LUMBER.

LUMBER.

SHINGLES.

SHINGLES.

To Builders.

N. C. FLOORING,
GA. FLOORING,
VA. PINE FRAME STUFF,
GA. " "
VA. PINE SIDING,
WHITE PINE SIDING,
CYPRESS FENCING,
DOORS, SASH
BLINDS,
MOULDINGS, ETC.

—FOR SALE BY—

T. W. ELIASON,

—THE—

Mutual Fire Insurance Co.

OF KENT COUNTY

SOLICITS YOUR INSURANCE,

ON DECEMBER 31ST, 1901, ITS ASSETS WERE AT FOLLOWS:

Stocks, Bonds, Real Estate and cash	$ 70,307.00
Premium Notes	195,843.00
Total	$266,150.00

New Policies transferable upon the approval of the Secretary.

The saving to insurers in this company for the past six years has been from 30 to 40 per cent.

The saving to insurers in this Company for the year 1901, was seventy-seven and a haif per cent.

Applications for insurance can be made to

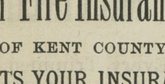
JAMES BRICE	Chestertown
E. S. VALLIANT & SONS	Church Hill
F. H. RUTH	Galena
GEORGE E. OWENS	Betterton
ELLSWORTH BOWERS	Lynch's
JOS. DOWNEY	Rock Hall
A. M. KENDALL	Fairlee
R. W. MOFFETT	Millington
ALDAY CLEMENTS	Crumpton

THOMAS W. ELIASON, Pres

Chester River Steamboat Co.

Change of Schedule,

Beginning Monday, Nov. 17, 1902



EMMA A. FORD.

Leave Chestertown Monday, Wednesday and Friday, 8.00 A. M., stopping at Rolphs, Bookers, Quaker Neck, Cliffs, Bogles, Queens town and Kent Island.

Leave Baltimore Tuesday, Thursday and Saturday 11.00 A.M. for Kent Island, Queenstown, Bogles, Cliffs, Quaker Neck, Bookers, Rolphs and Chestertown.

Steamer B. S. FORD.

Leave Centreville Tuesday, Thursday and Saturday 8.00 A. M., stopping at landings on Corsica river, Jackson Creek, and Rock Hall.

Leave Baltimore Monday, Wednesday and Friday 11.00 A.M., for Rock Hall, Jackson Creek and landings on the Corsica river.

GEORGE WARFIELD, President.
JAMES E. TAYLOR, Gen'l Agent.

HORACE B. CONSTABLE,

ATTOBNEY-AT-LAW,

Chestertown, Maryland.

☞ Prompt attention given to all Business. e with W. W. Beck, Esq., located on market space. fl4.

INSURANCE

Fire
Life,
Accident
AND
Plate Glass Insurance
AT LOW RATES.

WRITTEN BY
JAS. G. BECK, Agent.
Chestertown, Md.

Protect Your Property

AGAINST

FIRE and LIGHTNING

—BY—

INSURING IN THE HARTFORD.

Conservative in management, strong in financial backing, Liberal in treatment of the insured.

FINANCIAL STATEMENT, JANUARY 1, 1902.

Cash Capital	$1,250,000.00
Reserve for Reinsured (legal standard)	6,798,504.68
Reserve for all Unsettled claims.	1,209,716.33
NET SURPLUS over Capital and all Liabilities	3,000,855.44
Total Cash Assets	$12,259,076.45

Losses Paid Since Organization:

OVER SEVENTY-THREE MILLION DOLLARS.

HOPPER & COLLINS.

Patents Protect your Ideas. Consultation free. Fee dependent on success. Est. 1864 MILO B. STEVENS & Co., 884-14th St., Washington.

50 YEARS' EXPERIENCE

PATENTS

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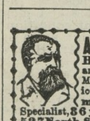
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Afflicted & unfortunate, both sexes, suffers from Private diseases, Blood Poison, Youthful Errors, Lost Vitality and Manhood, Ulcers, Kidney, Bladder, Sore Mouth & Throat, Decay & Shrunken Organs, Varicocele, Stricture etc. Send for Sworn Testimonials & Book "Truth" to the only Honest Specialist, 36 yrs in practice, Prof. G. F. THEEL, M.D. 527 North Sixth St, Philadelphia, Pa. Positively the only German specialist in the United States to cure, free from exposure, even though the most celebrated specialists of every nation failed. Fresh cases cured in 4 to 10 days. Hours: 9-3, 6-8. Read my Sworn Testimonials published every Sunday in the Philadelphia "Times." Mention this paper.

PARKER'S GINGER TONIC
Abates Lung Troubles, Debility, distressing stomach and female ills, and is noted for making cures when all other treatment fails. Every mother and invalid should have it.



