The Chestertown Transcript.

VOL. XLIX—NO. 40. CHESTERTOWN, MARYLAND, SATURDAY, MARCH 12, 1910. $1.00 PER ANNUM

THE SECOND NATIONAL BANK,

Chestertown, Maryland.

NECESSITY FOR A BANKING LAW.

Editorial from the Baltimore Sun Saturday, Feb. 26, 1910.

At the present session of the General Assembly there have been many bills chartering banks and authorizing village savings institutions to engage in the general banking business. The present banking laws of the State are exceedingly lax and crude and do not afford any adequate protection to the people who deposit their money in State Banks. **There is no adequate provision for examination, nor for maintaining a reserve, nor for protection of creditors in case of insolvency.** All these things are provided by the law of the United States for **national banks, and the result has been that these institutions have the public confidence in their solvency, which is the most important asset that a bank can have.**

There is pending in the Legislature a bill regulating State banks, which was framed by a commission appointed by the Governor, and which has received the approval of the bankers' association and of the leading savings banks and trust companies. This bill imposes many obligations and restrictions upon the banks and subjects them to stringent regulation and minute inspection. But the bankers are well aware that any law which will establish their banks in the public confidence and will prevent wildcat banking is to their advantage.

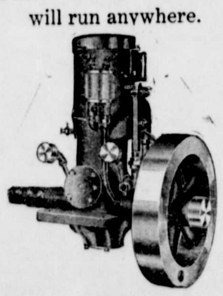
The pending bill requires the Governor to appoint a bank commissioner, with provision for necessary help, whose duty it will do to make frequent examinations of all State banks just as the national banks are examined, and in case a bank is found to be insolvent the commissioner is required to take charge of it. **The bill follows the National Banking Act in naming a minimum capital stock for banks established in towns of various population,** not, however, affecting in this regard any existing bank. The commissioner in making his examinations is empowered to administer oaths, and the cost of the examinations is put upon the banks, varying in amount according to capital stock. **Provision is made for the maintenance of a cash reserve for the protection of depositors, and in the case of savings banks of a guaranty fund.** Possession of a bank by the commissioner is a bar to attachments; publication of statements is required, and **as in the National Banking Act, the amount which can be loaned to a single borrower is limited.**

A most salutary feature of the bill is the prohibition of the use of banking signs and stationery, except by those who may legally do so. Upon the whole, the bill seems to be designed for the public protection and for the benefit of the banks. It seems to be a good measure and has commended itself to the business men, who are best qualified to pass judgment on it.

THE SECOND NATIONAL BANK is the Only National Bank in Kent County.

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,
SUTTON'S GARAGE,
Cannon Street near Queen,
Chestertown, :: :: Maryland.

R. GROOME PARKS,
Attorney-at-Law,
Chestertown, - Maryland

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.

A. Alexander & Son,
ROCK HALL'S
Economy Store
FOR THE PEOPLE!

Alexander's Bulletin

Bradley Kerr and Harry Rich will leave Rock Hall for Urbana, Va., where they will take up their work upon the beautiful steam yacht of John E. Hurst, which will go into commission next week.

Mr. A. Alexander has returned from Baltimore with a new supply of bargains.

ALEXANDER'S
Special Saturday Sale

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

Fine Graulated Sugar, 2 lbs. for.....9c
1 pkg. Gold Dust Washing Powder....2c
2 bottles Rumford's Yeast Powder...15c
5 lbs. Corn Meal.....8c
1 pkg. any kind Smoking Tobacco.....4c

No doubling on any item to any one customer.

We are busy getting ready for our Spring and Summer Opening and will let you know all about it in a very short while.

Rock Hall Council, Jr. O. U. A. M., is preparing to have a minstrel show in the near feature.

The I. O. O. F., of this town, will hold a mask ball one night this month. This ought to be an interesting sort of entertainment and attended by all who like dancing.

You always get the latest news and best bargains from

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

DAVIS & SATTERFIELD

CROSS STREET.

SEED POTATOES.

We have bought early and in large quantities and are prepared to take your orders for later delivery. We have the Genuine Maine Grown Seed and the price is right.

Clover Seed.
Alsyke Seed.
Timothy Seed.
Red Top Seed.
White Seed Oats.

We are selling the above seed at market prices, qualities warranted.

Clover and Orchard Grass Seeds.

Neverscale.

The old original LIME AND SULPHUR Spraying Material, recommended by the experiment stations in many States.

American Fence.

Just a word about this well-known article. We have a better price on it this year than for many years, and we have a larger stock on hand from which to supply your needs promptly. Place your orders now.

Don't forget that we are prepared to do all kinds of MILL and REPAIR WORK promptly, and good work guaranteed.

DAVIS & SATTERFIELD

CROSS STREET,
Chestertown, Maryland.

SPECIAL NOTICE

To Public School Scholars and Base Ball Clubs.....

We have now on exhibition at our Hardware Store the most complete line of Base Ball Goods in Kent county—

REACH'S BEST GOODS.

