A. W. CARMINE,

PHONE 67-A. CHESTERTOWN, MD.

HOSIERY DEPT.

Always lead in Hosiery. Ladies' White Hose ...e been and ...now very scarce. You can find here just what you wa... anything; ... in Cotton Lisle Thread, all Silk and Half Silk.

CORSETS

ROYAL WORCESTER AND BON TON CORSETS once ... worn. NUF SED. 50c to $3.00 pair.

NOTION DEPT.

Always brimming full of the latest novelties of the season.

GROCERIES

You can always find the very best the market affords at prices as low as the lowest. Try one of our nice lean Hams these warm days, they are fine.

Coffee and Teas

We are HEADQUARERS FOR COFFEE AND TEA. Try some of our Ceylon Tea for your next Ice Tea.

KOLB'S BREAD

Kolb's Bread fresh every day; delivered in time for dinner, and you get 18 ounces of the best bread you have ever eaten for 5c.

A. W. CARMINE,

PHONE 67-A for your wants. CHESTERTOWN, MD.

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,

STATE SUPERVISOR OF AGENTS, CENTREVILLE, MARYLAND

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.

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. 3, 1908.

HERBERT E. PERKINS,

ATTORNEY-AT-LAW,

Chestertown, Md.

Office on Court St., oppo. Court House.

GEO. W. ROEDER. GEO. W. ROSENHEIMER.

GENERAL COMMISSION MERCHANTS.

G. W. ROEDER & CO.,

107 W. CAMDEN ST.,

BALTIMORE, MD.

Grain, Fruit, Potatoes, Onions, Vegetables, Live Stock, Poultry, Veal, Hides, Wool, Furs, Feathers, Tallow, Quitrun, Fish, Crain, &c.

References: FIRST NATIONAL BANK.

Insurance

Best Companies,

LOWEST

Currant Rates.

James G. Beck,

Subscription to the Transcript 1.00 perannum.

A NEW CREATION

WEBSTER'S NEW INTERNATIONAL DICTIONARY

THE MERRIAM WEBSTER

The *Only New* unabridged dictionary in many years.

Contains the *pith* and *essence* of an authoritative library. Covers every field of knowledge. An Encyclopedia in a single book.

The *Only* Dictionary with the *New Divided Page.*

400,000 Words. 2700 Pages. 6000 Illustrations. Cost nearly half a million dollars.

Let us tell you about this most remarkable single volume.

Write for sample pages, full particulars, etc. Name this paper and we will send *free* a set of Pocket Maps

G. & C. Merriam Co. Springfield, Mass.

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

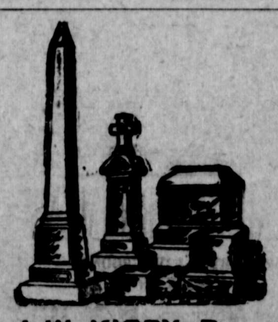
Its members are saving from 30 to 50 per cent. of premiums paid.

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.



J. W. KIRBY, Prop.

CHESTERTOWN

Marble and Granite Works,

Successor to A. L. Davidson.

PRICES REASONABLE.

Work Guaranteed. 20 Years Experience.

Manufacturer and dealer in all kinds of

MONUMENTAL AND CEMETERY WORK

Cemetery Posts from $1.00 up.

We are located on Cross street at the old H. J. Marble Yard, and we are now

READY FOR BUSINESS.

GIVE US A CALL. PROMPT SERVICE

DR. HORACE W. NICHOLSON

114 W. Franklin St., Baltimore, Md.

—SPECIALIST ON—

Ear, Eye, Nose and Throat Diseases.

I will be in Chestertown at Dr. H. G. Skinner's office on Tuesday, August 22nd, and in Church Hill on Wednesday, August 23rd, at Dr. Conaway's office until 1 o'clock and at Dr. Dudley's in the afternoon.

WEDDING AND ANNIVERSARY PRESENTS

Those who are looking for presents for Weddings and Wedding Anniversaries will find here a hundred and one suggestions in silver, fine silver plate, cut glass, clocks, etc. Our line of Hand Painted China is unusually large, our new line is on display.