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

HINDERCORNS The only sure Cure for Corns. Stops all pain. Makes walking easy. 15c. at Druggists.

CHICHESTER'S ENGLISH
PENNYROYAL PILLS
Original and Only Genuine.



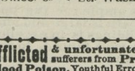
SAFE. Always reliable. Ladies, ask Druggist for CHICHESTER'S ENGLISH in RED and Gold metallic boxes, sealed with blue ribbon. Take no other. Refuse Dangerous Substitutions and Imitations. Buy of your Druggist, or send 4c. in stamps for Particulars, Testimonials and "Relief for Ladies," in letter, by return Mail. 10,000 Testimonials. Sold by all Druggists. Chichester Chemical Co., Mention this paper. Station D, Phila., Pa.

TOLCHESTER COMPANY.

SPRING SCHEDULE,

In effect March 7th at 12 o'clock, weather permitting.

SASSAFRAS RIVER LINE.



MONDAY, WEDNESDAY & FRIDAY.

Leave Fredericktown at	7.00 A. M.
" Betterton at	8.15 A. M.
" Buck Neck at	9.15 A. M.
" Gales at	9.30 A. M.
" Tolchester at	10.15 A. M.

Returning, leave Baltimore at 2.30 p. m., on TUESDAY, THURSDAY and SATURDAY, for all of the above landings except Tolchester.

PORT DEPOSIT LINE.

MONDAY, WEDNESDAY & FRIDAY.
Leave Baltimore at 2.30 p. m. for Tolchester, Betterton, Havre de Grace and Port Deposit, except Tolchester Fridays.

TUESDAY, THURSDAY & SATURDAY.

Leave Port Deposit at	7.00 A. M.
" Havre de Grace at	7.30 A. M.
" Betterton at	8.45 A. M.
" Tolchester at	10.15 A. M.

Does not stop at Tolchester on Saturday.

SATURDAY Special Excursion Day.

Leave Tolchester at 9.00 a. m. and 5.00 p. m.
Leave Baltimore at 7.00 a. m. and 3.00 p. m.
For further information apply to agents at the different landings, or

TOLCHESTER COMPANY,
Pier 1 Light St., Baltimore Md.

The Chestertown Transcript, $100 per annum.

A SERMON TO YOUNG MEN.

Delivered by a Colored Divine in a Church in Georgia.

The following is a sermon delivered by a colored minister to his congregation in a town in Georgia:

Bredern, de topic of dis yer discourse am "Neber do tomorrow what you can put off to-day."

Dat am an injunction. It am a solemn fac'. I reckon youse all know dat recently I hab combined wif my usual vocation of kalsominin' and savin' souls the pursuit of insurin' men's lives. It am a pursuit dat makes me do lively chasin', but praise de Lord the prospects is many, and de laborer is worthy of his hire, (dat is his commission.)

Dis sermon is addressed to de Lord and de young men, and I trust de Lord will so move the hearts ob ebery insurable young man dat I shall have his application before de ebenin' meetin'.

Young man, dis am a bery uncertain life. We tink we have a cinch on time, and in de twinklin' ob a mule's heel our toes is pointin' to de praise our lovin' friends has enshrined upon our tombstone.

It is nateral for a young man to tink he am goin' to lib forever. He has no recollection ob eber bein' ded, and he can't realize dat he ever will be. Yet de grabe-yard am filled wid dose same lib-forever young men, and dey don't make no more disturbance dan de old fellers who libed out dar days ob uselessness.

In de supplies dat has been sent me for de purpose ob elucidatin' de important questions ob life insurance is a book dat tells you how long you will lib if you don't die. It has what is called a expectorancy table. I find in dat table dat if dar is one thousand ob you 21 years old, when you all get to be 30 years old dar will be 70 ob you ded, when you all am 40 years old 150 ob you won't be alibe, and when you all get to be 50 years ob age, dar will be 250 ob you dat wont be cucumbers on top ob dis yer earth, and by de time youse is all 60 years old, just a nice comfortable age, well, dar will be 400 ob you dat will be sportin' robes ob white or yellin' for somebody to come and let you out.

Dat's what stistics tell you, young man, and stistics don't lie; not de stitics ob de company I'm workin'.

Now, den, young man, some ob you is goin' to die, and dar's some mighty handsome wimmen dat's goin' to make de most attractive widders you ever did see. Don't you fool yourself with de idee dat no other feller will eber be scotched by the same sunbeams dat frizzled de cockles ob your heart. A widder, when she am attractive, has drawin' qualities dat can't be supplied in no drug store.

Now how is you goin' to keep yonr widder out ob de clutches of some odder feller when you aint round to help yourself, and when de widder and de feller aint afraid ob no spook neder?

