Forty-Eighth Annual Statement. Year Ending December 31, 1910.

LARGEST—STRONGEST MASSACHUSETTS COMPANY.

John Hancock

MUTUAL

Life Insurance Company

of Boston, Massachusetts

Assets	$72,656,258.96
Liabilities	65,940,462.61
Unassigned, or Safety Fund (*Massachusetts Standard*)	$ 6,715,796.35
Unassigned, or Safety Fund (*New York Standard*)	7,262,611.22

Insurance in Force $570,838,770.00.

SUMMARY OF TWENTY YEARS' PROGRESS.

	December 31, 1890.	December 31, 1910.
Assets	$3,967,910.00	$72,656,258.96
Income	2,180,022.00	23,823,089.25
Unassigned or Safety Fund	341,806.00	6,715,796.35
Insurance in Force	55,803,940.00	570,838,770.00

SOME 1910 STATEMENT RECORDS.

Increase of Income over 1909	$1,520,697.94 or	6.8 per cent.
Increase of Assets during 1910	8,096,747.21 or	12.5 per cent.
Increase of Unassigned or Safety Fund (Massachusetts Standard)	556,643.77 or	9. per cent.
Increase of Policy Payments	924,063.38 or	11. per cent.
Increase of Insurance in Force	43,892,845.00 or	8.3 per cent.

The total amount invested during 1910, including amounts loaned to policyholders, was $10,511,447.84, secured on an average rate of 5.12%.

In considering this remarkable achievement, remember that the John Hancock operates only in seventeen states.

LOW PREMIUMS—ANNUAL DIVIDENDS.

Don't fail to see the new 18-Payment Life rates of the JOHN HANCOCK before taking your insurance. They are less than the 20-Payment Life rates of many companies.

E. J. CLARK, State Agent,
Maryland and District of Columbia.
1041-1051 CALVERT BUILDING, BALTIMORE, MARYLAND.

S. CHESTER COURSEY,
STAT SUPRVISOR OF AGNTS, CENTREVILLE, MA RYLAND

A. W. CARMINE.

MAKE THIS STORE YOUR HEADQUARTERS WHILE IN TOWN—your horse will be looked after and you will find our store the coolest place in town. Always glad to have you with us. If you don't need anything in our line, we are just as courteous as if you need something. Always glad to have you with us. Remember we pay the highest price for eggs—we need them.

One-Half Saving in Ladies' Waists

49c Waists, low neck with short sleeves, the kind you pay nearly double for anywhere else. 49c Manish Waists, a real bargain at 75c. 98c Waists, look like home-made ones and fit nice, can't duplicate them for less than $1.50 anywhere.

Bon Ton and Royal Worcester Corsets

In this, our Pet Department, you will find the correct Corset for your individual figure—when this is accomplished you get both style and comfort—the best advertisement are satisfied customers. Ask one.

WHITE GOODS

The most complete line in town at SAVING PRICES. Anything you want from the real shear kind to the heavier weaves.

Hosiery and Underwear

If you want the real thin kind, they are here from 15c a pair to $1.00 a pair—not the regular $1.00 ones like everybody has, but the kind others will ask you $1.50 for. These are all silk except the feet—they are thread that means good wear. We have the 50c Stocking, silk half way with cotton feet, that are good values.

KOLB'S BREAD

Telephone us in the morning for a loaf of our famous Bread, we will deliver you in time for dinner—the nicest and largest loaf of Bread in town.

A. W. CARMINE,
Telephone No. 67A. Chestertown, Md.

IN THE SUMMER TIME!

Everyone is anxious to have a first-class team. One of the best guarantees of an even gaited horse is in the

SHOEING

and one of the most necessary things about a good Carriage is the

WHEELWRIGHTING

SAMUEL HICKS is the man who can DO BOTH JOBS to the satisfaction of a large patronage.

Bring your Horses here.

SAMUEL HICKS,
The Horse Shoer and Wheelwright.

