The Chestertown Transcript.

VOL. XLVII—NO. 40. CHESTERTOWN, MARYLAND. SATURDAY, MARCH 14, 1908. $1.00 PER ANNUM.

A Bank Statement

THAT ALL CAN UNDERSTAND.

STATEMENT OF THE CONDITION

—OF THE—

Second National Bank

CHESTERTOWN, MD.,

At the Close of Business February 14th, 1908.

RESOURCES.

LOANS AND DISCOUNTS.

This item represents loans made to farmers, merchants and others in this locality, said loans are secured by first-class Stocks or Bonds or strong personal endorsement. They aggregate..... $440,653.68

OVERDRAFTS.

It is against the rules of all well managed banks to allow overdrafts in any form. It so happens, however, that depositors sometimes make mistakes in their balances, and overdrafts do occur. All our overdrafts are temporary and amount to..... 639.70

UNITED STATES BONDS.

You have no doubt heard the remark "as good as a Government Bond." Well, this bank has seen fit to invest largely in these securities. We own United States Bonds amounting to..... 79,500.00

PREMIUMS ON UNITED STATES BONDS.

The amount paid for the U. S. Bonds in excess of their par value, but which is less than their present market value..... 2,010.00

BONDS, SECURITIES, ETC.

The policy of investing a good portion of a bank's funds in first-class bonds, is now regarded with favor by all conservative bankers. This is our policy. Our investments of this character are all in high-class bonds and aggregate..... 103,911.10

Banking House, Furniture and Fixtures.

The bank owns the property and building 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),

$22,668.60, and from State Banks and Bankers $10.25. These items consist of the balances due us from all other banks with whom we carry reciprocal accounts, exclusive of our regular reserve. These sums were paid us Feb. 15, and amounted to..... 22,678.85

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..... 48,531.30

CASH IN BANK.

This item requires no explanation. It is part of our Reserve fund, and amounts to..... 29,148.40

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. The circulating notes of this bank amounts to $19,500.00, 5 per cent. of which is..... 975.00

Our total resources aggregate..... $739,048.03

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 seven-tenths of our capital, giving us a strength far in excess of the government requirements..... 35,000.00

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.... 11,533.68

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..... 19,500.00

DUE TO OTHER BANKS.

This item shows the aggregate of the balances due by us to banks with whom we carry reciprocal accounts. We owe these banks..... 4,590.29

INDIVIDUAL DEPOSITS.

This item consists of more than two thousand accounts. Some are the accounts of 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..... 558,401.63

CERTIFIED CHECKS.

These are checks drawn against depositors balances, certified by us and charged to the drawer's account at the time of certification. We have certified checks amounting to..... 22.43

UNITED STATES DEPOSITS.

We take special pride in this item. *Never* before did any bank in Kent county have on deposit money 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..... 60,000.00

Our total liabilities aggregate..... $739,048.03

Your Business is Solicited.

THE SECOND NATIONAL BANK,
Chestertown, Md.

HALT

WE are holding up the public with tempting prices offered on all remaining winter goods.

Get a hustle on and make your selection before all of the good things are gone. A word to the wise is sufficient.

Yours for business,

J. D. LUCAS.

W. S. & A. M. CULP.

General Contractors & Builders.

LUMBER

MILL WORK

Building Supplies

CEMENT

WANTED — A HEAVY, SOUND DRAFT HORSE.

Very respectfully,

W. S. & A. M. CULP,

Phone 5. Chestertown, Md.

MURESCO!

There is but one Muresco. We have it. We offer at less money than has ever been sold by anybody.

35 cents, the 5 lb. package, all colors.

BROKEN GLASS

Glass is liable to break at any time, not so the price, but just now the price is broken. Certain sizes lower than for years past, 8x10 size 30 cents dozen, or $2.00 box; 9x12, 8x12, 10x12, these are the most popular sizes, and only $2.00 the box (cause financial stringency).

John Bartley,
CHESTERTOWN, MARYLAND.

THE MOST

EFFECTIVE SPRAY OIL

on the Market.

(Kills the San Jose Scale without injury to the tree.)

The Thomsen Chemical Company, 95 per cent. soluble oil. Soluble in any kind of water.

Many oils are injurious to the tree. See Maryland Experiment report No. 123.

