The Transcript.

SATURDAY, JAN. 15, 1910.

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

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EDITORS.

Subscription $1.00 Per Year

TEDDY in Africa is getting in his fine work in the politics in America. For nst ance, watch the Pinchot-Ballinger controversy. Taft's administratio. is going to be discredited. That is the reason Roosevelt put him in the White House, and very shortly there will go up the cry, "Roosevelt for 1912." Teddy is a dandy when it comes to the game of playing politics. He can shoot all the funny things in Africa and then beat the other fellow right there in Washington to a frazzle at the game of politics.

THE Democrats in Congress are pursuing the proper course to combine with the insurgent Republicans to put an end to Cannonism. We believe the insurgent Republicans are sincere in their efforts to produce results beneficial to the financial interests of the people, and the Democrats can never go estray in assisting in bringing about this much needed relief. Cannonism in the House and Aldrichism in the Senate are synonymous with greed and graft, and it looks very much as if the White House is more in sympathy with the grafters than it is with the people. Ask us what is the cause of the high cost of living, and we answer the policy of Cannon and Aldrich, who are the tools in the hands of corporate interests for making life easy for the predatory rich, and harder every year for the plundered masses. The American people are the biggest fools in the world to submit to such an outrage.

OUR Christian Sabbath is the greatest bulwark of safety to the American nation. The more sacredly it is observed the more certain is the security of the people, and the more openingly it is desecrated the more surely will our people feel the demoralizing effect of such desecration. It is surprising how little regard so many of our people have for the sacredness and value to the nation of our Christian Sabbath, and instead of observing the holy day as it should properly be observed, they prefer to indulge in any sort of pleasure seemingly regardless of the effect of such indulgence upon the morals of the community in which they live. Sunday is no day for skating nor for indulgence in any other form of pleasure that has a tendency to detract from attendance at church services or Sunday school, or from every form of religious improvement, and the man or boy who thoughtlessly, perhaps, goes skating on Sunday does not consider the injury he is doing to the moral life of the community in which he lives. Let us refrain from going skating to-morrow (Sunday) even if the ice is fine. Let us keep the day sacred, at least by doing nothing to destroy its sacredness, if we will not go to church, and let us all remember the Sabbath day to keep it holy, and so preserve to ourselves as a people the greatest bulwark of safety from decay and degeneration which we as a christian nation enjoy.

Legislative Committees.

Speaker Peeples, of the House of Delegates, named his committees on Wednesday, and there were some sore disappointments among the members. Kent county delegates, especially Mr. Harris, fared well, but there seems to be a disposition on the part of some of the leading members of the House to give the speaker all the trouble they possibly can, never once stopping to think of its effect upon the party throughout the State. This should not be. If any man who wanted to be speaker was not elected it furnishes no excuse for him to prod the speaker and make his life miserable. He should have more regard for the welfare of the party. It is to be hoped that Mr. Benson and all other insurgents will look to the interests of their party rather than to personal advancement in their conduct in the legislature. The committee assignments for Kent are :

MR. JAMES S. HARRIS.

Railroads, Corporations, Contingent Fund at disposal of Executive, chairman Chesapeake Bay and Tributaries, Emigration, Temperance.

MR. HARRY C. WILLIS.

Militia, Engrossed Bills, Agriculture, Library and Game and Fish.

Senator Gorman will announce the Senate committees on Monday.

IN CHURCH CIRCLES.

Other church notes on page 3.

The Court of Appeals has sustained the decision of the Circuit Court for Baltimore City in reference to the sale and removal of Starr M. P. Church. The property may now be sold, and another and more suitable site may be secured in another part of the city.

Preparations are being made for the coming session of the Wilmington Methodist Episcopal Conference, which convenes in the M. E. Church, at Salisbury, Md., on Wednesday morning, March 16, and it will mark the first visit to this conference of Bishop John W. Hamilton, who will preside over the sessions.

PEOPLE'S COLUMN.

