The Chestertown Transcript.

VOL. L—NO. 42. CHESTERTOWN, MARYLAND, SATURDAY, MARCH 16, 1912. $1.00 PER ANNUM

NO. 9744.

REPORT OF THE CONDITION OF THE

THIRD NATIONAL BANK

AT CHESTERTOWN,

in the State of Maryland at the close of business February 20, 1912.

RESOURCES.

Loans and Discounts	$474,108.26
Overdrafts, secured and unsecured	171.92
U. S. Bonds to secure circulation	50,000.00
U. S. Bonds to secure U. S. Deposits	1,000.00
Bonds, securities, etc.,	129,418.50
Banking house, furniture and fixtures	11,000.00
Due from National Banks (not Reserve Agents)	678.20
Due from approved reserve agents	60,506.53
Checks and other Cash Items	421.25
Notes of other National Banks	830.00
Fractional paper currency, nickels and cents	196.79
Specie and legal-tender notes	34,035.25
Redemption Fund with U. S. Treasurer (5 per cent. of circulation)	2,500.00
Due from U. S. Treasurer	1,250.00
Total	$766,115.70

LIABILITIES.

Capital stock paid in	$50,000.00
Surplus fund	30,000.00
Undivided profits, less expenses and taxes paid	15,283.81
National Bank Notes outstanding	50,000.00
Individual Deposits subject to check	594,697.89
Certified Checks	134.00
Bills payable, including certificates of deposit for money borrowed	25,000.00
Total	$766,115.70

State of Maryland, County of Kent, ss: I, W. B. Copper, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

W. B. COPPER, Cashier.

Subscribed and sworn to before me this 28th day of February, 1912.

SIDNEY P. TOWNSHEND, Notary Public.

Correct—Attest:

D. T. HURLOCK,
ELMER E. LEARY,
ADAM F. HUEY,
Directors.

Reserve held by this bank as per statement $99,317.57
Amount required by law—15 per cent. of deposits 89,204.68

Amount of reserve held in excess of requirement $10,112.89

☞THIS IS CERTAINLY CONSERVATIVE BANKING.

DIRECTORS.

JAMES A. PEARCE, GARRETT FOXWELL,
HOPE H. BARROLL, ADAM F. HUEY,
WILBUR W. HUBBARD, ELMER E. LEARY,
GEO. D. LOFLAND, T. B. DURDING,
D. THOS. HURLOCK, L. WETHERED BARROLL,
W. B. COPPER.

SUITS & OVERCOATS

A GREAT BARGAIN
FOR MEN AND BOYS

Here's an opportunity to replenish your wardrobe for the rest of the winter and then practically a new Suit or Overcoat for next winter.

A magnificent assortment of High-Grade Clothing and Overcoats—the choicest fabrics, the latest styles and finest workmanship.

The Suits include the fancy worsted, cheviots, tweeds and a few blue serge.

The Overcoats include English raglans, tourists and black kersey. Have sizes for raglans, stouts and thins.

Sweeping reductions on all our High-Grade Suits for boys.

Hats, Caps and Gloves—just the proper things to have for this season of the year.

A full line of Stockings, Collars, Cuffs, Shirts, Ties, Suspenders or anything that can be found in a well-stocked gents' furnishing store.

—◇+◇—

Denny Hoffecker,
(Stam's Hall Building)
CHESTERTOWN, :: MARYLAND.

MONEY TO LOAN IN SUMS TO SUIT
ON MORTGAGES ONLY.

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

DURING THE LENTEN SEASON
TRY A CAN OF
Baldwin's "Home Packed" Herring or Herring Roe
We also have plenty of Salmon, Kippered Herring, Bloaters and Mackerel.
McINTIRE & SON'S,
Phone 72. RELIABLE MERCHANTS,
jn18-1y. Chestertown, Md.

Subscription to the Transcript
$1.00 perannum.

JOHN P. AHERN,

DEALER IN

DRESSED LUMBER

The Best Big Vein George's Creek
SOFT COAL

ALWAYS IN STOCK. This coal will not clinker and is the best steam and blacksmith coal on the market. Try it once and you will use no other.

BALED HAY kept constantly on hand.

—◇+◇—

I will constantly keep on hand a full supply of

MATERIALS
NEEDED IN BUILDING

such as Georgia, Oak and Native Framing, Doors, Sash, Blinds, Shutters, Porch Posts, Balusters, Newels, Brackets, Georgia and North Carolina Kiln Dried Flooring, Ceiling and Partition, Galvanized Iron Roofing, Nails, Locks and Hardware, Ruberoid and Felt Roofing, Cypress and White Pine Dimension Shingles, Dressed North Carolina and Cypress Boards, Plastering Laths, Lime, Cement, Brick and Hair.