Base Ball Bats from..... 5c to $1.00
Catchers Mitts from..... 25c to $3.50
First Baseman's Mitts from..$1.00 to $4.00
Fielders Gloves from..... 25c to $3.50
Base Balls from..... 5c to $1.00
Masks, all grades. Tennis Balls and Tennis Racquets.

Farmers, Take Notice

We sell Carriage and Wagon Harness, Collars, Bridles, Reins, Etc., at lowest prices.

WIARD PLOWS,
OLIVER PLOWS,
ROLAND PLOWS.

Repairs for the above Plows, Corrugated Roofing, Tin Roofing, Galvanized Gutter and Spouting.

Call up Phone No. 14 for prices.

Lofland & Culp,
SUCCESSORS TO
J. K. ALDRIDGE & CO.,
CHESTERTOWN, MD.

WM. H. KRUSEN,
Funeral Director
AND EMBALMER.
Still Pond, Maryland.

DR. HORACE W. NICHOLSON
Ear, Eye, Nose and Throat.

Chisolm Building, 114 W. Franklin St.
Baltimore, - Maryland.
Hours, 9 a.m. to 1 p.m., and by appointment.

Will be in Chestertown, March 19, 1910, and the third Saturday in each month thereafter.



154 PAIRS

All Solid Leather Gun Metal Calf Shoes for Women, Misses and Children at EXTREMELY LOW PRICES.

69 Pairs All Solid $2.00 Button or Lace, narrow or broad toe, high or low heel for Women, all sizes, 2½ to 8..... **$1.79**

32 Pairs All Solid $1.50 Button or Lace, broad toe, spring heel for Large Girls, all sizes, 11½ to 2..... **$1.35**

53 Pairs All Solid $1.25 Button or Lace, broad toe, spring heel for Children, all sizes, 5 to 8..... **95c**

Now-A-Days It's
SHUSTER SHOES,
They Cost Less,
Chestertown, - Maryland.



MOTORMEN AND FISHERMEN LOOK.

BILL THOMPSON has for sale, t ed ISLAND, NO. 6, BATTERIES, which has prov to be the best Battery on the market to-day.

PRICE 25 CENTS EACH.

One lot (20 pounds) 35 Mesh Deep, 2⅞ inch Mesh, GILL NETTING at

$2.25 A POUND.

And one 12 inch (Bryant & Berry make) right hand 12 D., 17 P. MOTOR WHEEL, which is guaranteed to increase the speed of your boat over a mile an hour at

$4.50. A BARGAIN

FIRST COME, FIRST SERVED.

BILL THOMPSON,
UP-TOWN,
Feb. 9-tf. CHESTERTOWN, MD.

LEWIN U. SKIRVEN, Phone 196 A. H. STOCKTON STARTT, Phone 195 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.

Special in letting out Bulls.

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

COUNTY COMMISSIONERS NOTICE.

All persons are hereby notified not to cross Morgnec bridge with TRACTION ENGINES or steam engines until further notice. Any person crossing said bridge with traction or steam engines does so at their own risk.

By order of the Board.
f26-tf. SAMUEL HICKS, Clerk.

D. ARTHUR BACCHUS.

Sells Chase and Sanborns's High Grade Coffees, Corby's Bread and Kingan's Reliable Hams. None better.

FOR RENT.

A FIVE-ROOM HOUSE with garden. Close to village. Plenty of work for anyone. Can work man on farm regular or any way to suit. House now vacant. Terms reasonable.

SAMUEL J. COMLY,
m5-3t. Locust Grove, Md.

ORCHARD GRASS SEED.

I have for sale about 300 bushels of good ORCHARD GRASS SEED. Price $1.25.

W. J. TARBUTTON,
feb.26-3t. Melitota, Md.

A GOOD INVESTMENT.

Buy a Success Manure Spreader and use it this spring and you will say that you never made a better investment.

For sale by
GRAHAM & CLEMENTS,
Feb. 12-1y. Chestertown, Md.

NEW MEAT MARKET

M. J. Lewis & Son have opened a new meat market and Feed Store on Cross street in the Levine store room, where they will be glad to see their many friends. Fifteen years experience. Prompt service. Telephone call 381. o6-1y

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FOR RENT.

NEW SIX-ROOM HOUSE IN CHESTERTOWN.

Apply to
J. WATERS RUSSELL,
mar.5-3t. Chestertown, Md.

ARMOUR'S FERTILIZERS!

For Sale by

R. F. Parks & Son,

Chestertown, Md,

Now is the Time
—TO USE—
BORAX
on your Meat to prevent insects. None better than the 20 Mule-Team
—BY IT AT—
HUDSON'S GROCERY AND DRUG STORE.

The Elite Laundry
OF BALTIMORE CITY.

WE have taken the agency of the above named Laundry for Chestertown and vicinity. The Elite is the largest and best equipped Laundry in the State. Work will be called for and delivered promptly. Any information cheerfully furnished.

F. S. RUSSELL & CO.,
Leave Orders at
THE GEM VARIETY STORE,
Next door to Savings Bank Bldg.

FOR SALE.

EIGHT HUNDRED LOCUST POSTS.