Our stock is varied in assortment and fine in quality, and our prices are as low as would be asked anywhere for goods of like grade.

For birthday and other gifts we offer a large assortment of high grade watches and jewelry of all kinds.

Wedding Rings our specialty.

ROTE'S JEWELRY STORE

CHESTERTOWN, MD.

Phone 98D.

Many Children Are Sickly.

Mother Gray's Sweet Powders for Children Break up Colds in 24 hours, relieve Feverishness, Headaches, Stomach Troubles, Teething Disorders, and Destroy Worms. At all druggists, 25c. Sample mailed FREE. Address, Allen S. Olmsted, Le Roy, N. Y. o28-4t.

If You Are a Trifle Sensitive

About the size of your shoes, it's some satisfaction to know that many people can wear shoes a size smaller by shaking Allen's Foot-Ease into them. Just the thing for Patent Leather Shoes, and for breaking in new shoes. Sole everywhere, 25c. Sample FREE. Address, Allen S. Olmsted, Le Roy, N. Y. o28-4t.

25c. INITIAL BAR PIN FREE

This beautiful Bar Pin with your Initial Letter Engraved on same, for Shirt Waists, Veils, Belts, Collars, etc., is GUARANTEED to be equal to any 25 cent pin made, but in order to introduce our other goods, and Catalogue of handsome novelties, in your locality we make this very liberal offer to send the Pin to you FREE. Send for one at once. Tell us what Initial letter you want, and enclose two 2 cent stamps to pay mailing expense of Pin, catalogue, etc. Only one pin given away to a person. Address S. H. BURNS & CO., Dept. A. 258 Washington Street, Brooklyn, N. Y.

WATCH RING & CHAIN FREE

STEM WIND AND STEM SET

Ladies & Gents Styles

We positively give a beautiful stem wind and stem set watch, ladies or gents style; also chain and ring, set with brilliant gem, for selling our High Grade Art Post Cards. Order 20 packages to sell at 10 cents per package. When sold send us $2.00 and we will promptly send you prepaid the 5 year guaranteed Watch, Ring and Chain.

PEERLESS WATCH CO.,

Dept. 6, No. 1133 E. 63d St., Chicago, Ills.

PARKER'S HAIR BALSAM

Cleanses and beautifies the hair. Promotes a luxuriant growth. Never Fails to Restore Gray Hair to its Youthful Color. Cures scalp diseases & hair falling. 50c. and $1.00 at Druggists.

THE BEST ATTENTION, THE QUICKEST AND MOST SATISFACTORY SETTLEMENTS

IN THE MATTER OF

FIRE INSURANCE

IS FOUND WITH

Jos. N. Wheatley & Co.,

CHESTERTOWN, MD.

Our entire attention to Fire Insurance. The Strongest Companies in the World

WILLIAM P. IRELAND,

Fruit, Produce and Live Stock

COMMISSION MERCHANT

131 DOCK STREET,

Philadelphia

GRANGE NOTES.

The Chestertown Grange met in regular session on Wednesday afternoon and perfected arrangements for the meeting of the county grange, which will be held in Fireman's Hall next Thursday morning and afternoon. The owners of the shacks on the square have kindly donated the use of the same for the purpose of serving dinner, and various committees have been appointed to look after the comfort and pleasure of the grangers. County Lecturer William G. Smyth has arranged a fine program for the occasion, and every granger in the county is urged to be present. Grangers will please not forget their baskets and leave them at the shacks on the square. This being the last meeting of this year, the official staff of officers for 1912 will be elected at this meeting.

The Chestertown Grange will meet in regular session next Wednesday afternoon and a full attendance is desired.

Fairlee Grange held a special meeting on Wednesday at Fairlee hall. Subjects of interest were discussed. Ten of the contestants in the corn contest were present and gave their methods of planting. The names of the successful contestants will be given later. Mr. James T. Anthony was present with helpful advice and inspiration. A splendid supper was served in fine style, after which a program was rendered in honor of Ceres day. Mrs. Walter Fletcher then gave an interesting program. Music by the grange choir, solo by Mr. Frank Crow and reading by Mrs. T. E. W. Crew and Mrs. E. A. Corey. "How to Sow Wheat" was discussed with interest. A speech by Mr. J. A. McCleary was the feature of the evening. It was full of beautiful uplifting sentiment. The address of Mr. Wm. G. Smyth on the origin, selection and breeding of wheat was interesting.