Hard and Soft Coal under cover.
A full line of Pumps carried.
Insurance against Fire and Lightning in first-class companies.

John P. Ahern,
Millington, Md.

NOTICE TO PUBLIC.

I desire to notify the public that I am located at the Livery Stables of Mr. Wm. T. H. Whiteley, near the Depot, where I am prepared to do all kinds of Harness and Leather Repairing with skill and promptness. I ask the patronage of all my friends.

f24-3t S. R. BOYER LUSBY.

WATCH THIS SPACE
—FOR—
MY SPRING OPENING.

THOMPSON, THE SHOE MAN,
ROCK HALL, MD.

Turner & Son,
BETTERTON, MD.

WE HANDLE
THE INTERNATIONAL
GASOLINE ENGINES
CREAM SEPARATORS
FEED MILLS

We can show you the goods from stock on hand.

Now is the time to buy if you are interested.

Turner & Son,
BETTERTON, MD.

WM. C. SUTTON,
Sanitary Plumbing,
SUTTON'S GARAGE,
Cannon Street near Queen,
Chestertown, :: :: Maryland.

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

NOW IS THE TIME
To See About Your Painting.

I give my personal attention to every detail of every painting job. A large part of my success is due to the fact that we use only the best material, Lewis white lead, (Dutch Boy painter, trade mark) and absolutely pure Linseed Oil, our other materials are of equally high value. Always ready to show sample cards and quote prices. Let me estimate on your painting.
Phone 177 M.
1f 1 y THOS. B. NEWCOMB, Lynch, Md

TO LOAN ON MORTGAGES.

I have to loan on Mortgages at 6 per cent. $500, $600, $800, $1000, $1500, $2000, $2400, $2500, $3000, $4000, $5000, $7000, $10,000 and $20,000. Some of these sums can be placed for five years. On first-class mortgages where the loan does not exceed three-fifths the value of the farm, a large part of this money can be borrowed at 5 per cent.
HOPE H. BARROLL,
Jan. 20-6t. ATTORNEY-AT-LAW, Chestertown, Md.

CHASE & SANBORN'S
High-Grade Coffees & Teas
NONE BETTER. TRY THEM.
D. Arthur Bacchus,
Chestertown, Md.

DAVIS & SATTERFIELD

Cross Street, near Depot,
Chestertown, - Maryland.

Value of Manure!

Manure is just as necessary to the soil as food is to the human body.

Land may produce for a time on stored fertility, but it cannot do so forever. To-day there are millions of acres of abandoned land on this continent that bear testimony to the soil-robbing methods of man. These farms are the darkest blot on the escutcheon of modern civilization—but, thanks to the rising generation—this blot is being gradually obliterated through the use of the modern farm builder—the MANURE SPREADER.

There is not a farm in the universe that can produce a bumper crop year after year without plant food being returned to the soil. As is well-known, there is a constant chemical action going on in the manure pile at all times. This action generates heat and heat liberates the ammonia gases. The addition of manure accelerates this action in the soil and, as a result, heat is developed. Instances are recorded where the prevention of loss from damaging frosts could be attributed to no other cause than that the field was well-manured. Manure does not produce best results unless spread evenly. From figures quoted by agricultural experiment stations, it has been found that from eight to fifteen tons of manure per acre produce the best results. Field experience proves that not less than twenty loads must be used to cover an acre; more often twenty-five or thirty tons are used. Thus, it is easy to see that hand spreading is intrumental in wasting the producing value of from ten to fifteen tons of manure per acre. A spreader will distribute a given amount of manure twice as far as a fork will, and with better acreage crop results. On the average farm the crop increase secured from the additional ground fertilized will pay for a spreader in two seasons.

We have a liberal proposition on Manure Spreaders just now and a VERY LOW PRICE along with the liberal proposition. A copy of our spreader book will be sent on request or better still come and look the machine over and see what we have to offer you.

YOURS FOR BETTER CROPS.

Davis & Satterfield,
Cross Street, near Depot,
Chestertown, - Maryland.

LOFLAND & CULP

DO IT NOW!

BUY FROM LOFLAND & CULP, THE HARDWARE MEN.

Wiard and Oliver Plows and Repairs.

Iron Clad Plow Hames, Ropes and Chain Traces, Plow Lines, Back Bands and Hame Straps.

Complete line of Work Collars and Bridles and Paper Mill Mule Collars.

Wagon and Carriage Harness, Chain Traces, Breast Chains and Tongue Chains.

☞"Page and "Lion" Woven Wire Farm and Garden Fence—the best on the market.

Galvanized Poultry Netting, Hog Wire and Plain Galvanized Wire, Nos. 9, 10, 12 and 14.

