk—F. B. Beall, of Allegany county.
Sergeant-at-Arms—George A. Shower, of Carroll county.
Assistant Secretary—Archibald Todd, of Somerset county.

HOUSE OF DELEGATES.

Speaker—Adam Peeples, of Cecil county.
Chief Clerk—Albert J. Almony, Montgomery.
Assistant Chief Clerk—John Sullivan, Anne Arundel.
Journal Clerk—Robert Carter Hall, Prince George's.
Assistant Journal Clerk—Noble S. Raphael, Baltimore county.
Reading Clerk—Humphrey D. Wolfe, Howard
Chief Engrossing Clerk—Oliver L. Rhodes, Baltimore city.
Assistant Engrossing Clerk—Frederick Chew Harford.
Sergeant-at-Arms—Alvin Downey, Dorchester.

SALIENT FEATURE OF GOVERNOR CROTHERS' MESSAGE.

The Governor calls upon the Democratic members to redeem their party pledges and reminds the Republicans of the responsibility that rests upon them.

He urges the adoption of a Public Utilities Commission bill, increased representation for Baltimore city, an amendment to the Primary Election law, the passage of a pure food and drug law, amendments to the Corrupt Practices act, the submission to the people of a new suffrage amendment, the enactment of a "white slave" law, an automobile tax law, the abolition of the fee system, the creation of the office of State architect and of a central purchasing bureau.

He emphasizes the public demand for careful economy in legislative expenses

Income and inheritance taxes are indorsed, and the suggestion is made that the revenue be used for State care of the dependent insane.

The imployment of convicts on State roadwork is recommended.

The legislature adjourned until Monday, when the committees will likely be announced.

IN CHURCH CIRCLES.

The congregation of Warwick M. P. Church has presented Miss Bessie Gunkle with a handsome chair, in appreciation of her services as church organist the past year.

Christ M. P. Church, Rev. Dr. F. T. Little, pastor. Testimony meeting at 9.30 a. m., preaching at 10.30 a. m., and 7.30 p. m., Sunday School at 2.30 p. m.; annual election of officers. Juniors at six o'clock, Christian Workers service at 6.45 p. m. To all these services you are cordially invited.

Chestertown M. E. Church, Rev. L. E. Barrett, D. D., pastor. Services next Sunday, Jan. 9th., as follows: 10.30 a. m., preaching by the pastor, subject: "From Prison to Paradise; 2 15 p. m., Sunday School and Pastor's Bible Class; 7. p. m., Union Service of Epworth League and Congregation, song service and short sermon by the pastor, followed by Revival service. All invited to the meetings.

On account of bad condition of the roads, the Christmas carols were postponed at Wesley Chapel and will be rendered on Sunday morning, January 9th, at the regular morning service. The public is invited to be present at this service.

There will be mass at St. John's Church, Rock Hall, on Sunday at the usual hour, 10.30 o'clock.

PEOPLE'S COLUMN.

Amount expended in the Third and part of the Sixth Districts of Kent county on roads and bridges from June 5th to Dec 5th, 1909, as in letter of TRANSCRIPT Dec. 29th last ..... $ 13889.22
In Second District in the same period 1086.35

MESSRS. EDITORS OF THE TRANSCRIPT—GENTLEMEN:—

In reply to a letter which I wrote to Mr. Samuel Hicks, Clerk to the County Commissioners, asking for a statement showing exactly what had been spent in the First Election District on Roads and Bridges under the direction of Mr. C. B. Dudley, Commissioner between June 5th and Dec. 1st, 1909, I have an itemized statement from him showing that the sum spent on Roads and Bridges in that district is $8196.36. This amount was spent in less than 6 months. If as much more shall be spent in the next six months then when the next levy is struck it will be apparent to every one that over $16,000 will be spent in the First District alone. It will be remembered that over $14,000 was spent on Roads in the year 1908 in the First District. In response to my inquiry Mr. Hicks gives me the following list of the names of those whose claims exceed $50.00 in that District for road work done:

John P. Ahern	$ 582.71
Wm. H. Burris	128 59
John W. Blanchfielb	279.50
Wm. A. Boyd	57.22
C. J. Conner	86.49
C. O. Cacey	309.28
Thomas Darrell	83 20
Adolphus Davis	510.84
Wm. Durham	383.04
Thos. J. Dunn	222 75
Jos. P. Dunn	192 51
R. C Foraker	313.65
Ernest Ford and Bro	169 95
Isaac Gibbs	205.75
Henry Halley	97.00
J. T. Halley	129.92
J. T. Halley and Henry Halley	74 70
R. B. Johnson	332.52
Robt. W. Johnson	261.94
A. T. Laws	130.48
Clarence Maslin	451.03
Wm. B. Maslin	97 55
Samuel H. Moore	163.14
J. T. Mathews	147.55
T. H. McIntyre	64.01
Thos. F Newman	92 22
J. W. Poore	55 86
John Pierce, Jr	76.27
John W. Pierce	271.01
Jas. E. Skinner	58 83
Wm. H. Stradly	56.23
Wm. Turner	207.73
Andrew W. Vansant	1441 47
Jas. E. Woodle	144 20
	$7879.44

Total in District $8196.36 since Jan. 5th to Dec. 1st, 1909.

It is my purpose in my next letter to ask for an itemized statement of all road bills in the Fourth and Seventh Districts so that the citizens of the county may compare these expenditures with those in the various other districts for less than 6 months. It is apparent when the present Board of Commissioners shall strike the levy in June next, it will be obliged to fix upon a rate which will not only be very large but it will of necessity be one which will work an actual hardship upon many tax-payers.

In this connection it is proper to add that the present Board of County Commissioners, at its first meeting in December last passed a resolution that its meetings were public, that its minutes are open to the public and it was the hope and wish of the Board that the county papers would make all their proceedings as public as possible. Thus if it be published from week to week what bills are brought in against the county and whatbills are passed, our tax payers and those interested in our county affairs may criticise and point out any improper bills at a time when the facts are fresh in their minds.

Very respectfully yours,
Chestertown, Md., Jan. 5, 1910. HOPE H. BARROLL.

DEAR SIRS:—

In examining some of the bills of those who did road work before the last Board of Commissioners went out of office, I find some of them have presented bills for work done on Nov. 2nd, Election Day.

This is a proper case for the grand jury to investigate and ascertain whether the work was really done and men employed on that day. If they worked, where they worked. If money has been improperly drawn from the treasury of Kent county, indictments should follow.

Yours respectfully,
Chestertown, Md., Jan. 1, 1910. HOPE H. BARROLL.

SHERIFF'S SALE
—OF—
House and Lot of Land.

UNDER and by virtue of four writs of fieri facias issued out of the Circuit Court for Kent county, Maryland, at the suit of Richard T. Turner, Jr., and Howard Turner, trading as Turner & Son, to the use of Eugene M. Bonwill, Jr., against the goods and chattels, lands and tenaments of Lena Wilson and James L. Wilson, and to me directed, I have entered upon, seized and taken into execution all the right, title and interest of the said Lena Wilson and James L. Wilson in and to the following described property to wit:

All That House and Lot of Land

situate, lying and being in Charlestown, near Coleman's, Kent county, Md., on the public road running from Lynch's to Coleman, at the northeast corner of the land of Frank Bobin, containing

ONE-HALF ACRE OF LAND,

MORE OR LESS, and which was conveyed to the said Lena Wilson by Elizabeth Brown and others, by deed dated October 24, 1905, and recorded in Liber J. T. D. No. 13, folio 82, a land record book for Kent county, Md.

