# The Chestertown Transcript.

VOL. LIII—NO. 51. CHESTERTOWN, MARYLAND, SATURDAY, MAY 15, 1915 $1.00 PER ANNUM


NO. 9744.

REPORT OF THE CONDITION OF THE

## THIRD NATIONAL BANK

OF CHESTERTOWN,

in the State of Maryland at the close of business May 1, 1915.

RESOURCES.

| | | |
|---|---|---|
| Loans and Discounts (notes held in bank) | | $497,090.57 |
| Overdrafts, secured and unsecured | | 166.04 |
| U. S. Bonds to secure circulation (par value) | $50,000.00 | |
| U. S. Bonds pledged to secure U. S. Deposits (par value) | 1,000.00 | |
| Total U. S. Bonds | | 51,000.00 |
| Total bonds, securities, etc. | | 190,097.06 |
| Subscription to stock of Federal Reserve bank | $4,800.00 | |
| Less amount unpaid | 2,400.00 | 2,400.00 |
| Banking house, furniture and fixtures | | 11,000.00 |
| Due from Federal Reserve bank | | 9,000.00 |
| Due from approved Reserve Agents in New York, Chicago and St. Louis | 4,221.35 | |
| Due from approved reserve agents in other reserve cities | 51,005.87 | 55,227.22 |
| Due from banks and bankers (other than included in 8 or 9) | | 332.71 |
| Checks on banks in the same city or town as reporting bank | | 1,258.09 |
| Outside checks and other cash items, $119; fractional currency, nickels and cents, $147.71 | | 266.71 |
| Notes of other Nat. Banks | | 1,030.00 |
| Lawful money reserve in bank: | | |
| Total coin and certificates | | 21,019.00 |
| Legal-tender notes | | 5,000.00 |
| Redemption Fund with U.S. Treasurer (not more than 5 per cent. on circulation). | | 2,500.00 |
| Total | | $847,387.40 |

LIABILITIES.

| | | |
|---|---|---|
| Capital stock paid in | | $50,000.00 |
| Surplus fund | | 30,000.00 |
| Undivided profits | $27,529.65 | |
| Less current expenses, interest, and taxes paid | 3,436.68 | 24,092.97 |
| Circulating notes less amt. on hand in Treasury for redemption or in transit | | 50,000.00 |
| Due to banks and bankers (other than included in 5 or 6) | | 7,416.18 |
| Demand deposits: | | |
| Individual Deposits subject to check | 133,150.19 | |
| Certified checks | 1,574.08 | |
| United States deposits | 1,000.00 | 135,724.27 |
| Time Deposits: | | |
| Deposits subject to 30 or more days' notice | | 550,153.98 |
| Total | | $847,387.40 |

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 8th day of May, 1915.

JESSE B. BURCHINAL, Notary Public.

Correct—Attest:

THOMAS D. BOWERS,
HOPE H. BARROLL,
GEO. D. LOFLAND,
Directors.





WHY

NOT THIS SEASON? You'll eventually come to us for your Suit.

Did you ever experience the comfort of a made-to-measure suit?

Look around, there's plenty of them turned out by our plant. It's no experiment. See the fit, quality of fabric trimmings and workmanship. Then ask the price paid. Get all this information from the man who wears them. This is our plan. The proof of the pudding, &c.

Don't tell me what you're doing, it's not so convincing, but show me. Special pattern cut for each suit, and guaranteed in every particular, made to your measurements, looks like it belongs to you, feels like it belongs to you, and you can occupy one for less money than you can now buy some fabrics in ready-mades. See for yourselves. Suits from $12.60 up.

Respectfully,

W. E. MOODY,

*Special Representative for Kent and Queen Annes Counties of the International Tailorng Co. of New York, Chicago and London,*

(Next to Robert McWhorter's)

CHESTERTOWN, MARYLAND.

FEED

Special Attention given to orders to be shipped by Boat or Train.

HAY—Can make you Special Price out of car.

All-Grain, No-Waste Chick Feed—Starter and Developer.