Tin Roofing and Galvanized, Corrugated Roofing a specialty.

Lofland & Culp,
CHESTERTOWN, MD.
☞Phone 14.

NOTICE TO PUBLIC.

We the undersigned, citizens and tax-payers of Chestertown, disire to announce ourselves as candidates for members of the Chestertown Water Board at the coming town election.

We pledge ourselves to a careful and economical operation of the Water system and promise to conduct its affairs in the interest of the water users and tax-payers.

We also promise if elected that we will furnish no supplies directly or indirectly for the use of the water department.

THOS. W. PERKINS,
WM. M. CULP.
STEWART R. MATTHEWS.

WANTED.

Married man to carry on farm of 175 acres during the year 1913.
Address,
m16-3t. L. C., TRANSCRIPT, Chestertown, Md.

FOR SALE.

Chestnut Posts, 6½ feet, 12c; 7 feet, 14c; Anchor Posts, 9 feet long, chestnut, 75c; walnut, $1.00; on farms near Worton and Lynch.
J. WATERS RUSSELL,
m16-3t. Chestertown, Md.

PROMPT PAYMENT.

W. H. GIBSON, Agent,
NEW YORK LIFE INS. CO.,
Centreville, Md.

DEAR SIR:

I wish to express my thanks for the prompt settlement of the insurance policy issued on the life of my father, Wilbur Eliason, by the New York Life Insurance Company.

The amount paid by your company clearly indicates that the sum total of the premiums paid with interest would just about equal the said amount and make the cost of the production given, really nothing. This clearly indicates the benefit of the insurance, not only to my father during his life, but also to the estate at his death

Very truly yours,
JOHN ELIASON,
f9-1t. Administrator.

TO CLOSE UP AN ESTATE

The First Farm

IS OFFERED AT A BARGAIN

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No. 626. 303 Acres, Kent Co.
Price $12,500.

Farm located near Worton Manor wharf, 250 acres in cultivation, balance in woodland, divided into 7 fields and backs on Worton Creek; apples, pears, cherries, etc.; clay loam soil, good fencing, about 1 mile from school and church, 3 miles from store, 5 miles to R. R. station. Frame Dwelling of 10 rooms, with tin roof, 4 porches, meat house, dairy, hay barrack, barn, horse and cow stable, wagon shed and hen house, good shade, good drinking water supplied by pump.

* * * *

No. 622½. 234 Acres, Kent Co.
Price $12,000.

Situated in the First District, 195 acres tillable, divided into 5 fields, 3 in grass this year. Young orchard of 500 pear trees, 125 apples, best varieties; old apple orchard bearing, cherries and grapes. Farm is nearly all under new wire fence. Plenty of wood for farm and 100,000 feet of lumber. Buildings consist of a 7-Room House with cellar; wagon and tool shed, 25x50 feet; new shed, 20x60 feet; loft, corn crib and other outbuildings; public school within few minutes walk. Farm can be bought with or without stock and implements, included, $15,000. If offer is made at once on this farm, a slight discount may be allowed. Terms, ⅓ cash, balance on time.

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J. Waters Russell,
CHESTERTOWN, MD.

SPECIAL CASH SALE!

Our Mr. H. R. Graham has just returned from a big ADMINISTRATORS SALE of Hardware, Agateware, Etc., where he bought for us a large lot of above merchandise at less than 50c on the dollar, and we are going to give our customers the benefit of this purchase. Beginning on TUESDAY, MARCH 12th, we are going to offer these goods at a strictly Cash Sale at unheard of prices. For instance—

Large Glass Fruit Bowls, 9c.
A 35c Washboard at 15c.
A Pint Agate Cup at 2c or 3 for 5c.
A Gallon Agate Bucket at 7c.
An 8 or 10-Qt. Agate Berlin Kettle, with cover, at 19c.

And a large lot of other different articles at equally as low prices, and we do not limit you to one article of a kind, you may have as many as you want while the lot lasts. Watch our window for these goods on display.

Graham & Clements,
CHESTERTOWN, MD.
Next Door to Chestertown Bank of Maryland.

P. S.—Remember that you get the Prize Tickets with your cash purchases just the same.

W. S. & A. M. CULP.

LUMBER,
MILL WORK,
CEMENT,
LIME AND COAL,
ROOFING SLATE,
METAL SHINGLES.

We have the above and all kinds of Building Material in stock. Experience has taught us WHERE TO BUY and WHAT TO BUY.

We have now enroute large shipments from the best mills in the south.

W. S. & A. M. Culp,
CHESTERTOWN, MD.

IF YOU ARE HAVING TROUBLE WITH

Your Eyes and Need Glasses

Consult a competent Optometrist or Oculist.

