Bank Statement That All Can Understand

STATEMENT OF THE CONDITION OF

THE THIRD NATIONAL BANK

OF CHESTERTOWN, MD.,

At t[illegible]ess, February 4th, 1913.

RES[illegible]

Loans and Di[illegible]

This item represents [illegible]ers, merchants and other[illegible] loans are secured by [illegible] Bonds or strong personal[illegible] aggregate.....

Overdrafts

Small number of ac[illegible]

United States [illegible]

You have no doubt h[illegible] good as a Government [illegible] bank has seen fit to in[illegible] securities. We own U[illegible] amounting to. .....

Bonds, Secur[illegible]

The policy of invest[illegible] of a bank's funds in first[illegible] regarded with favor b[illegible] bankers. This is our [illegible] ments of this character a[illegible] bonds and aggregate.....

Banking Hou[illegible] ture and Fixt[illegible]

This bank owns the pro[illegible]uild[illegible] ing in which its business is conducted. The original cost was much greater, but we have allowed for depreciation, and carry it on our books at..... ..... 11,000.00

Due from National Banks and Bankers

(Not Reserve Agents)

These items consist of the balance due us from all other banks with whom we carry reciprocal accounts, exclusive of our regular reserve. They amount to..... 350.84

Due from Approved Reserve Agents

This item represents the amount of money we have on deposit with banks in Baltimore, Philadelphia and New York, subject to our check at any time. The government requires this that banks may always be prepared with funds to meet the demands of depositors. We have on hand with these approved banks..... 73,938.18

Cash in Bank

This item requires no explanation. It is part of our Reserve Fund, and amounts to... 35,478.69

Redemption Fund

All National Banks are required to keep on deposit with the Treasurer of the United States, a sum equal to 5 per cent. of their circulation. Against this deposit is charged all notes redeemed by the U. S. Treasury..... 3,500.00

Our total resources aggregate.....$799,163.11

LIABILITIES

Capital Stock Paid in

Divided into 500 shares with a par value of $100 each, and held by the representative business men and citizens of the community. The amount of capital assures financial strength. The capital of this bank is..... $50,000.00

Surplus

Surplus is a certain portion of the earnings set aside as a safeguard against possible loss or shrinkage in values. The government concedes a bank to be sufficiently protected when its surplus equals one-fifth of its capital. Our surplus is three-fifths of our capital, giving us a strength far in excess of the government requirements..... ..... 30,000.00

Undivided Profits

This item includes all the net profits of the bank to this date, excepting the sums carried to surplus account and paid out in dividends. Our undivided profits are..... 14,136.70

National Bank Notes Outstanding

Showing the amount of bank notes that have been issued by the government, and are in circulation. Our money is guaranteed by the United States Government. It amounts to..... ..... 50,000.00

Due to Other Banks

This item shows the aggregate of the balance due by us to banks with whom we carry reciprocal accounts. We owe these banks 102.71

Individual Deposits

This item consists of more than two thousand accounts. Some of the accounts are the largest, strongest and most influential business houses in Kent county and vicinity. A large portion, however, are small accounts, for we welcome alike large and small accounts, and take a special interest in new and growing accounts. Our deposits, subject to check, amount to..... 653,923.70

United States Deposits

We take special pride in this item. *Never* before did any bank in Kent county have on deposit belonging to the United States Government. It speaks for itself. Of course it proves that the United States officials have confidence in the management of this institution. This deposit amounts to..... 1,000.00

Our total liabilities aggregate..... .....$799,163.11

DIRECTORS

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

Your Business is Solicited,

THE THIRD NATIONAL BANK,

Chestertown, Maryland.



POULTRY NOTES.

The following valuable secrets which every poultryman should know were given by C. F. Townsend in the February issue of The Poultry Item:

In breeding White Plymouth Rocks here is one "secret" that may be considered dependable to get a clear white male, with orange legs, breed a male with "lemon" legs to a female with orange legs. To get a clear white female with orange legs: Breed a male with orange legs to a female with "lemon" legs.

And here is another "secret." This one, like Love, is always young, yet so few seem to know, or to remember it, that it has been sold over and over again at high prices—How to get more females than males.

That's the question. You know the way our dear old grandmother told, don't you? It was something like this: "The long, narrow eggs will be roosters, and the short thick eggs will be hens!" Or 'tother way round. Anyhow it was all the same. And if you took it both ways it would come out just about right—for whether the eggs were long or whether they were short the crowers and the cluckers came out in the end about half and half. It is evident that our grandmothers were mistaken in that just as they were mistaken in feeding sloppy corn meal to new hatched chicks. So the question has remained open. And it is the question of mighty interest to the egg farmer.