Rose Bud Flour

Your FLOUR is running low. Give us your next order, we can save you from 50c to $1.00 per barrel.

P. M. BROOKS,

PHONE 81-J. CHESTERTOWN, MD.

WANTED!

50,000 lbs. of Wool

Sacks furnished free and delivered. Will pay the top market price. See us before making arrangements about the sale of your Wool.

J. WALTER SKIRVEN & CO.

FOR SALE.

Two-hundred-Acre FARM, on Main road between Rock Hall and Tolchester (at the inter-section of Swan Creek road); 9-Room Dwelling, barn, 8-stall stable, galvanized wagon shed and other improvements. Crops with sale, $7,500.00; pays over 10 per cent. Reason for sale, owner lives too far away to look after it. Address,

E. B. WILLSON, St. Petersburg, Fla.
R. B. WILLSON, Agent, Rock Hall, Md.

f27-tf

EVENT OF THE SEASON

Second Appearance of the CHESTERTOWN CHORAL ASSOCIATION.

Lyceum Theatre TUESDAY, MAY 18

Beginning promptly at 8 15.

Classical Concert By Fifty Musicians!

The program will comprise Religious, Classical and Humorous Selections by celebrated authors, such as Verdi, Knyvett, Generali, Auber, Lucantoni, Spohr, Cherubini, Dudley Buck, Gounod, Haydn, Rossini, Mendelssohn, Mozart and others.

ADMISSION, - - - 35 Cents

Seats on sale at Stam's Drug Store.

☞No one will be seated after concert begins except between numbers It is very important that patrons be on time. 1t.


### Grange Notes.

Kennedyville Grange held its monthly young people's meeting on Monday evening. After the business meeting a programme was rendered consisting of music and recitations. Sister Nellie Othoson sang a solo. Recitation were given by Sister Stephen Newcomb of Galena Grange and Sister Eva Kelley. Sister Eva Kelley and Nellie Othoson and Brother Hague and Medders sang a quartette. The Lecturer called for the narration of anecdotes. Refreshments were later served and a pleasant social time enjoyed.

Fairlee Grangers, remember the soecial meeting on Wednesday, May 19th at three o'clock. Garner in charge of Dr. Frank Smith and usual basket supper.


SUPPER AND FESTIVAL.

The Ladies of St. John's Catholic Church, Rock Hall, Md., will hold a SUPPER AND FESTIVAL on the Church Lawn on SATURDAY EVENING, JUNE 12, 1915. All invited. Tickets 50 cents. m15-5t.

PIANO TUNER.

My Piano Tuner will be in Kent county from MAY 15, until JUNE 1. All orders left at my store will have prompt attention. Work guaranteed.

NEWNAM'S MUSIC STORE,
m15-2t. Chestertown, Md.

FOR SALE.



A nice HOLSTEIN COW 5 years old, quiet, straight and all right, with a 3-day-old calf by her side. Two Holstein HEIFERS, 12 PIGS; also a second-hand Reaper and Corn Planter, both in good repair. Reason for selling, short of pasture.

J. W. NEWTON,
m8-3t. Worton, Md.

"HELLO!

This is the Ladies' Aid Society of the Still Pond Methodist Episcopal Church talking. You are an interested party, are you not? That is good. The Ladies' Aid just wants to call your attention to a

STRAWBERRY FESTIVAL AND SUPPER IN HARPER'S HALL, STILL POND, SATURDAY, MAY 29.

Strawberries, did you say? The finest that grow and Ice Cream, the best in the land. As to the supper, you know what the Still Pond Ladies' Aid suppers are. Will you be there? That's good. We are glad you are coming. That is all. Don't forget the night. Good-bye."

m8-4t.

Bazaar and Supper.

The Ladies' Aid Society of Betterton M. E. Church will hold a THREE DAYS BAZAAR closing with an ICE CREAM AND STRAWBERRY SUPPER on Saturday evening. This Bazaar will be held in the spacious basement of the new Methodist Church on

Thursday, Friday and Saturday Evenings, May 20th, 21st and 22nd.