I will devote from 9 A. M. to 4 P. M. daily (except Saturdays and Sundays) to

EYE TESTING AND FITTING GLASSES.

JULIAN T. POWER.
OPTOMETRIST,
MILLINGTON, -:- -:- MARYLAND.

THE GRIM REAPER.

MRS. ANNIE M. REYNOLD.

Mrs. Annie M. Reynold aged 63 years died at the home of her daughter, Mrs. Chas. Judifind, Rock Hall, on last Saturday morning of a complication of diseases. Quite a number of years ago her husband died and since then she had conducted a successful millinery business. She was one of the best known women in that section and was beloved by all who knew her. She was a member of the Daughters of America. Funeral services were held Tuesday at 10 o'clock at the home of Prof. and Mrs. Chas. Judefind. Rev. Mr. Bear president of the Adventist Conference of Washington D. C., conducted the service. She is survived by three daughters, Mrs. Geo. Stevens, of Tacoma Park, Washington, D. C., Mrs. Alfred Bramble, of near Tolchester, and Mrs. Chas. Judefind, of Rock Hall. Interment in Wesley Chapel Cemetery, undertaker Casey Bros.

MR. WILLIAM H. BUSCH.

To grief, caused by the sudden death of his wife less than a year ago, as they were walking arm in arm out of their home, about to leave on their second honeymoon after 50 years of married life, is attributed the death of Mr. William H. Busch, 74 years old, 214 East Montgomery street, Baltimore.

Mr. Busch died Wednesday morning, and his friends say the shock of that tragic event broke his spirit. He seldom if ever smiled after his wife's death and frequently said he would follow her in less than a year. His attending physician said he died of heart trouble. For many years the deceased was engineer on the steamer B. S. Ford, and he was well-known and highly esteemed by a host of friends up and down the Chester river line.

MR. MENCH.

Mr. Mench died last Friday at his home in Edesville after a long illness of paralysis. He was stricken three years ago and had been confined to his bed ever since. A wife and several children survive.

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☞Mr. Lewin U. Skirven has purchased from Mr. J. H. Sides, agent, a fine new Metz roadster auto. It is a 22½ horse power, three passenger car.

FOR SALE.



One excellent BROOD SOW weighing 200 pounds, fed on International Stock Food and immune from Cholera. For particulars apply to
J. FRANK McCLARY,
m16-3t. Worton R. R., Md.

FOR SALE.



ONE PAIR MULES, six and seven years old, well-broken, will work anywhere.
WM. T. JEWELL,
m9-3t. Kennedyville, Md.

DR. HORACE W. NICHOLSON
EYE, NOSE, THROAT AND EAR.
MADISON AND HOWARD STREETS,
THE COMMONWEALTH BANK BUILDING,
BALTIMORE.
TELEPHONE.

POULTRY ADVERTISEMENTS



Buff Plymouth Rocks
GOLD NUGGET STRAIN

The best all-round Farmers' Fowl. As WINTER LAYERS they cannot be excelled.
EGGS, $1.00 per 15; $3.00 per 50; $5.00 per 100.
CHAS. H. SKIRVEN,
Phone 206-U. Chestertown, Md.

☞Also CHAS. A. CYPHERS NEW MODEL INCUBATOR, 250 eggs, regulates perfectly, half price. m9-3m.

Eggs for Hatching
—FROM THE—
Great Winter Egg Machine
—THE BEAUTIFUL—
Golden Buff Rocks!

The Buff Rock is among the finest and best-known breeds, and my strain is up to standard, especially as to laying quality.
$1.00 per setting of 15 Eggs, taken from pen of finest quality birds.
Apply to
Phone 2 or 125. THOMAS D. BOWERS,
m9-1m. Chestertown, Md.

FOR SALE.

The closest to an Egg Machine yet found is certain strains of

Rhode Island Reds.

We have the blood lines for egg production. 75 per cent. of fertile eggs guaranteed.

$1.00 PER SET OF 15 EGGS.
R. SNOWDEN THOMAS,
m2-1m. Chestertown, Md.

PURE BRED BARRED ROCK EGGS FOR HATCHING!

75c Single Setting, 3 Settings for $2.00.

Satisfaction guaranteed. These birds are from the best strains. Have been breeding Barred Rocks for 15 years. For further particulars, I
Apply to
SAMUEL J. COMLY,
m2-2m. Locust Grove, Md.

THOROUGHBRED EGGS FOR SALE.

Eggs for Hatching at 5c apiece. From the Famous American Beauty Strain of Rose Comb R. I. Reds. They are vigorous, quick growers, heavy layers and KING WINTER LAYERS. A good hatch guaranteed.
JOHN H. MOFFETT,
m2-2m. Worton, Md., R. R. No. 3.

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