The Chestertown Transcript.

VOL. XLIX—NO. 35. CHESTERTOWN, MARYLAND. SATURDAY, FEBRUARY 5, 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

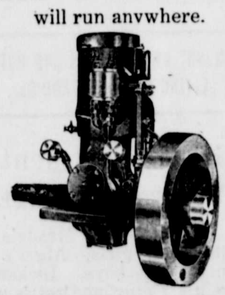
The Second National Bank

OF CHESTERTOWN, MD.

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.

A. Alexander & Son,

ROCK HALL'S

ECONOMY STORE

FOR THE PEOPLE!

SPECIAL SALE

SATURDAY, FEBRUARY 5th, 1910.

You should not fail to attend our Special Saturday Sales.

SPECIAL PRICES FOR SATURDAY, FEBRUARY 5th.

These advertised goods sold only to persons buying other goods at our store.

SPECIAL PRICES

FOR THIS DAY ONLY:

15c Loose Roasted Coffee, per lb 11c

Sea Gull Yeast Powder, 3 bottles for 9c

10c package Mother's Crushed Oats, per package 8c

10c package Globe Matches, per package 7c

Miss Cobb's Stove Polish, per box 3c

Guaranteed to give a Brilliant Polish.

The prices positively only good on this day. No doubling on any item above to any one customer.

Yours to serve,

A. Alexander & Son,
Rock Hall's Economy Store for the People.

SEMI-ANNUAL SALE

Big reduction in Men and Boy's Clothing.

Values that make easy selling in

Fresh Furnishings
Seasonable Shirts
Tasty Neckwear
Gloves, Underwear
Handkerchiefs, Hosiery
Canes, Umbrellas

Get in line and come to

J. D. LUCAS.

DAVIS & SATTERFIELD

CROSS STREET.

CLOVER SEED.

Close prices for close buyers. Western and other grades of Red Clover and Alsyke, Orchard Grass, Red Top and Timothy. Get our prices and see our Seed. Stock now in.

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.



The High Cost of Living

is a great problem, but the folk's who take avantage of

Shuster's Big Shoe Sale

will solve one phrase of it at least. Every Shoe in our store REDUCED.

QUEEN QUALITY SHOES FOR WOMEN, WALK-OVER SHOES FOR MEN, IRON CLAD SHOES FOR BOYS AND GIRLS.

$1.00 Reduced to	90c	$2 00 Reduced to	$1 80
$1 25 Reduced to	$1.13	$2.50 Reduced to	$2 25
$1 50 Reduced to	$1 35	$3.00 Reduced to	$2 70
$1.75 Reduced to	$1.58	$3.50 Reduced to	$3.15

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

MAKE US PROVE IT

Jas. H. Shuster,

The Shoe Merchant,
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.

SUCCESS

Lofland & Culp

take pleasure in stating that their business for 1909 spells S-U-C-C-E-S-S and heartily thank their friends and the public generally for their patronage and confidence.

We will begin our Spring trade of 1910 with a complete line of Cook Stoves and Ranges, the Wiard and Oliver Plows and Repairs, Wagon, Carriage and Plow Harness.

The Page Fence.

A complete line of the celebrated Page Woven Wire Fence. This fence is extensively used by farmers and railroads, and is acknowledged superior to any fence on the market. Let us have your trade on fence.

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.

OPERA HOUSE

ONE NIGHT ONLY.

RETURN OF THE FAVORITES.

Tuesday, February 8th,

GEO. R. GUY PRESENTS

GUY BROTHERS

FAMOUS MINSTRELS.

30—PEOPLE—30

VOCALISTS, ACROBATS, DANCERS, COMDEIANS, MUSICIANS.

10—BIG VAUDEVILLE ACTS—10

Watch for the Grand Street Parade at noon and hear the Grand Concert in the evening.

PRICES 75c and 50c. Children Under Twelve 25 Cents.

Seats now on Sale at Stam's Drug Store.

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

AT PRIVATE SALE!

Desirable Store Property in Chestertown at Private Sale.

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 this property. A large part of the purchase money can remain on the property.

HOPE H. BARROLL,
j1-tf. Executor

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,
j22-3t. Chestertown, Md.

FOR SALE.



ONE HOLSTEIN COW, will be in profit soon. Call or address,

JAMES T. BROWN,
j22-3t. Edesville, Md.

IN CHURCH CIRCLES.

Chestertown M. E. Church—Rev. L. E. Barrett, D. D., pastor. Services next Sunday, Feb. 6, as follows: 10.30 A. M., preaching by the pastor; 2.15 P. M., Sabbath school and pastor's bible class; 7 P. M., union meeting of church and congregation—song service and a short sermon by the pastor; Junior League Friday evening at 6 30. All invited to any and all of these services.