A varied line of Specialties and Fancy Articles will be on sale and exhibition. Benefits for the new church. Something interesting and entertaining each evening. A cordial invitation extended to the public and friends. m15-2t.

FOR MAY 31st

Decoration Day IN CHESTERTOWN



There will be an Automobile and Team Parade at 10 A. M. A prize will be given for the best decorated automobile, and for the best single and double team.

A band of 16 pieces will be in attendance.

Races at Radcliffe Park will be called at 2 P. M. At the present time there are five trainers with 35 to 40 horses at the track which will make fine racing. Full particulars later. m15-3t.

VALUABLE FARM FOR SALE

VALUABLE 400-ACRE FARM, near Millington, Md., close to both river and railroad, schools and churches. All necessary buildings and in good repair. If in market for a farm, see me before you buy. Can arrange terms to the convenience of purchaser.

W. FRANK JARRELL,
m15-tf. CHESTERTOWN, MD.

Entire STABLE FOR RENT

in Chestertown, or several stalls therein.

FOR SALE



EIGHT-ROOM FRAME DWELLING. Lot 44x200 feet. Situated on Washington avenue, adjoining W. T. Pippin and P. G. Wilmer. This property is in good condition with modern fixtures and can be bought at a bargain price. Possession next January.

J. Waters Russell,
*Real Estate Broker,*
Chestertown, Maryland.

WHAT ARE THE DUTIES OF AN OP-TOM-E-TRIST?

The duties of an Optometrist are first to make an external and internal examination of the EYES, and if any diseased condition exists, the patient should be sent to the family physician or the Oculist. If the EYES are in a healthy condition, we then proceed to correct the defects of vision by the latest and most up-to-date methods, and fit GLASSES to correct any defects.

If you suffer from Headache, try our Glasses.

JULIAN T. POWER,
OPTOMETRIST, Millington, Md.


### A PROOF OF EXTRAVAGANCE.

In a campaign that is waged in the interest of the tax-payers, it is always incumbent upon those who have their welfare at heart to be able to furnish proof conclusive of their claim of economy. Here is our proof. In the Legislature of 1910 the Organization had control of the delegates and Senator from this county. During that session they passed the now celebrated Gibbs Road Law and ordered a reassessment of real and personal property at a cost to the tax-payers of some $10,000 or $12,000. In 1912 the Anti-Organization were in control of the delegates in the House and the Organization controlled the Senator. Due absolutely to the influence of the Anti-Organization delegates during that session, not a single bill was passed increasing the expenses of the county, although the Organization Senator endeavored to force upon the people a bonded indebtedness of $54,000 for schools. In the Legislature of 1914, the Organization again controlled the Senator and delegates, and in addition to a bonded indebtedness of $54,000 for schools and $25,000 for streets for Chestertown, they created a State Tax Commission with power to order a re-assessment of real estate in this county, and have ordered the Board of County Commissioners to provide the sum of $2,000 in their next levy to pay the cost of this assessment. This extravagance on the part of the Organization will increase the county tax rate by from 14 to 16 cents. The Anti-Organization has endeavored by every means possible to convince the people that their highest welfare lies in placing Anti-Organization candidates in the Legislature, as well as in the other offices of the county, if they want an economical and businesslike administration of their affairs. It is said that this new assessment is to be made for the purpose of making the property owners pay the deficiency caused by the exemption of household furniture to the extent of $500, which is the same as saying that the property holders are to be compelled not only to pay an excessive tax now, but virtually to pay the tax of the fellow whose furniture has been exempted. The assessment of real estate was taken in this county four years ago. It is regarded now as being excessively high, and if any more is to be put on, the burden of the property owners will be unbearably beyond endurance. The reassessment of real estate is to be made sometime during 1916, but its cost is to be met in the 1915 levy. This is certainly pretty tough on the tax-payers, who will pay not only the cost of the assessment, but also an increased tax because of it. And the men to be held responsible for it are the friends of Senator John Walter Smith in Kent county and in the Maryland Legislature of 1914.