HAVING PURCHASED THE

Undertaking Business

OF JOHN N. DODD,

I am prepared to attend and direct funerals for those that need MY SERVICES at reasonable rates also to MEET bodies for burial coming from CITY, at any points on WATER or by CARS.

Yours Respectfully,
CHAS. L. DODD.

DR. CHARLES RICHARD TWILLEY,
GRADUATE OF THE BALTIMORE COLLEGE OF DENTAL SURGERY

Having enlarged and otherwise added to the convenience of my office on Main street, I am prepared to perform my services in advance Dentistry in the most approved style.

EXTRACTING TEETH WITHOUT PAIN

Office, 105 Main street. Will be at C. E. Twilley.

NOW IS THE TIME TO

Paper and Paint Your House

BE sure and get the BEST WORKMEN and the BEST MATERIAL. Don't waste good money on bad material. Massury's Paints are the best on the market. We are the sole agents for this district, and are always ready to show you sample card and quote prices

We Will Paper Your Room for $3 and upwards,

and guarantee satisfaction or no money.

IF YOU WANT YOUR PICTURES FRAMED

call and see our selections of Moulding before you buy elsewhere. They are the finest in town. We are sole agents for the old stand, opposite the M. E. Church.

Yours for Business,
W. L. FOWLER.

SUPERVISORS' NOTICE

—OF—

APPOINTMENT OF

Registrars of Voters and Judges of Election.

The Board of Supervisors of Election for Kent county hereby give notice to the voters of Kent county that they have appointed the following as Registrars of Voters and Judges of Election;

First District, First Precinct—Benj. W. Duling, Dem.; Clarence L. Turner, Rep.

First District, Second Precinct—W. Holt Woodall, Dem.; Irving L. Dempsey, Rep.

Second District, First Precinct—John C. Sutton, Dem.; Harry Hill, Rep.

Second District, Second Precinct—Herbert L. Chrisfield, Dem.; Samuel J. Comly, Rep.

Third District, First Precinct—Jas. H. Sheats, Dem.; Joseph W. Atwell, Rep.

Third District, Second Precinct—Edw. M. Taylor, Dem.; Geo. W. Owens, Rep.

Fourth District, First Precinct—Fred. H. Russell, Dem.; J. B. Burchinal, Rep.

Fourth District, Second Precinct—William L. Fowler, Dem.; W. A. Burke, Rep.

Fifth District, First Precinct—C. Frank Wheatley, Dem.; J. Frank Davis, Rep.

Fifth District, Second Precinct—Vachel Burgess, Dem.; Richard P. Crouch, Rep.

Sixth District—Archibald Ramage, Dem.; Harry P. Jones, Rep.

Seventh District—W. T. Edwards, Dem.; Walter S. Trew, Rep.

They are hereby notified to appear before the board of Supervisors of Election at their office in the Court House, on

Tuesday, July 18th, '11.

to qualify according to law.

JESSE H. USILTON, Pres't.,
HARRY C. CACY,
A. PARKS RASIN,
Supervisors of Election for Kent county.
JOHN G. ROLAND, Clerk.

PENNSYLVANIA R. R.

Personally-Conducted Excursions

—TO—

Niagara Falls

July 11, 18, August 1, 15, 29, September 7, 21, October 5, 1911.

Round-Trip Rate **$10.25** from **Chestertown**

SPECIAL TRAIN of Pullman Parlor Cars, Dining Cars, and Day Coaches from Philadelphia day following, running via the

Picturesque Susquehanna Valley Route

Tickets good going on regular trains to Philadelphia, and thence on Special Train, and good returning on regular trains within SIXTEEN DAYS. Stop-off within limit allowed at Buffalo returning.

Illustrated Booklet and full information may be obtained from Ticket Agents.

Tours to Niagara Falls, Toronto, Thousand Islands, July 19, August 2 and 16.

INSURANCE!

Fire, Lightning, Life, Accident and Health

In old reliable companies at lowest current rates. Policies cover Grain and Hay in both Stack and Barn. Prompt Personal Attention to all business.