De bes' way am to insure your life. In de fust place, except a man am bery lucky, when he am insured he at once becomes sure of libin' as long as he am able to keep paying his premiums. In de lottery ob life in urance only de bery few draw de high prizes. Occasionally fortune smiles on a man, and de insurance company has to pay his widder before he pays de company a second year's premium. But dat is rank luck, and only a few dar be who find it.

Besides de chance, den, ob you leavin' no widder, if you am insured dar is dis odder commendation. If you do die, and you leab your widder comfitably fixed, unless she am de most trifiin' ob critters, you can depen' upon it she don't adorn no odder man's heartstone. De widder dat has enough to live comfitably on de res' ob her life aint got no use for second marriages.

I bet your wife has told you many a time she wouldn't marry de bes' man ebber libed if she had to do it ober again. I has a slight recollection I hab heard some such remark in de inner sanctuary of my own domestic storm centre. Wen wives talk dat way dey know what dey is talkin' about. Dey know when dey hab enuff and de privilege ob libin' in bliss wid one ob nature's noblemen, and washin' his oberalls, and mendin' his socks, and takin' his abuse, soon palls upon de most avaricious. One dose ob knockout drops is usually enuff.

De widow dat marries agen usually does it because she would sooner lib wid a man dan without eatin'. It isn't de heart but de stomach dat is interested in dese anti-climax marriages. It is hunger and cold dat obscure de sad mem'ries ob de late departed and dat includes de widder to mingle de oder ob orange blossoms wid de scent of immortels.

Young man, if you want to come as near libin' always as is permissible under de stature ob limitations ob nature, if you want to keep your widder moistenin' de green swab ob your grabe wid her tears, den get insured, and do it at once. Don't let de sun go down upon your undone duty.

Would dat I had de gifts ob speech dat adorned de vocal cords ob Cicero, or of Burke Cockran, or de imagination ob a Bryan, den would I picture de sweet peace dat settles down upon de home, like chickens come home to roost, when a life insurance policy has swathed the noble form of its only protector.

My young frens, I ain't talkin' one way and pullin' tother. I has a policy ob insurance on my life, and my wife and me loves, in de silver watches ob de night, to take dat policy out ob de secret recesses ob de pocket in my wife's dress and gaze upon it. And when she looks up to me wid dat lovin' confidence dat makes my heart palpitate as in days ob before, and says: "Will I get all dat money when you dies?" and I says "yes," and she says, "Oh, won't dat be nice." I tell you it makes me feel so comfortable dat I begin to purr like a contented kitten.

Young man insure your life, so dat when you come to die your mourning widder may not be confronted with the terrible necessity ob subscribin' on your tombstone dose saddest words:

We mourn our loss.

EXPENDITURES OF METHODISM.

Vast Amount received and Distributed by the Church.

The exact amount received from all sources cannot be ascertained until after the assembling of the spring conferences, but up to January 15 of the present year $20,897,270 was duly accounted for and certified to by the secretary.

In addition to this, the regular fixed charges and benevolent collections of the church, amounting to more than $20,000,0000 per annum, showed an advance rather than a decrease. This means that in the last four years this one denomination of evangelical Christians has without aid from the State, under the influence only of personal interest and persuasive arguments, expended above $100,000,000 for its faith.

The primary work of Methodism was to revive and spread spiritual religion. For some decades its energies were devoted chiefly to this end. Awakened religious interest, however, created a strong desire for education among the common people, hence the extraordinary progress made by the church in this department of civilization. Homes for the aged, hospitals, orphan asylums, naturally come later. Temperance—meaning by this total abstinence from intoxicating liquors—has been strenuously insisted upon, as well as abstinence from all amusements tending to make the youth of each generation indifferent to the appeals made to them by parents, pastors and teachers for a higher life than that which seeks chiefly sensuous enjoyment or material prosperity, or forgets "In the life which now is" "that which is to come." Whether the financial achievements of the denomination will permanently distract its attention from its primary work is a question of vital importance, not only to Methodism, bnt to American Christianity.—*J. M. Buckley, in the American Monthly Review of Reviews.*

BUT ALSO SEND FOR A DOCTOR.

To the Editor of the N. Y. Sun—Sir: In view of the prevalence of pneumonia to such an alarming extent, and the many deaths resulting therefrom, I send you the following for publication:

CURE FOR PNEUMONIA.

Take six to ten onions, according to size, and chop fine, put in a large spider over a hot fire; then add about the same quantity of rye meal, and vinegar enough to make a thick paste.