A Splendid Musical Treat.

To the indomitable energy and good taste of Mr. T. Kemp Bordley, the people of Chestertown are indebted for the splendid evening of music in the M. E. Church last Tuesday evening, the artists being Mr. John C. Thomas, barytone, and Mr. Walter G. Charmbury, pianist, of the Peabody Conservatory of Music, Baltimore. Mr. Thomas is one of the finest singers ever heard in Chestertown. He possesses a voice of sweetness and wide scope, and has it under such complete control as to be able to interpret his themes with grace and power. His solos, "There is a Green Hill" and "One Sweetly Solemn Thought," were sermons in themselves, and he captivated his audience by his grace and ease. Mr. Charmbury is a pianist whose future is particularly bright. His touch and manner are indicative of the skilled musician, and his selections were interpreted with such grace and ease as to impress his audience with his fine ability not only as a pianist but as an accompanist. The entertainment was one of the most enjoyable ever given in Chestertown, and Mr. Bordley was thanked by Dr. Barrett for his good taste in securing such skilled artists, and the artists were asked to return again by a rising vote of the audience. An informal reception followed the concert at the home of Mr. Bordley, at which a number of the young folks were asked to meet the artists. The net proceeds were $20.85 which was donated to the missionary fund.

Telephone Controversey Settled.

The telephone committee appointed by the Rich Neck Farmers Club, of Queen Anne's county, for the purpose of investigating the contract between the Diamond State Telephone Co., and the Farmers' and Merchants Telephone Co., whereby the citizens of Queen Anne's residing near Chester bridge were deprived of telephone service without the payment of extortionate and prohibitive rates, have succeeded in impressing the telephone management with a realization of the rights of the citizens of Rich Neck and Double Creek, and reported at the meeting of the club, which was held on Thursday at "Part of Royston," the home of Mr. Charles E. McKee, that satisfactory rates have been submitted by Mr. H. H. Thompson, of the F. & M. Co., and that within a short period telephone connections will have been completed with the homes of Messrs. W. Irving Walker, E. R. Anthony, Owen C. Smith, J. D. Foster, H. H. Klinefelter, Herbert Skipper, H. P. Skipper and others in the vicinity.

FOR SALE

No. 614. 80 ACRES, KENT COUNTY. PRICE $3,000.

On the road leading into Piney Neck, has 30 acres in cultivation, 50 acres in good large timber, divided into 4 fields and meadow, and backs on Gray's Inn Creek, has a nice loamy soil, good fencing, near school and stores and wharf, variety of fruit, and good drinking water. Give possession any time.

No. 612. 19 ACRES, KENT COUNTY. PRICE $3,250.

On the road leading from Lynch to Still Pond, all in cultivation, near school and church, 7-room new dwelling, front and side porches; stable and barn, and good shade.

No. 610. 57 ACRES, KENT COUNTY. PRICE $3,750

In Quaker Neck, level land, medium and productive, with 6-room frame dwelling, stable, poultry house, fine cold water, fenced, handy to steamboat wharf and close to water. Has some choice fruit—cherries, apples and pears.

No. 609. 45 ACRES, KENT COUNTY. PRICE $1,900.

Near Worton, Kent county, 25 acres tillable, balance meadow and running stream, affording water for stock. Apples, pears, plums and damsons; 5-room frame dwelling, with porch; 3-stall stable, carriage and wagon house under ene roof.

No. 608. 14½ ACRES, KENT COUNTY. PRICE $1,200.

On the road from St. Paul to Sandy Bottom, 6-room frame dwelling, wheelright and blacksmith shop, nice loam soil and well fenced

No. 606. 90 ACRES, KENT COUNTY. PRICE $1,100.

30 acres tillable, near railroad, no buildings.