EDGAR P. BECK.
Office in new Transcript Building.

Stewart Fruit Company,
of Baltimore City, Md.,
118 & 120 E. Pratt street.

COMMISSION FRUIT AND PRODUCE SHIPPERS AND JOBBERS.

Highest market prices. Returns same day.

Fruits, Berries, Melons, Vegetables, Poultry, Eggs, Live Stock, Furs, Hides, Country Produce, Oysters, Grain, Hay, Marsh Grass.

Shippers are invited to visit our new store. Largest Fruit and Produce House in Baltimore. Reference—National Bank of Commerce, Bradstreet or Dunn.

CONSIGNMENTS SOLICITED.

GEO. W. ROEDER. GEO. W. RODENHIZER.

GENERAL COMMISSION MERCHENTS.

G. W. ROEDER & CO.,
107 W. CAMDEN ST.,
BALTIMORE, MD.

Grain, Fruit, Potatoes, Onions, Vegetables, Live Stock, Poultry, Eggs, Hides Wool, Furs Feathers, Tallow, Oysters, Fish, Crabs, &c. Reference: FIRST NATIONAL BANK.

EDWARD M. SILLS,
GENERAL
Commission Merchant
217 Chamber of Commerce,
BALTIMORE, MD.

I solicit your consignment of GRAIN and PRODUCE. je23-3m.

E. RADZEWSKI,
DEALER IN
Harness, Collars, Saddles,

Fly Nets, Lap Spreads, Neck Nets, Harness and Machine Oils. Etc.

Repairing Harness a Specialty.

Practical Harness Maker,
MILLINGTON, MD.

COW PEAS AND MILLET.

3000 Bushels of Cow Peas. 1000 Bushels Chattanooga Golden Millet. The finest qualities, the best prices. Germination the highest. Why not grow your own hay? Better hay and better soil improver than Cow Peas does not exist. As sure crop as the land of the government. Your orders solicited.

LAYTON'S LAYTON, Inc.,
All Seeds for All Purposes. Seeds for Seeds.
Baltimore, Maryland.

GREAT RACING.

The Fourth of July matinee given on Worton race track on Tuesday afternoon under the auspices of the Worton Driving Association was a fine success from start to finish, and furnished some of the best racing seen in this county for years. Between 500 and 600 people saw the events, and notwithstanding the intense heat and thick dust, the crowd was a good natured one, and those present enjoyed the sport immensely. Those present had the very great pleasure of seeing the track record lowered by that handsome trotter Adbert, formerly the property of Mr. Cooper Tarbutton, when he stepped the first mile of the class B.—trot in 2.22. This is a few seconds faster than the time made in the famous Cyclops—Smuggler race of years ago. The race between Adbert and West Morrell was a dandy, but Kent's King of trotters, who delivers the goods on the snow as well as on the track was too much for the Queen Anne's stallion and West Morrell went home with the blanket that will keep him warm when the winter time comes. The summary of events was as follows:

FIRST RACE. CLASS A—MIXED.

Barney B., b. s., Wm. C. Hall, Church Hill, Md	3	4	3
Edgar Belton, b. g., Edgar W. Rice, Worton, Md	1	1	1
Kitty Knight, b. m., E. F. Stauffer, Worton, Md	2	2	2
Lady McMenamin, b. m., Frank M. Miller, Chestertown, Md	4	5	
Etta Adbert, b. m., Frank C. Miller, Kennedyville, Md	5	3	4

Time—2.43, 2.44.

SECOND RACE. CLASS B—TROT.

West Morrell, bk. g., Geo. W. Rash, Worton, Md	2	1	1	1
My Best Girl, b. m., R. Oscar Roe, Sudlersville, Md	4	3	dr	3
Adbert, b. s., Wm. C. Stevens, Millington, Md	1	2	2	2
Boxwell, Jr., b. g., H. M. Matthews, Worton, Md	3	dr		4

Time—2.22, 2.23½, 2.26.

THIRD RACE. CLASS C—PACE.