And I hereby give notice that on

TUESDAY, JANUARY 11th, 1910,

between the hours of 11 o'clock A. M. and 12 o'clock noon in front of the Court House Door in Chestertown, Kent county, Maryland, I will sell to the highest bidder for cash all the right, title and interest and estate of the said Lena Wilson and James L. Wilson, subject to all prior leins and claims, in and to the said property, to satisfy said writ, debt, interest and cost due and to become due thereon.

d18-ts. DANIEL W. HADDAWAY, Sheriff.

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,
jl-tf. Executor

Subscription to the Transcript $1.00 per annum.

SHERIFF'S SALE
—OF—
REAL ESTATE.

UNDER and by virtue of a writ of fieri facias issued out of the Circuit Court for Kent county, Maryland, at the suit of Thomas B Gardner, to the use of B. W. Duling, against the goods and chattels, lands and tenaments of Charles H. Mann, Arrie M. Mann and Alexander Mann and to me directed, I have entered upon, seized and taken into execution all the right, title and interest of the said Charles H. Mann, Arrie M. Mann and Alexander Mann in and to the following described property to wit:

ALL THAT TRACT OF LAND

WITH IMPROVEMENTS thereon, lying and being in the First Election Dirtrict of Kent county, Md., on the public road leading from Peacock's corner to Ransom's Mill and adjoining the ands of the heirs of the late Joseph Mann, containing

5 Acres, 1 Rood and 9½ Perches of Land,

MORE OR LESS, being the same tract of land which was conveyed to Henrietta Ashley, (who intermarried with William Brown), and others by deed dated Feb. 4, 1892, and which was conveyed by William Brown, et. al., to Charles H. Mann by deed dated May 27, 1908, and recorded in Liber J. T. D. No. 17, folio 261, a land record book for Kent county, Md., by reference to which deed will more fully and at large appear.

And I hereby give notice that on

TUESDAY, JANUARY 11th, 1910,

between the hours of 11 and 12 o'clock noon, in front of the Court House Door in Chestertown, I will sell to the highest bidder for cash all the right, title, interest and estate of the said Charles H. Mann, Arrie M. Mann and Alexander Mann subject to all prior liens and claims, in and to the said property, to satisfy said writ, debt, interest and costs due and to become due thereon.

d18-ts, DANIEL W. HADDAWAY, Sheriff.

Notice to Creditors.

NOTICE is hereby given, that the subscriber has obtained from the Orphans' Court of Kent county, letters of administration upon the personal estate of

CHARLES H. DAVIS,

late of Kent county, Md., deceased.

All persons having claims against said deceased are hereby warned to exhibit the same, with the proper vouchers thereof, to the undersigned on or before the 20th day of June, 1910, otherwise they may be excluded by law from all benefits of said estate. Given under my hand and seal this 14th day of December, 1909

Dec. 18-4t. HOPE H. BARROLL, Administrator.

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.

A Bank Statement

THAT ALL CAN UNDERSTAND.

STATEMENT
—OF THE—
Condition of the SECOND NATIONAL BANK
OF CHESTERTOWN, MD.,
At the Close of Business Friday, Dec. 31, '09.

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... $512,901.97

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..... 278.96

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..... $1,000.00

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..... 146,673.19

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. They amount to..... 4,089.27

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..... 99,778.43

Cash in Bank.

This item requires no explanation. It is part of our Reserve Fund, and amounts to..... 54,147.14

Redemption Fund.

All National Banks are required to keep on deposit with the Treasurer 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. The circulating notes of this bank amount to $50,000.00, 5 per cent. of which is... 2,500.00

Our total resurces aggregate $882,368.96

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..... 40,000.00

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..... 9,997.09

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..... 50,000.00

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..... 6,836.60

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..... 724,492.55

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 checks amounting to..... 42.72

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..... 1,000.00

Our total liabilities aggregate..... $882.368.96

Your Business is Solicited.

The Second National Bank,
Chestertown, Maryland.

©Maryland State Archives msa_sc3326_scm8216-0022