No. 602. 150 ACRES, KENT COUNTY. PRICE $5,000.

All tillable except 15 acres in timber, level land and good quality; 1 mile from Pennsylvania Railroad Station; 5-room frame dwelling, with stable and barn; handy to wharf, and in a prosperous and thickly settled section.

No. 601. 114 ACRES, KENT COUNTY. PRICE $10,500.

On the road from Worton to Lynch, 5 acres in wood, 100 apple trees, medium soil, ½ mile from church and stores, 1½ miles from Lynch Station; 12-room frame dwelling, kitchen, pantry, and cellar, front and side porches; 8-stall stable, loft, fine well at barn and house, and windmill. The soil is rich and worth $100 per acre

No. 591. 37 ACRES, KENT COUNTY. PRICE $2.200.

25 acres tillable, good soil and in fair state of cultivation; 8-room frame dwelling, water at door, barn and granary, all in good condition, nice neighborhood; apple orchard and small fruit.

No. 1567. 150 ACRES, QUEEN ANNES CO. PRICE $6,500.

On the road from Church Hill to South East, 106 acres in cultivation and balance in timber, 200 pear trees, few peach, plum, apple and cherry trees, good wire fencing, medium loam soil, 1½ miles from school and church and Price's Station, close to wharf; new 8-room frame dwelling, front and back porch, house painted, stable and barn, granary, corn crib, all new, under one roof, 2 wells of fine water.

No. 597. 10 ACRES, KENT COUNTY. PRICE $1,000.

On the main road from Edesville to Rock Hall, has 4-room dwelling, new barn and corn crib, two horse stable and carriage house; some fruit trees, good well of water and nice land.

No. 592. 115 ACRES, KENT COUNTY. PRICE $10,000.

Beautifully located on the water, with broad and picturesque view. This farm lies high and occupies a commanding view and is second to no water front in this section. Has large, new frame dwelling house constructed along modern lines with English halls, finished in oak and best of maple, cemented cellar, large veranda; the rooms are large and well lighted, bath and unusal modern conveniences. As a charming and convenient home the property is desirable. This farm is about 3½ miles fron. steamboat wharf, and for a summer home on the water is difficult to surpass. The soil is easy to till and is very responsive to cultivation. Stable, poultry house, engine house supplying water throughout dwelling and elsewhere; some fruit.

No. 1564. 48 ACRES, QUEEN ANNES CO. PRICE $2,800.

Near Deep Landing, 3 acres in oak, chestnut and hickory timber, fruits of different kind, well fencsd, 2 miles from church and stores, frame dwelling, good shade, stable and other outbuildings. Nicely located on river with fine sand beach, only 5 miles from Chestertown.

No. 1561. 37 ACRES, QUEEN ANNES CO. PRICE $2,800.

30 acres tillable, near Stevenvills; 7-room frame dwelling, shade, fine well of water, near town R. F. D., telephone, outbuildings. Level and fine quality soil.

No. 2011. PROPERTY, KENT COUNTY. PRICE $650.

In the town of Still Pond, ¼ of acre, 5-room frame dwelling, side porch, well of good water, poultry and coal house.

No. 1568. 52 ARCES, QUEEN ANNES CO. PRICE $3,200.

20 acres woodland, 32 acres cleared and in cultivation, railroad station at corner of this property, few minutes walk to river, which abounds in fish and oysters; 6-room frame dwelling, perfect shade trees, fenced, No. 2 dwelling of 4 rooms, barn, stable and shed. Accessible to Baltimore. Some fruit and very conveniently located.

No. 2010. PROPERTY, KENT COUNTY. PRICE $2,750

At Gratitude, 100x300 ft. lot, with 7-room frame dwelling, 2 large halls and pantry, carriage house and stable all in good condition, stores, 1 mile from church, some fruit. Beautifully located facing the Chesapeake bay, with sand beach, fine for bathing. Within 3 minutes walk to steamboat. Dwelling is surrounded by fine shade trees, maple, beach, etc.

J. Waters Russell,

REAL ESTATE BROKER,

Chestertown, Maryland.

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