Queen Marie, b. m., Cannon & Jarrell, Barclay, Md	3	2	3	3
Happy J., bk. g., John C. Hall, Sudlersville, Md	4	3	1	2
Bell Boy, b. s., Harry D. Massey, Church Hill, Md	1	1	2	1
Lady Thompson, s. m., Wm. C. A. Thompson, Chestertown, Md	2	3	dr	4

Time—2.25½, 2.27½, 2.25.

FOURTH RACE. CLASS D—MIXED.

Alta, b. m., J. Leonard Price, Kennedyville, Md	3	2	2
Betsy B., b. m., Wm. G. Smyth, Chestertown, Md	2	3	3
Susie F., b. m., J. E. Ferguson, Chestertown, Md	1	1	1

Time—2.39, 2.29.

League Completes $10,000 Campaign Fund.

The Anti-Saloon League of Maryland has received subscriptions in sufficient amount to complete the special campaign fund of $10,000, and thereby secures the $5,000 offered by five friends of the cause.

The money will be used for advertising and the circulation of literature by mail. Part of it will be spent before the primaries to arouse the people to insist upon the nomination of local option candidates by both parties. The rest of it will be spent in helping elect temperance candidates against those controlled by the liquor interests, regardless of party.

This is the first time in the history of the Anti-Saloon League work in the country that so large a campaign fund has been raised so long before election. The league feels that it indicates an overwhelming demand on the part of the people for the passage of the local option bill, and incidently shows general confidence in the league as an effective agency for securing it.

The league has not and will not enter into any deal or alliance with any political party, but deals solely with individual candidates. Even in the unlikely event that some party should put the local option question into its platform the league will not support any candidate of such party who has not made a satisfactory personal declaration, and where candidates of both parties are equally satisfactory the league will remain neutral.

Fourth at A. of V.

The annual celebration of the Fourth of July was held on the spacious lawn of the University of Virginia. All the nations of the earth were represented in one grand pageant.

The Maryland delegation represented the Shield of Maryland. On either side stood Lord Baltimore and His Majesty Charles I. In the background was the State Flag, carried by four young ladies in white. The committee in charge of the Maryland delegation consisted of Miss Letitia Weer, President, Miss Lillian Worthington, chairman, Misses Margaret Chase and Hilda Devilbiss. This committee was under the direction of Professor Converse of the Polytechnic Institute, who is a member of the State committee. Maryland has the largest delegation this year that has ever attended the summer school from that State. They are as follows:—Miss Eleanor A. Drury, supervisor of schools of Anne Arundel county; Misses Nancy Ridout, Isabel Harvey, Lillian Worthington, Lucy Collinson, Blanche Parrott, Elsie Meade, Willa Rockhold, Etta Benson, Elizabeth Jones, Maggie Glover Annie Glover, Laura Sansbury, Clara Bull Kent, Mary Carson, Eleanor Higgins, Mary Arnold, Daisy Nutwell, Lilla Brown, Anna Zang, Marie Denham, Benab Tubbs, Helen Harmon, Edith Childs, Frances Paca, Margaret Pearce, Anna Melchoir, M. C. Whittington, Adele Stamp, Hilda Devilbiss, Nita Graham, Letitia Weer, Churchill, Stell, Smith, Ensor Thorpe, Stahl, Walters, Scott, Coulter, Link, Christian, Welham and Welchor; Mrs. Cramer, Messrs. Converse and M'Nutt.

DR. HORACE W. NICHOLSON

114 W. Franklin St. Baltimore, Md.

—SPECIALIST ON—

Ear, Eye, Nose and Throat Diseases.

Will make regular visits to Chestertown on third Saturday and Sunday of each month, at office of Dr. H. G. Simpers.

GAPE CURE

Try Vandegrift's GAPE and ROUP Cure. Guaranteed. Gape Cure 25c; Roup Cure 50c, and sold by

CHAS. HURTT, Millington.
PIERCE & BOLDEN, Galena.
COHEN, Sandy Bottom.
LIEBERMAN, Melitota.
Mr. HUEY, Massey.
KELLEY, Kennedyville.
BEN DURDING, Rock Hall.
HOWARD OWENS, Betterton.

j10-tf

FOR SALE.