Delivery to any shipping point in Kent county.

Also Sulphur. Write us.

Turner & Son,
BETTERTON, MD.

Used by leading fruit growers in Delaware, Maryland and West Virginia.

MEAT MARKET

Up Town,

C. W. COPPER, Proprietor.

Always on hand choice cuts of STEAK, ROAST, PORK, LARD, SAUSAGE and anything in the meat line. We buy the best stock and therefore sell the choicest cuts. Give us a trial.

C. W. COPPER,
Uptown Meat Man,
Chestertown, - - Maryland.

DAVIS & SATTERFIELD

CROSS STREET.

Clover, Alsyke, Timothy, Red Top

and all other field seed that are used here.

We offer you the best qualities of Clover Seed that are to be had in the markets at very low prices, and we will be pleased to quote prices and furnish you samples before you buy.

Garden Seed and Seed Potatoes.

A full and complete line of all kinds of Garden Seed, and we can guarantee it to be NEW, CLEAN, FRESH STOCK. We solicit your patronage on these lines.

Tomato Seed.

We beg to call your SPECIAL ATTENTION to this one item. We have some of the very best varieties and if you want a large or small quantity we think we can make it to your interest to buy of us.

American Fence

Big car load just arrived. A new style of fence in this car that is on sale for the first time this season. It is to your interest to see it before you buy fencing.

Farm Wagons

We still build the Celebrated HAND-MADE WAGON. You want to see what we are building before you buy if you want the BEST.

We solicit your patronage,

DAVIS & SATTERFIELD

CROSS STREET,

Chestertown, Maryland.

LADIES IMPROVEMENT SUPPER.

The Ladies Improvement Society of Wesley Chapel Methodist Protestant Church, will give a supper at the parsonage on Friday evening, March 20th. The public is cordially invited to be present. 1t.

PANTOMIME ENTERTAINMENT

The Sunday School class in Christ M. P. Church, taught by Miss Mamie Thompson, will give the JAPANESE WEDDING in Pantomime in Stam's Hall, on Tuesday evening, March 24th, 1908. There will also be a musical programme in connection with the entertainment. Admission 25 cents all over the house. Seat may be reserved at Stam's Drug store.

FOR SALE.

B. PLYMOUTH ROCK EGGS. SHROPSHIRE EWES AND BUCKS. If you want to raise nice chickens from best egg producing strains of B. Rocks, I have the eggs at $1.00 for 15 or 6 settings at 75 cents per setting. Also a nice bunch of pure Shropshire Ewes and Bucks for sale. Prices right.

WM. J. VANNORT,
mar14-8m. Chestertown, Md

DR. J. E. GRAHAM,
CHESTERTOWN, MD.

Office at residence on Front street. Thirty years experience. Will practice in Chestertown and vicinity.

Office hours—7 to 9 A. M. 12 to 2 P. M.

LOST

Between Water street and the college via of Maple avenue, a silver ring set with three fire opals. Reward if returned to the
m5-3t. TRANSCRIPT OFFICE.

FOR SALE.

I have 2 pairs young MULES and 6 HEAD of young HORSES AND MARES. Also 10 TONS of good bright MIXED HAY. Prices right. Apply to

W. E. JARRELL,
mar7-3t. Chestertown, Md.

PLANTS FOR SALE.

I have for sale for immediate delivery 20,000 CABBAGE PLANTS, also SWEET POTATO, tomato and other plants in season. For further particulars Apply to

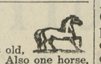
RUMSEY ANTHONY,
mar7-3t.* Chestertown, Md.

$8,311,000 Dividends Declared for Year '08

WANTED—By the Mutual Life Insurance Company of New York local representatives in Wilmington and counties of Delaware and Eastern Shore of Maryland and Virginia.

ARTHUR W. SWARTS, Manager,
Wilmington, Del.
Room 320 Dupont Bldg. mar7-3t.

FOR SALE.



One pair of mules, 5 years old, fair size, well mated, good team. Also one horse, 4 years old, well broken, good size. Terms reasonable. Apply to

JOHN H. CLENDANIEL,
feb.29-3t. Kennedyville, Md.

NOTICE OF THE DISSOLUTION OF PARTNERSHIP.