The amount expended in the Third and part of the Sixth Districts for roads and bridges from June 5th to December 1st, 1909, as heretofore published in the TRANSCRIPT, John E. Morris, commissioner $13,889.22
Amount expended in Second District, Harry Davis, commissioner 1,086 35
Amount expended in the First District, C. B. Dudley, commissioner 8,196.39

Total expended in three of the five original districts of the county ... $23,174.93

TO THE EDITORS OF THE TRANSCRIPT—GENTLEMEN :

In reply to a letter addressed to Mr. Samuel Hicks, Clerk to the Board of County Commissioners, requesting him to give me the total amount spent on roads and bridges in the Fourth or Chestertown and Seventh or Pomona Districts, which have been under the charge of Mr. Alfred C. Loud, as commissioner, he writes that the total amount expended in these districts from June 5th to Dec. 1st, 1909, is $3,396.09

In response to a request for the names of all those whose bill amounts to over $25.00 in these Districts for road and bridge work and materials supplied, he hands me the following list :

Wm. A. Bell	$168.85
Henry Brown	34.42
Wm. E. Brown	26 80
Wm. S. & A. M. Culp	170.94
Walter W. Crew	27.10
F. E. Duyer	57.77
Wm. F. Edwards	431.80
T. L. Faulkner	58.16
H. R. Graham & Bro	207.56
C. L. Gill	365.66
Harry Goodman	65.45
Frank H. Howard	110 45
Geo. V. Hatcherson	67.80
Herbert Lusby	50.62
Walter T. Pippin	990.87
J. T. Rollison	69.88
Lewin U. Skirven	27 23
Wm. C. Townsend	89.70
Britton Townsend	118.65
	$3,139.71

At this rate of expenditure in less than 6 months, it can easily be seen that the cost of roads and bridges in these two districts, which do not of course, include the streets of Chestertown, will exceed $7,000 for full 12 months.

I propose next week to publish the cost of the roads and bridges in the Fifth Election District. When the cost of all the county roads for less than 6 months is laid before our tax-payers, it will then be seen at a glance who will be responsible for the high tax rate which will necessarily be imposed by the present Board of Commissioners in June next.

Very respectfully yours,
HOPE H. BARROLL.

Growing.

The year 1909 was a very gratifying one to the editors of the TRANSCRIPT in many ways, but especially in the number of new subscribers added to our books. This is not only an indication that the paper is appreciated as a news dispenser, but also that the policy of the paper on all questions of public concern has the approval of the people. We have been told quite frequently of late that the TRANSCRIPT is the most widely read paper in the county, not only because of the general good classification of its news items, but because its editorial columns are filled with readable matter touching the welfare of the people. It is reported that there are many people, who rather than pay their dollar for the paper, will borrow their neighbor's for the sake of getting to read the paper. Now what is the motive that prompts you to borrow your neighbor's paper rather than be independent and subscribe for the paper yourself? We are very glad to report to our advertisers and the people generally that we are growing. We have already had the pleasure of receiving a number of new subscribers for 1910, and the year is only three weeks old. We have had four discontinuances due to death and removals to homes where the paper is going. Besides the large circulation which we enjoy in the town, as well as throughout the county and State, there were sold during the past year at one of the news stands 153 extra copies, besides those sold at the office and at the other news stand for which we have not yet received the record. This shows growth and appreciation, and it should be valuable information to our advertisers and patrons. The TRANSCRIPT is such a good advertising medium that a sick lady in Chestertown who advertised last Saturday for hops, had received enough hops to supply her for months by Monday morning at ten o'clock, the first response to the advertisement having been received at 3 o'clock Saturday afternoon—just two hours after the paper reached its rural route destination. We publish this information, not only because we believe the character and tone of the paper merits it, but because we want our patrons to know that their investments in its space will pay them. The paper circulates among the people in Kent county and the State of Maryland who have the money to pay for what they get when they get it, and that is a most valuable asset to any advertiser. An advertisement in the TRANSCRIPT persistently and consistently followed, is worth all the circular advertising you can do, because the paper is *read*. Make us prove it by becoming an advertiser.