N. LIEBERMAN,
m 5-2t. Melitota, Md.

A Change in Banking Circles.

The Second National Bank was chartered on May 5th, 1890. Under the National Banking Law the charter of National Banks runs for only 20 years. The bank's charter will expire on May 5th, next. It is the intention of those in control of the bank to liquidate its affairs on that date. A number of its stockholders have been appointed directors in other banks, indeed, cashiers and presidents of other banks, and are no longer interested in advancing the interests of the Second National. Application has been made to the Comptroller of the currency for a new charter and the new bank which will be called the Third National Bank of Chestertown, will be organized by the same interests. For many years the Second National Bank has been the "Only National Bank" in Kent county. There will be no change in the officers of the bank or in its directors. It has never been in a more flourishing condition than at the present time. Everything will go along as smoothly on the 6th day of May as on the 5th.

A most interesting advertisement of the Second National Bank appears on the first page of this paper showing why National Banks are stronger than State Banks and have safeguards surrounding National Banks which other banks do not have. It makes interesting reading. The coming Third National Bank will be conducted along the lines as the affairs of the Second National Bank have been conducted. We predict for the new bank even greater success in the future than was had in the 20 years of growth of the Second National.

Co-operative Store at Worton.

At a meeting of some of Worton's most prominent agriculturalists and business men on Tuesday afternoon at Worton station, the Worton Merchandising Company was formed for the purpose of conducting a Co-operative Department Store. The officers of the company for the first year are George W. Rash, president; R. C. Wharton, secretary and manager; A. S. Turner, treasurer. The directors for the first year are James E. Morris, Thomas J. Davis, E. C. Bowers, Harry Williams, H. E. Taylor, and two to be named next Tuesday, when incorporation papers will be taken out, and everything gotten in readiness to do business. The store will be opened for business before April 1. The building is being thoroughly overhauled and repainted, and an acetelyne gas plant will be installed for furnishing lights. The par value of the stock of the company is $50, and nearly all the capital stock has been subscribed. This new movement will prove a big boom for Worton station, and will mean much to the people of that section. Mr. Wharton will make a most capable manager and the officers and directors can't be beat for business ability. A great many of Worton's most prominent farmers are among the stockholders in the new company.

SPECIAL MUSIC.

I will have at my store Saturday, March 26, from 2.30 until 4 P. M., a lady musician, who will play special selections for the benefit of those who call between the above hours. I will also have a full line of the latest sheet music on sale.

W. P. NEWNAM,
m.12-4t. Chestertown, Md.

MONEY TO LOAN IN SUMS TO SUIT.

Apply to
JOHN D. URIE,
Attorney-at-Law,
Old Transcript Building,
Mar. 12-y. Chestertown, Md.

MUFF LOST.

Between Almshouse and my home in Chestertown, on Saturday night between 7 and 8 o'clock, A LARGE BLACK MUFF. A liberal reward will be given if left at the home of the undersigned.

MRS. DAVID B. FORD,
mar.12-3t. Chestertown, Md.

DITCHING AND TILING.

I am prepared to do all kinds of Ditching and Tiling, either by contract or by the day. Reference, Messrs. Chapman & Lambert, Chestertown, Md. For further particulars address,

THOMAS E. MANDER,
m12-3t. Kennedyville R. D., Md.

SEED POTATOES.

IRISH COBBLER, 50 bushels; GREEN MOUNTAIN, 50 bushels. Grown from Northern Seed, planted 1 year. Price 80 cents per bushel. Fine size and smooth.

THOMAS BURRIS,
m12-3t. Chesterville, Md.

ICE CREAM FESTIVAL.

The Sunday School Class taught by Mr. J. Waters Russell will hold an ICE CREAM FESTIVAL in the vacant room adjoining the law office of Hope H. Barroll, Esq., on Court street NEXT THURSDAY EVENING, MARCH 17th If too cold for ice cream, oysters will be served. A cordial welcome to all. m12-1t.

SPRING SEWING.

If there is any make of Sewing Machine within 15 miles of Betterton not in working order, write or phone, and I will call or send for same, it will be made to run as good as new. Sewing Machines rented, and others taken in exchange or purchased for cash. Twenty years experience.

A. H. SUPLEE,
m12-4t. Betterton, Md.

NEVER-SCALE.

Will positively kill SAN JOSE and all pernicious scales, LIME and SULPHUR spraying compound modernized. Sold by

DAVIS & SATTERFIELD,
Chestertown, Md.
HAGUE & HACKETT.
Mar. 12-2m. Still Pond, Md.

NOTICE TO TRAVELING PUBLIC.

Any one traveling over the bridge on the road leading from Worton Station to Porter's Grove, near the Vannort's farm, with traction engine or heavily loaded team will do so at their own risk. By order of the board.

m5-tf. SAMUEL HICKT, Clerk.

PIANO AND DESK FOR SALE.

I have for sale a SMALL SQUARE PIANO, in good condition, with mahogany frame. Also large and roomy WALNUT BOOK-CASE, in good condition. Terms to suit purchaser.

Apply to
MR. EBEN F. PERKINS,
m5-3t. Chestertown, Md.

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