The firm of A. T. Sweetman and W. H. O. Moore, dealers in groceries and merchandise etc., in Golts, Md., has been dissolved, Alfred T. Sweetman having sold out his interest to William W. O. Moore, who will continue the business at the old stand.

ALFRED T. SWEETMAN,
feb29-4t. Golts, Maryland.

D. ARTHUR BACCHUS,

Heintz Pickles of all kinds.
Pure old Apple Vinegar.
Chase & Sanborn's High Grade Teas and Coffees. None better.

CAUTION.

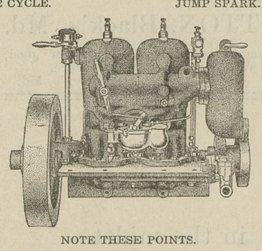
Travel over Chester Bridge is suspended on account of repairs excepting light weight teams such as carriage or dearborn light and horse backers.

By order of the Board,
feb22-3t. C. L. DODD, Clerk

The Ferro 1908

MARINE ENGINE,
FORMERLY AUTO MARINE.

2 CYCLE. JUMP SPARK.



NOTE THESE POINTS.

SELF-OILER,
NO WATER PIPES ON MOTOR,
ADJUSTABLE BEARINGS—INSURES,
TIGHT CRANK CASE—LAST 10 YEARS,
HEATED AIR INTAKE,
NO HOT EXHAUST PIPES.

Buy from responsible people who will take care of your motor. Send for catalogue and prices. 15 in use on Chester river.

For sale by
H. R. GRAHAM & BRO.,
And LOUIS K. STAM,
mar14-tf. Chestertown, Md.

CAUTION.

The public are warned from crossing or traveling over Big Cypress Bridge, First District, either with traction engine or heavily loaded wagons, until further notice.

By order of
A. C. LOUD, PRES'T;
C. B. DUDLEY,
JOHN E. MORRIS,
HARRY DAVIS,
WILLIAM WAGNER.
C. L. DODD Clerk. f22-tf.

NEW MEAT MARKET

And Feed Store.

M. J. Lewis & Son have opened a new meat market and Feed Store on Cross street in the Levine store room, where they will be glad to see their many friends. Fifteen years experience. Prompt service. Telephone call. o5-1y

ENGINEER UHLER'S REPORT

To the Maryland State Geological Survey, Upon the Workings of Caroline County Road Law Together With an Extract From The Grand Jury Report.

The following extracts are taken from the annual report of Engineer of Roads of Caroline county, Wm. D. Uhler, to the Maryland State Geological Survey, showing a comparison between the old and new systems of road working, the character and scope of the work being done, together with an extract from the report of the Caroline county Grand Jury. If any one doubts the benefit of such a law, let him read these extracts carefully, and he will be convinced to the contrary:—

This county, like the major portion of the counties of the State of Maryland, prior to July 1, 1904, worked all roads under the political patronage system, or in other words the spoils system, that is, all political debts and promises were squared by the appointment of road supervisors, this county with approximately 600 miles of public roads, having had in one year 108 supervisors. If the records of the different county commissioners' offices were exposed to public scrutiny, we would be surprised at the number of so-called appointments made purely and solely on account of party promises. During the last year one county on the Eastern Shore of Maryland with approximately 550 miles of roads, appointed 175 supervisors. The tax-payers of this county, realizing what such methods and procedures meant, and the cost to the tax-payers with no results, held several public meetings in the fall of 1903, at which it was decided to have a road law drafted, doing away with the old system and all political features, and appointing a Road Engineer, which bill was passed during the session of the Legislature of 1904, chapter 644, page 1129, the principal feature of said law being the appointing of a Roads Engineer by the Board of County Commissioners, said engineer to hold his position until removed for cause, and only for incompetency or wilful neglect of duty, and then only upon the sworn complaint of ten or more tax-payers to be filed with the county commissioners, who shall in turn notify said engineer of the charges, and if the county commissioners, after hearing said charges at which the engineer and parties making complaint shall be entitled to be represented by counsel, shall find that the said engineer is incompetent or has been guilty of neglect, shall remove said engineer, but either party to such hearing shall have the right to appeal to the circuit court for Caroline county, which appeal shall be heard *de novo* by said court, their decision to be final.