In the meanwhile stir it thoroughly letting it simmer five or ten minutes. Then put in a cotton bag large enough to cover the lungs, and apply it to the chest as hot as the patient can bear. When it gets cool apply another, and thus continue by reheating the poultices. In a few hours the patient will be out of danger.

This simple remedy has never failed in this too often fatal malady.

Usually three or four applications will be sufficient, but continue always until perspiration starts freely from the chest.

This simple remedy was formulated many years ago by one of the best physicians New England has ever known, who never lost a patient by this disease, and won his renown by saving persons by simple remedies after the best talent had pronounced their case hopeless.

Personally, we know of three persons who were saved by this remedy last winter in Boston after their physicians had given them up to die; and if a record was made of all similar cases during the last six years, it would fill a good sized volume.

Good Humor.

Mrs. Muggins—Is your husband a sound sleeper?

Mrs. Buggins—Yes, indeed; the sound is something terrible.—Philadelphia Record.

Miss Cutting—She suffers a great deal for her beliefs.

Morton—What are her beliefs?

Miss Cutting—She believes she can wear a No. 2 shoe on a No. 4 foot, and a 25-inch corset on a 32-inch waist.—Baltimore World.

"How did you become good at figures?"

"Heredity."

"How so."

"My mother was bitten by a snake."

"What's that got to do with it?"

"It was an adder."—St. Paul Dispatch.

NOTICE THIS!

Every year at this time we clear up stock. Left-over goods are cut in price to make room for new goods coming in.

It is better for us to take a substantial loss on some goods rather than to carry to another season.

OUR LOSS IS YOUR GAIN.

Many Desirable, Good Shoes Here
AT A BIG REDUCTION.

Our New Styles of Spring and Summer Shoes will soon be here. ☞More about them later.

Remember that we give away free every one hundredth pair. The following are some of the customers who have been given Shoes under this plan since December 2d, 1902:

Miss Hope Wallis, Worton	$2.00 pair	Wm. E. Hudson, Town Officer	$3.00 pair
Etta Freeman, col'd, Melitota	1.00 pair	Robert Gaynor, col'd, Big Woods	.50 pair
M. deK. Smith, town	1.00 pair	Mrs. Dr. Hessey, Hanesville	.40 pair
Mrs. Harley, Crumpton	3.00 pair	Walter T. Pippin, town	1.25 pair
H. C. Robinson, Rich Neck, Q. A.	1.98 pair	Mrs. Thos. Vandyke, Kennedyville	.75 pair
Mrs. W. E. Brown, Quaker Neck	.90 pair	And others.	

T. G. Wroth,
THE SHOE MAN.
Under Stam's Hall, Chestertown, Md

MILLER'S
New Year's Greeting.

The Christmas season is drawing to a close, and with it the old, old year. I wish to extend to my friends and patrons

Many Thanks

and the very best wishes for a Happy and Successful New Year.

As in the past, my stock of fine and staple goods will be uniformly large and varied, and at the most reasonable prices consistent with purity and full measure.

With best wishes to one and all,
I am, respectfully,
MARION T. MILLER,
Dec. 27, 1902. ROCK HALL, MD.

Coal! WOOD.

Under Cover.

only yard in the county where you can buy Coal

Free From Snow & Water

This is a stride forward and to the advantage of Coal buyers. BEST COAL, lowest prices quick deliveries. Come and see us before buying, and let us see what we can do for you.

LIME. LIME.

WRIGHTSVILLE, SCHUYLKILL & H.C. LIME
Delivered by rail to any station on the Baltimore and Delaware Bay R. R.

STANDARD LIME, "HIGH CARBONATE."

Delivered by boat to any wharf or landing on Chesapeake bay or tributaries on reasonable notice.

Give us a call or write us, and we will be glad to quote you.

J. D. BACCHUS,
CHESTERTOWN, MD.

CHESAPEAKE FREIGHTING COMPANY

Announces a Daily Service

TO BALTIMORE,

beginning Monday, April 28th, leaving Crumpton 5 p.m., Chestertown 6.30 daily (except Sunday), stopping at all points on Chester river above mouth of Corsica.

Asparagus, Fish, Berries and other perishable freights given especial attention and care.

Reasonable rates and satisfactory service guaranteed

Chesapeake Freighting Company,
O. R. ATKINSON, Manager,

FIRE! FIRE! FIRE!

Lightning! Lightning!

Those desiring protection from Fire or Lightning, call on or address

H. L. BOYD,
CHESTERTOWN, MD.,
—AGENT FOR—
ÆTNA, of Hartford, Conn
Assets $11,000,000.
PHŒNIX, of Hartford, Conn.,
Assets $6,100,000.

Where the lowest rates consistent with good protection will be given.

☞Don't wait until you are burned out.
H. L. BOYD, Chestertown.

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