Wills Filed for Probate.

The will of the late William B. Usilton was filed for probate in the Orphans' Court on Tuesday. The will is short, and simply directs that his estate be settled and divided among his heirs-at-law according to law, and that $100 be set apart for keeping the family lot in Chester cemetery in repair. His eldest son, Mr. Fred G. Usilton, is named as administrator c. t. a. The estate, which consists of a number of mortgages and life insurance, is valued at $25 000, the administrator having bonded in the sum of $50,000. The will bears date of April 3, 1902, and was witnessed by the late Willard Melvin.

The will of the late Mrs. Lydia Shaw was filed for probate on Tuesday. Its principal provisions are as follows:

To her five nieces, Mrs. Anna R Moffett, Margaret M. Pell, Mary P. Hubbard, Ida V. Bellows and Margaret C. Carleton, she leaves her household furniture, family portraits, jewelry, etc.

Chester Cemetery Co., $500 in trust to be invested, the income to be used to keeping the family lot in repair. The residue of the income of the b quest is left to the Methodist Episcopal Church for poor fund.

$500 is given each to her niece, Margaret C. Carleton, and her nephew, Leonard Shaw Crew.

$300 is given to each of her nieces, Mary R. Hubbard and Ida V. Bellows, and $200 to each of her nieces, Anna R. Moffett and Margaret M. Pell.

$100 each is given to Wm. Frances Barnett and James B. Barnett.

Clara Taylor, living with her niece, Anna R. Moffett, is given $50.

The following churches receive $500 each: Chestertown M. E. Church, Union M. E. Church, Worton; Glyndon M. E. Church, Baltimore county; Harlem Park M. E. Church, Baltimore city; Bowery Mission, New York city.

The legacy to the Chestertown M. E. Church is to be used to purchase a memorial window to her late husband, Jas. A. Shaw, when a new church will be erected.

The president and managers of the Baltimore City General Dispensary are left $500, as is also the Children's Fresh Air Society of Baltimore city.

The residue of the estate is to be converted into cash and the net proceeds are to be divided equally among

Baltimore City Missionary and Church Extension Society of the M. E. Church

Board of Church Extension of the M. E. Church.

Sunday School Union of the M. E. Church.

Baltimore Deaconess' Home of the M. E. Church.

Woman's Christian Temperance Union of Kent county.

Home for Aged M. E. Church, Baltimore city.

Young Women's Christian Association of Baltimore.

The will bears date of January 8, 1908, and was witnessed by Messrs. Thos. W. MacKenzie, H. Findlay French and Elwood Bozman, lawyers of Baltimore. Mr. Thos. W. Eliason is named as executor of the will, but he has renounced the right, and the Orphans' Court will appoint a successor.

R. Groome Parks, Esq., attorney for the heirs-at-law, filed a caveat to the will, praying the court to set the will aside upon the ground that the will is not the will of Mrs. Shaw, and that undue influence was brought to bear in the making of it. It is also alleged that the testatrix was not of sound and disposing mind when the will was made.

We have been informed since our last issue that the value of the estate will approximate $30,000.

Rock Hall Items.

The skating this winter surpasses any that Rock Hall has seen in many days. The young folks are seen on the ice from early till late, and several have made skate sails. With these and a brisk wind one can have great sport sailing as an air ice boat. Skate sailing is a great sport in the northern States where ice is certain and lasts longer than with us, and hundreds of little sails fly to and fro over the rivers.

There will be a mock trial held in the Jr. O. U. A. M. hall next Monday night. This will be one of the most interesting and witty evening's entertainments held in the Council chamber for some time.

The W. W. Coleman, anchored in the harbor, was blown against the ice, and a hole was punched in her side. She went down partly filled with oysters. Wednesday she was pulled ashore to be repaired.

Misses Whaland, Strong, Griffin and several of the Rock Hall teachers have enjoyed the skating the past week.

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

jl-tf.

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 ... 51,000.00

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.

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