# The Chestertown Transcript.

VOL. XLIX—NO. 33. CHESTERTOWN, MARYLAND, SATURDAY, JANUARY 22, 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.

---

## OBITUARY.

MR. WILLIAM D. PENNINGTON.

Mr. Wm. D. Pennington, one of the oldest and most prominent agriculturalists of the Third District, living near Still Pond, died last Sunday afternoon, aged 70 years. The deceased was one of the best citizens in this county. Always interested in the welfare of his county, he exerted his influence for the building up of its institutions of government, and in his farm life he was a student of those conditions which produce the best results, and make the greatest improvement in the value of land. He was a progressive farmer, intensive in his methods of tillage, and aggressive in making the products of the soil reap the greatest pecuniary results. He was for years a leading spirit in the Still Pond Farmers' Club, one of the strongest organizations in the county for the development of its agricultural interests, and he was a member of the Kent County Grange in which he used his influence and knowledge. Mr. Pennington was a noble christian man, and in his relations with his fellow men he was honest to a fault, generous and kind. He was an honor to the community in which he lived, and he will be missed by a wide circle of friends. He is survived by a widow, who before marriage was Miss Ella Sparks, and four children, two sons and two daughters. Funeral services were held on Wednesday afternoon from the residence, conducted by Rev. J. H. Beauchamp. Interment was made in Still Pond cemetery. The pall bearers were Messrs. Geo. W. Harper, E. M. Bonwell, C. H. Price, Howard Turner, G. W. Ford and Edward Hepbron. Undertaker W. H. Krusen had charge of the fueral arrangements.

Mrs. Samuel McCardell, nee Elizabeth Burlin, died at the home of her father, Mr. James Burlin, of Port Deposit, Thursday of last week. Two weeks ago her eight months old son was buried. Funeral was held Monday morning last with interment in West Notthingham cemetrey. The deceased was a cousin of Mrs Thomas J. Davis, of Flatlands.

Mrs. Mary Virginia Crouch died Saturday last at the home of her husband, Amos G. Crouch, near Fairlee, aged 27 years. Funeral services were held on Monday, with interment in St. Paul's. Undertaker J. E. Ferguson had charge of funeral arrangements.

Miss Elizabeth Stork died at the home of Mr. Lloyd Skeggs, Worton, Tuesday morning of pluero pneumonia, aged 75 years. Funeral services were held yesterday at 1.30 o'clock with interment in Friends Burying Ground near Lynch. Undertaker Wm. H. Krusen in charge of funeral arrangements.

### The Smith-Premier Typewriter Company Wins its Case Against Simon W. Westcott in the Court of Appeals.

In the case which was tried at the last October court of Simon W. Westcott against the Smith-Premier Typewriter Co., for commissions for selling machines, it was contended by the Smith-Premier Typewriter Company that it was never legally summoned and therefore no legal judgment could be entered against it. The Circuit Court held as the papers in the case showed that the summons was issued against and served on J. L. Wilson, agent, and as Wilson was agent and notified the company by telephone, they had ample notice of the institution of the suit, and therefore the Justice of the Peace had the right to enter the judgment for $60.00 in Mr. Westcott's favor. From this decision an appeal was taken by the Smith-Premier Company and last week the Court of Appeals declared that as the Typewriter Company had never been legally summoned the Justice of the Peace was without jurisdiction to hear the case. The judgment of the Court below was reversed and the cost of the appeal put upon Mr. Westcott. He is permitted to bring a new suit for the amount he claims. The costs of the case already incurred will probably exceed $100. Lewin W. Wickes and William W. Beck, Esqs., were attorneys for Mr. Westcott, and Hope H. Barroll, Esq., for the Smith-Premier Typewriter Company.

### A Fine Showing.

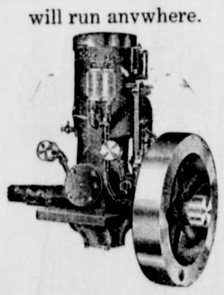
The directors of the Mutual Fire Insurance Company of Kent county, Md., held their annual meeting January 10. The income of the year from Jan. 1, 1909, to Jan. 1, 1910, was $17,447.02. Their loss and expenses amounted to $4,982 80, showing savings to those who held policies in the company of $12,464.22, of which $4,902 00 was returned to those who changed or cancelled their policies, and leaving total assets of $74,274.00, an increase during the year of over $7,500 00, to which if you add the premium notes of the company makes the total assets $274,274 00.

---

**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.

---

**ALEXANDER'S DEPARTMENT STORE**

ROCK HALL, MD.

**WATCH FOR OUR SPECIAL SALES EVERY DAY.**

FRIENDS AND CUSTOMERS:

At the present time we are reading and hearing a great deal about the return of prosperity and the good times ahead of us.

We are glad to say that we do not think these are merely fairy dreams or built by the cheerful fellow who always sees the bright side of all things, but we honestly believe that the business interests of this big nation of ours are about to enter on one of the greatest and busiest years in our nation's history. A year in which the up-to-dateness of the merchant will be taxed to the extreme to keep from falling behind in the onward rush for leadership in their different lines of business.

Our wish is that ALL our customers may enjoy their full share of this prosperity. We will do our share to help you to a fulfillment of this wish, and we will endeavor to keep our leadership, and be always the first to offer you the best prices on the best the market contains.

We thank you for your past patronage, and solicit a continuance of our business relations, and believe with our system we can take better care of it than any other store in the county. Watch for our Special Sales every day. Yours to serve,

**A. Alexander & Son,**

Rock Hall's Economy Store for the People.

---

**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. 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.

5-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

---

**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, Chestertown, Md., R. F. D.
j15-3t.

**PROFESSIONAL CARD.**

DR. H. W. NICHOLSON, SPECIALIST 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, College Park, Md.
j15 3t.

**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, P. O. Rock Hall.
jan.15-3t.

**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 hereafter 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.

---

**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.

Subscription the Transcript $1 per annum.

---

**FOR SALE.**

ONE HOLSTEIN COW, will be in profit soon. Call or address, JAMES T. BROWN, Edesville, Md.
j22-3t.

**RESIDENCE FOR SALE.**

Rare chance to purchase a home. I offer my house situated on east side of Washington avenue, seven rooms, built of white pine, lot 50 feet 9 inches by 222½ feet deep, drive way and ample room for stable. Price $3,000. Apply to SAMUEL HICKS, Chestertown, Md.
j22-3t.

**CONTRALTO SINGER WANTED.**

A lady to sing contralto at the Sunday morning services in Emmanuel P. E. Church, Chestertown, with the privilege of cultivating the voice. A salary will be paid. Apply at once to MRS. JAMES H. SHUSTER, Chestertown, Md.
j22-3t.

©Maryland State Archives msa_sc3326_scm8216-0035