CYPRESS SIGN BOARD, 23½ feet long by 1 feet 9 inches wide and 1¼-inch thick.

Apply to
TRANSCRIPT PUB. CO.,
m30-tf. Chestertown, Md.

Subscription to the Transcript $1 per annum.

J. S. KREEGER,

JEWELER,

Successor to J. H. Sides.

If you want a watch that you can be proud of—carry a

Waltham Watch

The Waltham has been awarded highest honors at every International Exposition and has taken every Gold Medal offered in America since 1875.

"It's Time You Owned a Waltham."

Don't buy a watch before talking with us. Complete assortment of Waltham Watches in all grades.

J. S. KREEKER,

Optician,

Chestertown, Maryland.

Phone 53A.

Why Not Insure Your Property

—IN THE—

Mutual Fire Insurance

Co., of Kent County.

During the past five years it has paid to its members whose policies have been discontinued over $24,000.00

It has paid losses over $22,000.00

And at the same time has increased its assets over $14,000.00

Its members are saving from 30 to 50 per cent. of premiums paid.

THOMAS W. ELIASON, President.
GEO. B. WESTCOTT, Secretary.

—DIRECTORS—

Alday Clements,	James A Casey,
James H Baker,	Jeff. D. Bacchus,
Samuel Vannort,	R. G. Nicholson,
E. S. Valliant,	L. C. McGinnis,
E. W. Emory,	Fred. G. Usilton,
Geo. B. Wescott,	Thos. W. Eliason.

PIANTS

B. P. S. our Standard Brand, no better is nor can be made. Also Lewis Pure Lead and Pure Linseed Oil and Turpentine. Japan Driers, Dry Colors and Colors Ground in Oil and Japan. Paint Brushes. &c., Everything for the Painter.

Alabastine and Muresco

The coating for walls. One hot the other cold. All colors at the same low price, 35 cents the 5 lb. package.

Woolsey's Copper Paints.

JOHN BARTLEY,

Chestertown, - Maryland.

Plumbing & Machine Work

Executed in a Skillful Manner in Everyd Detail Steam and Hot Water Heating. Pipe an Pipe Fittings, Plumbing Materials, Bath Tubs and Sanitary arrangements. Also Rubber Hose and Hose Fittings.

Wind Mills and Pumps, Every Description

Special attention to

REPAIRING ENGINES AND BOILERS

Also BICYCLES REPAIRED.

FRANK M. MILLER,
Chestertown, Md

W. B. Stafford,
Farmer's Shed and Feed Stable
ON CROSS STREET, CHESTERTOWN.

I am prepared to care for teams, water and feed in a saisfactory manner.

Those wishing to drive in and hitch, I will look after their teams while in town for only a dime.

I have plenty of shed room for carriages.

Yours to please,
m-15. W. B. STAFFORD

Established 1877.

J. E. HENDRICKSON & CO.,
LIVE STOCK COMMISSION MERCHANTS,
30th & RACE STS., PHILADELPHIA.

We handle Live Stock, and have all facilities for this line of trade. We solicit the patronage of shippers, and guarantee to make prompt returns. Give us a trial and be convinced!

Jan. 8. 1910.

HERBERT E. PERKINS,
ATTORNEY-AT-LAW,
Chestertown, Md

Office on Cross St. opposite Court House

WESTERN MARYLAND COLLEGE

WESTMINSTER, MD.

REV. T. H. LEWIS, D. D., LL. D., PRESIDENT.

For Young Men and Young Women in Separate Departments.

LOCATION unexcelled, 1000 feet above the sea, in the highlands of Maryland. Pure air, pure water, charming scenery. Only an hours run from Baltimore.

EQUIPMENT complete. Twenty acre Campus; Modern Buildings; comfortable living accomodations; Laboratories, Library, Gymnasium, Power and Heating Plant.

