The Chestertown Transcript.

VOL. XLIX—NO. 32. CHESTERTOWN, MARYLAND, SATURDAY, JANUARY 15, 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.



SPECIAL OFFER

—IN—

Children's, Misses' & Ladies' Heavy Gun Metal Calf Shoes.

$1.15 Child's Gun Metal Calf, button or lace, broad toe, low heel, sizes 8½ to 11, regular $1.25, special..... $1.15

$1.35 Large Girls' Gun Metal Calf, button or lace, broad toe, low heel, sizes 11½ to 2, regular $1.50, special..... $1.35

$1.79 LADIES' GUN METAL CALF, button or lace, broad or narrow toe, low or high heel, sizes 2½ to 8, regular $2.00, special..... $1.79

The Shoe Store That Sells the Same Quality for Less Money.



Jas. H. Shuster,

The Shoe Merchant,

Chestertown, - Maryland.

SOCIETY'S REALMS.

Other personals found on page 2.

Mr. and Mrs. Oswald Hampton Schell, of School Lane and Morris street, Germantown, Pa., announce the engagement of their daughter, Dorothea and Mr. Howard Foster Perkins, also of Germantown. Mr. Perkins is the youngest son of the late Dr. James Alfred Perkins, formerly of Chestertown.

Mr. and Mrs. T. Romie Strong will return to Kent next week and will make their future home on the farm with their son. Mr. Strong does not care for the city, and pefers the haunts of his boyhood days, and we are quite sure his many friends here will extend him and his good wife a most cordial welcome home.

Little Mary Rodgers Hynson, youngest daughter of Mrs. Richard D. Hynson, is ill with typhoid fever.

FARM FOR RENT.

I have a farm containing 80 acres at the head of Still Pond Creek for rent for this year. For particulars apply to

WALTER T. MORRIS, Agent,
j15-3t. Chestertown, Md., R. F. D.

PROFESSIONAL CARD.

DR. H. W. NICHOLSON SPECIALISTS ON THE EYE, EAR, NOSE AND THROAT, will be in Chestertown for professional work JANUARY 25th, 26th and 27th.

He may be found at the office of Dr. H. G. Simpers, on Queen street. j15-2t.

WANTED

A responsible man familiar with orchard work in Kent county for Horticultural Inspector. Apply at once to

STATE HORTICULTURAL DEPARTMENT,
j15 3t. College Park, Md.

FOUND.

Near Swan Creek Bridge, a large chair with two lap spreads attached around it. Owner can have same by proving property and paying for this advertisement.

THOS. G. CLOTHIER,
jan.15-3t. P. O. Rock Hall.

CONCERT!

THE GLEE AND MANDOLIN CLUB of Washington College will give its 7th Annual Concert in WILMIAM SMITH HALL, on

Wednesday Evening, Jan. 19th,

8 O'CLOCK.

ADMISSION 50 CENTS. Reserved seats on sale at Stam's Drug Store. j15-1t.

Notice of Dissolution of Co-partnership.

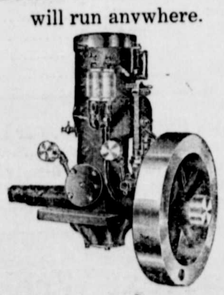
TO THE PUBLIC: We, the undersigned, have this 1st day of January, 1910, by mutual consent dissolved the partnership business heretofore existing between us, Charles Carroll Hughes, John H. Hughes and William P. Newman, trading as "Hughes & Newman." The musical instrument business heretofore conducted by Hughes & Newman will her after be conducted by William P. Newman, who has purchased the interests of Charles Carroll Hughes and John H. Hughes in said business. All the business matters of Hughes & Newman will be wound up and adjusted by the said William P. Newman.

CHARLES CARROLL HUGHES.
JOHN H. HUGHES,
WILLIAM P. NEWMAN.

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.

GET READY FOR SPRAYING

NEVERSCALE

Insecticide and Fungicide

Old-Time SULPHUR and LIME-SPRAYING COMPOUND, Modernized.

ANALYSIS:

Lime Constituents	56.31 per ct.
Sulphur	43.66 per ct.

To destroy San Jose and all pernicious scales. Also to cure leaf blister mite, pear rust, etc.

NEVERSCALE is a powder of Lime and Sulpher which does not have to be strained like the old way, and will pass through the finest sprayer nozzle.

For further particulars call on or address

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. L. 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.

STAM'S HALL,

FRIDAY EVENING,

January 21st, 1910.

Beulah Poynter's

DRAMATIZATION OF



The Writer With

5,000,000 *Readers*

Seats on sale at Stam's Drug Store.

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. HORDLEY, 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.

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.

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