This "secret" will help you, though it wont produce all pullets by any means. First, then, during the usual breeding season—March to May, inclusive, put the birds on free range. If you are keeping Leghorns, Campines, Anconas, or any of the lighter breeds, use a reliable, two year old cock with about forty early hatched, full grown pullets. If you have the heavier American or English breeds, use the same aged birds but with twenty to twenty-five females, in this way from sixty to seventy per cent. of the chicks hatched will be pullets.

The only feeding "secret" that is worth a cotton hat is this: Stuff the growing chicks and the layers. You cannot promptly overfeed either. Give them good, sweet mixed grains, and a good dry mash. Observe, that I say "mixed" grains. This means corn, in moderation, oats, wheat, buckwheat and sunflower seeds. But—and the "secret" is in this "but"—You won't get rich eggs nor fertile eggs on grain and mash alone. Your birds must have green stuff in plenty. Clover, grass, cabbage, beets, turnips, potatoes. That's not much of a "secret"—but it is a fact.

Now let's go back to the question of mating. One of the drawbacks to the grand old Barred Rocks is the "double mating" bug-a-boo. Males of this variety are light in color, naturally, and females are naturally dark. Our truly wonderful "Standard" insists that exhibition birds shall be of the same shade. So the hapless breeder has been forced to mate darker than Standard birds to get good colored cockerals and lighter than Standard to get good colored pullets.

Now I'll give you a tip. Mate a good, dark cockerel with even barring to good, light hens that are rather close barred. You will find that this will give your birds that are generally of an even color. Here is another "secret" which I have known from boyhood and which is known without doubt to every old poultryman: That of knowing when a hen is laying, ord about to lay. Thousands of dollars have been made by selling this moss grown "secret," which is no secret at all. Here it is: The pelvic bones of a fowl are located at the rear of the abdomen, near the vent. If these bones are close together—so that there is room for only one finger between them, the fowl is not laying, or at best, is a very poor lay. But if there is room for the tips of two or three fingers between these bones, the bird is a good or excellent layer. This finishes the first lesson. There are plenty of others, and perhaps next month I shall unlock some more.

CRYSTAL ORPINGTON AS LAYERS.

Of the Crystal White Orpingtons Mr. W. B. German, of Millville, Pa., says:

Among the breeds for white eggs stands the Single Comb White Orpingtons. They are equal if not superior to any other breed and as an all-the-year-round-layer they have proven their worth by the number of two hundred eggs a year hens reported. I have kept several different kinds of chickens, such as Rocks, Leghorns, Wyandottes, Cornish Games, Minorcas, Langshans, etc., and have never had hens lay like the Orpingtons—they simply can't help but lay.

They are good mothers, but easily broken up and the chicks grow like weeds. The pullets, under good care, begin laying very early, as they mature rapidly. The record of "Lady Crystal" is as follows: I received her March 15, 1912. She began laying the 17th and laid 12 eggs in the 15 days following. She averaged 18 eggs a month till the first of January of this year and is still laying. If she keeps that average until March 15th—one year—it will make her a 200-egg a year hen and then "some." Her mate, "Floribell," has laid nearly

(Continued to Page 7.)



"Ship by Next Train"

When some of the farm machinery goes to smash during the busy season, something has to be done at once. Long delay means serious loss.

If the broken part can be replaced by the local dealer, it is not so bad. When the nearest supply house is many miles away, it would be disastrous were it not for the Bell Telephone.

The Bell Telephone not only gives the farmer local connections, but puts him into direct communication with the manufacturing and commercial centers.

Every Bell Telephone is a Long Distance Station

THE CHESAPEAKE AND POTOMAC TELEPHONE COMPANY

R. C. HARRIS, Agent.

Telephone No. 9000. Chestertown, Md.

CAREY'S MAGNESIA ROOFING

Paroid Roofing

Wood, Lime, Hay and T. C. Piping.

The place to buy these articles is from J. D. BACCHUS, Coal and Wood Yard.

We solicit your orders. We promise our best attention.

ALPHA PORTLAND CEMENT, the standard of Portland Cements are bought in large quantities and sold exclusively by

J. D. BACCHUS.

SPECIAL PRICES given in these Roofings and Cements.

COAL. WOOD.

Of course everybody knows where to buy good Clean COAL. Also

ARLINGTON L. SPARKS.

Dry Goods
Notions
Millinery

Prices Right
Mdse Right

Don't forget the place to do your FALL shopping

ARLINGTON L. SPARKS,

CHESTERTOWN, MARYLAND.

PHONE 79

DR. HORACE W. NICHOLSON
Madison and Howard Streets,
Baltimore, Md.,
EYE, EAR, NOSE AND THROAT.

S. SCOTT BECK,
ATTORNEY-AT-LAW,
CHESTERTOWN, MD.
Office—Kent News Building.
Special attention given to all collections

©Maryland State Archives msa_sc3326_scm8217-0555