As a prelude to his sermon on Sunday morning last, Rev. Dr. Barrett called attention to the State wide local option bill now before the Legislature, and urged every voter to write to our Senator and Delegates at Annapolis requesting them to vote for this bill. He stated that every American citizen should stand square for the great American doctrine of majority rule. The rum element will oppose it, but the intelligent moral sentiment of the people of the State is behind it.

Miss Emma Knight led the Christian Workers' Service in Christ M. P. Church last Sunday evening and read a splendid paper on "Trials and Temptations, and How to Bear Them." Miss Agnes Estes read the scripture lesson and Miss Anna Smyth read an appropriate poem. The music was inspiring, being accompanied by Mr. James Bacchus, piano, Miss Marghurita Dodd, organist, and Mr. Arthur Bacon, cornet.

Rev. Dr. F. T. Little preached a strong temperance sermon in Christ M. P. Church last Sunday evening, which has received much favorable comment during the week.

Bishop Cyrus D. Foss, retired, of the Methodist Episcopal Church, one of the best known clergymen in the country, died Saturday night at the Hahnemann Hospital, Philadelphia, from a stroke of paralysis, which seized him while riding in a street car in that city January 18. He was elected bishop in 1880.

Rev. J. Wilson Sutton, curate of St. Paul's Church, Baltimore, and principal of St. Paul's school, is prominently mentioned as the next rector of St. Andrew's Protestant Episcopal Church, Washington, D. C., to succeed Rev. Geo. Calvert Carter, son of Mr. Bernard Carter, of Baltimore, who has accepted a charge at Bryn Mawr, Pa. Mr. Sutton is a native of this county, being a half-brother to Mr. B. S. Sutton, the hustling Black's merchant. He is popular at Old St. Paul's, and his loss would be felt. His promotion, however, would be a great honor, and his many friends here hope he will accept, should he be appointed to St. Andrew's.

Tuesday next is Shrove Tuesday. Lent will begin the day following.

Christ M. P. Church, Rev Dr. F. T. Little, pastor. Testimony meeting 9 30 A. M; Sacrament of the Lord's Supper at 11 30 A. M., Sunday School at 2 30 P. M; Juniors at six o'clock, and Christian Workers' service at 6 45 P. M. To all these services you are cordially invited.

Mr. Thomas D. Bowers has been elected a member of the Men's League of the Methodist Protestant Church of Maryland, having been notified of his election this week by the secretary, Mr. Charles Holt. Mr. Bowers was also elected president of the Kent County Sunday School Association last week, with Prof. J. L. Smyth as vice-president.

CAME ADRIFT.

On January 29, 1910, there came adrift on our shore A SCOW OR LIGHTER. The boat is 37 feet long and 9 feet wide The owner will please come forward, prove property, pay salvage, cost of this advertisement and take it away, otherwise it will be disposed of according to law.

NOTLEY O. WILLSON, Sr., and SISTER,
feb 4t. Rock Hall, Md.

CHURCH FESTIVAL.

There will be a FESTIVAL at Galt's, Md., SATURDAY EVENING, FEBRUARY, 5th, 1910. Benefit of Galt's M. E. Church. Everybody welcome. f5-2t.

FOR SALE.

MODEL NO. 5, OLIVER TYPEWRITER. Only used three months, in excellent condition, a good bargain for one desiring a good machine for little money. Address

GEORGE L. STARR,
f5-3t. Galena, Md.

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,
j22-3t. Chestertown, Md.

WANTED

Man between 23 and 25 years of age for office work and soliciting. Must have experience and able to furnish best of reference. Communicate by letter,

333 CARE OF TRANSCRIPT,
j29-3t. Chestertown, Md.

FOR SALE.



MILCH COWS, HEIFERS, STEERS and BULLS. BEEF SOLD BY THE QUARTER. Call or address,

H. M. MATTHEWS,
j29-2t.* Worton, Md

LEWIN U. SKIRVEN, Phone 196 A. H. STOCKTON STARTT, Phone 196 A.

J. WALTER SKIRVEN & CO.,

CHESTERTOWN, MD.



—DEALERS IN—

ALL LIVE STOCK.

Special attention to the purchase of Spring Lambs. Also Calves, Bulls, Cows and Hogs. Specialin letting out Bulls.

HIGHEST PRICES, courteous and prompt dealing and UNQUESTIONABLE RESPONSIBILITY. Jan. 29-1y.

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