### ORDER ANOTHER ASSESSMENT.

State Tax Commission Orders County Commissioners to Provide for Expense of an Assessment on Real Estate in 1916.

The following letter received this week by the Board of County Commissioners from the State Tax Commission will no doubt prove a shock to the tax-payers and property owners, who, it seems, are to be called upon to make up the deficiency in the taxable basis of the county caused by the exemption of household furniture to the value of $500. This famous State Tax Commission law gives the commission the power to order a reassessment of real estate every five years, and every time there is a reassessment the tax-payers foot the bill, and pay not only the cost of the assessment, but also the increased tax. There is no telling when the tax-payers burdens will end. They were saddled with a $54,000 bond issue by the last Legislature, and right on the heels of it comes a reassessment of real estate, and along with that comes the information that the State Board of Health will order a bond issue of from $18,000 to $20,000 to pay for installing a new water system in the town. Here is the State Tax Commission's letter:

Baltimore, May 7, 1915.

COUNTY COMMISSIONERS OF KENT CO.,
Chestertown, Md.

GENTLEMEN:

The State Tax Commission of Maryland intends to adopt means for the County Commissioners to reassess the real estate in the entire State sometime within the next year, according to plans which have not as yet been completed. It desires your County Commissioners to include in its levy for 1915, at least $2,000 for expense of such reassessment, computed as the probable cost in Kent county.

The last reassessment, you will remember was five years ago.

Very truly yours,
ALLAN C. GIRDWOOD,
Secretary.

### Cardinal Lauds Wilson.

Cardinal O'Connell in an address before the State convention of the Knights of Columbus on Tuesday in Boston, warmly commended the views expressed by President Wilson in his speech at Philadelphia.

"That address," the prelate said, "ought to be read in ringing tones at your convention and at the meeting of every organization in America. Here is an expression of sentiment sublimely universal in tone and lofty human sentiment, which only makes our love of America greater because it founds itself on the natural love of every human heart for justice and truth and eliminates sectional jealousy and discord.

"It is the expression of a noble heart and a truly illumined mind. It is sublimely catholic and national at the same time—the broad love for our fellow-man and the devotion to the country to which we have dedicated ourselves, while yearning for that eternal fatherland toward which our faith and hope are leading us.

"God bless our calm, noble and high-minded President!"

Automobile Accident.—An automobile owned by Mr. Gove Everett, of Millington, and being driven by his son, ran off the bridge spanning Chester River at Millington on Tuesday, and turned turtle. There were four ladies in the car with Mr. Everett, all of whom were thrown out in the water. Mr. Everett was caught under the machine, but fortunately none of the party were hurt, outside of a good ducking, a few bruises and a general shaking up. The machine was only slightly damaged.


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Rock Hall, :: Maryland.

LUMBER AND BUILDING MATERIALS OF ALL KINDS!

Galvanized Iron Roofing.

Proslate and Granitized Roofing—the Best Felt Roofing on the market for the money.

Bricks, Patent Plaster, Lime and Hair.

Washington State Red Cedar Shingles

The Best Cedar Shingles money will buy. Can put on a roof out of Cedar Shingles as cheap as Sap Cypress, and we think they are as good as a Heart Cypress shingle roof.

Peach Baskets and Asparagus Crates in Season.

PRICES ON LUMBER ARE CHEAPER than have been for years.

Up-to-date Mills and Power Pile Driver with a hustling crew.

Delivery by land or water.

G. E. LEARY & SON

Rock Hall, :: Maryland.

BRAESIDE SPORTSMAN!

IMPORTED HACKNEY STALLION

Will take a limited number of mares in Kent and Queen Annes counties.

TERMS—$20.00 to insure one colt; $17.50 for two colts; $15.00 for four colts.

Pure-Bred Buff Rock Eggs, $1.50 for Setting of 15.

Phone 306—21.