CURRICULUM up-to-date. Classical, Scientific, Historical and Pedagogical Courses, leading to A. B. degree. Music, Elocution and Oratory. Strong Faculty.

Preparatory School for those not ready for College.

Send for Catalogue and Book of Views.

HOUSE-CLEANING TIME

is Near at Hand

AND YOU WILL NEED A NEW

MATTING and WALL PAPERS

We have one of the largest and richest assortments of Wall Papers we have ever carried, and our assortments of Mattings is unsurpassed in the county. All the latest designs in Wall Paper and Mattings. Also all other needed articles in

Furniture and Household Goods.

We have an Expert Paper Hanger who will treat your walls and paper your rooms with neatness and promptness.

John Bartley

Chestertown, :: Maryland.

INDIAN TAR BALSAM

the one remedy that really cures a cold.

A superior preparation, compounded with rare skill, under the supervision of experienced chemists.

Coughs, Colds, Grip, and similar troubles quickly disappear after a few doses.

Small and palatable doses, quick and sure results.

Unconditionally guaranteed. Your dealer will refund your money if it fails.

TRY IT.

25 CENTS EVERYWHERE.

Indian Tar Balsam Co.
BALTIMORE.

L. A. Pennington & Co.,
Kennedyville, Md.

DEALERS IN

ALL KINDS of LUMBER

—AND—

Building Materials,

INCLUDING

Mill Work, Fencing Material, Siding, Flooring, Shingles, Roofing Felt of all kinds, Galvanized Iron Roofing, Lime, Hair and Cement, Putty, Glass, Builders' Hardware, Farm Gates always on hand.

Give us a call.

L. A. PENNINGTON & CO.

ROCHESTER RADIATORS FOR SALE.

Put up Free when bought of us.

DR. C. P. GILPIN DENTIST.
CHESTERTOWN, MD.
HIGH STREET, OPPOSITE THE OLD STAND

OFFICE HOURS:—8.30 to 12 A. P. M.

Teeth extracted by local anesthetics and comparatively without pain.

Having enlarged my office and added many new conveniences, I am able to offer my patients much greater comfort while under treatment than in the past. nov. 26-tf.

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

LUMBER

Jas. E. Woodall, Jr.,
GEORGETOWN, MD.

Dealer in all kinds of Lumber and Building Material, including

Mill Work
Fencing Material
Galvanized Iron Roofing
Cement, Lime
Hair, Bricks, &c.

Having had a number of years experience with the late Captain Andrew Woodall, we feel confident that we can give satisfaction, and respectfully ask a share of your patronage.

Jas. E. Woodall, Jr.

DATES OF SITTING OF THE BOARD OF CONTROL AND REVIEW.

NOTICE TO ALL TAX-PAYERS:

The County Commissioners sitting as a Board of Control and Review, under and by virtue of Chapter 300, Acts of 1910, hereby give notice to all Tax-payers of Kent county, Maryland, that it will sit as a Board of Control and Review, beginning

On MONDAY, OCTOBER 31st, 1910,

at 10 o'clock A. M. to 3 P. M., at the office of the County Commissioners in the Court House, in Chestertown, and continue to sit each Wednesday, Thursday and Friday of every week thereafter, until the business of the Board is completed or until otherwise notified.

The Seventh District will first be taken up and disposed of, and the Fifth, Sixth, First, Second, Third and Fourth, in ordered named.

BY ORDER OF THE BOARD,
SAMUEL HICKS, Clerk. o8-tf.

Insurance

Best Companies,

LOWEST

Currant Rates.

James G. Beck,

WILLIAM W. BECK,
ATTORNEY-AT-LAW
CHESTERTOWN, MARYLAND.
Office on Court Street.

AUTOMOBILE FOR SALE.

AUTOMOBILE FOR SALE, 2012; good running order, all recently overhauled; tan tops, Goodrich tires. Will demonstrate to buyer.

J. WATKINS BENNETT,
oct.29-tf. Chestertown, Md.

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