P. V. HENDRICKSON,
R. R. No. 1, Worton, Md.

FARMERS AND SHIPPERS

Who desire best prices for their fruits and produce should make up their consignments to a house that has the outlet, and who have given growers top market prices. Give us a trial. Ship to us.

FRED YOST & CO.,
Commission Merchants,
apr. 10-3m. 190 Reade Street, New York.

W. S. & A. M. CULP,

BUILDING CONTRACTORS

Mill work Lumber Lime Cement

W. S. & A. M. CULP.
Chestertown, Md.




Do Your Eyes Need Attention? If So, Delay Is Dangerous!

Have them examined here by a graduate Optometrist and we will advise you what to do.

J. S. Kreeger,

JEWELER & OPTOMETRIST,

CHESTERTOWN, MD.

PHONE 53-J.

WM. C. SUTTON

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I am not in the automobile business, but Plumbing and Steam Heating business. Work done promptly.

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Genuine Oliver Plows and Repairs.
Wiard Plows and Repairs.

Lion and Page Woven Wire Fence,
Galvanized Poultry Fence,
Galvanized Barbed and Plain Wire,
Garden and Canal Barrows.

Rope Hames and Rope Traces,
Plow Bridles and Work Collars,
Forks, Shovels, Spades and Rakes.

Cream Separators and Churns.
Harrow Teeth,
Back Bands and Hame Straps.

Corrugated and Tin Roofing

Table and Pocket Cutlery.

Lofland & Culp,

SUCCESSORS TO

J. K. Aldridge & Co.,

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CHASE & SANBORN'S TEAS & COFFEES

NONE BETTER.

D. ARTHUR BACCHUS,
Chestertown, Md.

WM. PEPPER CONSTABLE

Attorney-at-Law
700-706 Maryland Trust Bldg.
Baltimore, Maryland
—and—
Elkton, Maryland.

JUNIOR CLASS

A Corner of the Campus

SATURDAY, MAY 15, 1915,

AT 8 P. M.

HIGH SCHOOL AUDITORIUM.

ADMISSION 25 CENTS. m8-2t.

LYCEUM THEATRE

CHESTERTOWN

Showing Regularly the Latest and Best

MOTION PICTURES

Entire Change of Program Every Evening.

Admission Only 5c and 10c.

"The Perils of Pauline"

Every Thursday Night.

—COMING—

Mattice Stock Co.

Week Beginning Monday, May 24th.

P. S.—No Pictures on Monday and Tuesday, May 17 and 18, theatre being leased for Chestertown Choral Club Concert.

Stavely & Bowers'

Large LUMBER YARD & Hardware Emporium

AT LYNCH'S, MARYLAND.

All Grades of LUMBER and MATERIALS

Kept constantly in stock in our big yards.

John W. Masury & Son's Paints and Leads. John T. Lewis & Bro.'s Paints and Leads.

All Kinds HARDWARE

FARM GATES kept on hand.

American Wire Field Fence, 1047, 1041, 939. American Garden Fence, 1948, 2053, 2158. Wire Staples and Barbed Wire, Brace Wire.

All Kinds ROOFING

LIME by the barrel.
CEMENT AND HAIR.

OUR BLACKSMITHING & WHEELWRIGHT SHOPS

are thoroughly equipped to do all kinds of Blacksmithing and Repairing.

LET US SUBMIT AN ESTIMATE for building any kind of structure.

Stavely & Bowers,

LYNCH'S, MD.

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at Comegy's Hall,

MILLINGTON

For The Winter Will Be

MOVING PICTURES

EVERY SATURDAY EVENING

With Amusing Songs Between Reels by Three Boys.

A GOOD WAY TO PASS A PLEASANT EVENING.

ADMISSION 15 CENTS

PATTON'S SUN-PROOF PAINTS

Last Longest



They're fresh and beautiful when common paints have chalked away. Made of scientifically balanced proportions of pure linseed oil, lead, zinc and silica, proved by public tests and endorsed by men of science. Analysis on every can.

Get a color card.

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Paints of all kinds for all purposes.

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