This practically eliminates the political feature and makes the Roads Engineer free from any political pressure. The law furthermore gives the Roads Engineer the appointing power of all supervisors and removal of them at will, they being at all times under the control and direction of the engineer.

He also has full charge of all labor, teams, wagons, machinery and implements that may be owned or purchased by the county commissioners. He examines and certifies to the correctness of all bills for work done or materials furnished before same are paid by the county commissioners.

* * * * * *

Our present system calls for a daily report from each supervisor, made on post-card, shown by attached form, showing date, names of men working, time made by each, number of horses, together with names of owners and time made, also amount of material used together with what work was done. These cards are then filed and used by me on my next inspection trip to check up the work done and the material used, which enables me to form a correct conclusion as to whether or not a supervisor is doing work economically. Cards are also used in checking bills when presented, which, under the law, I am obliged to O. K. before same can be paid. The bills are then charged up to the respective districts in which the work was done, all bills being sub-divided so as to show how or for what same were expended, the principal items being labor, teams, carpenters, lumber, hardware, pipe, feed, machinery, etc., as shown by sample page hereto attached. To further facilitate our work, I issued a circular letter to the Rural Free Delivery carriers, asking their co-operation in reporting any dangerous or unsafe places in the county roads on their respective routes, on special post-cards furnished for that purpose with my name and address printed on same. This has been of infinite help in our work, as Rural Free Delivery covers at least 75 per cent. to 80 per cent. of our roads, which practically means a daily inspection of the main roads of the county.

* * * * * *

Among the first detailed work done by me was the preparation of a road map showing every road and opening in the county; after completion of same an inspection was made and a record compiled in a book ruled for the purpose, showing the kind of opening, whether bridge, terra cotta or iron pipe or trunk, together with length, width or diameter, distance from top of road or bridge to bottom of stream or ditch, condition and what it could be replaced with when necessary to renew, to each of which an arbitrary number was assigned, corresponding to number on road map. This I found to be of a decided advantage, especially whenever any bridge or opening was reported to be in bad shape or needed rebuilding. At a glance I could tell what was necessary to replace same without taking the time and expense of making a long trip to decide on what to put in. As soon as the majority of the small bridges are replaced by pipes, my idea is to renumber the large openings and erect number boards at each large bridge on the same principal as in railroad work, so that all that will be necessary will be to report same by number instead of local name, which often are numerous and varied for the same bridge, making it difficult to locate.

As to actual road work, our working season starts on or about April 1st, when our team is taken out of winter quarters and sent into the different sections of the county. Each outfit has a portable house eight feet by twenty feet on wheels, which is fitted up with bunks, kitchen utensils, etc., and in which the men live while away from headquarters. These houses are so arrangod that if necessary we can stable four mules on each side of same, feed boxes and hay rack being fastened on side and heavy canvas tarpauline hooking under eaves of houses and fastened by necessary tent pole, stakes, etc. This forms a shelter 12x20 on each side of houses for team. Quite frequently we can find stable room with the different farmers throughout the county. Our object in having regular camps being the great saving in time and labor in going to and from work, as well as being easier on the team. Our work consists principally in plowing from the center, as a large percentage of our roads are worn out, having been scraped over for years. By plowing from the center and to a depth of from sixteen inches to twenty inches we turn the old wornout material under and turn up fresh material, which enables us, as a rule, to shape up a fairly good road. In scraping our roads we aim to crown them strong, the amount of slope depending altogether on the material in which we are working. At the present it is costing us more per mile to work roads than under the old system, because we are widening all our roads to a minimum width of twenty-six feet, grubbing up all stump roots, etc., which should have been done when the road was originally built, whereas, under the old system the major portion of the scraping was practically about sixteen feet in width, and very little attention, if any, paid to stumps, etc.

After working up our roads, we aim, whenever possible, to keep log drags (better known as the King drag) running over same to keep the ruts filled up.

We are also working with a view to eliminate all our small bridges, having to date used twenty-eight carloads of terra cotta and iron pipe from 8 inches to 72 inches in diameter.

* * * * * *

As to public highways the grand jury said: "Having eliminated the patronage system of working the county roads, with good results of better roads and less cost, we advise against any tinkering by amendments or otherwise to the present county road law; that the tax-payers and county commissioners give encouragement and aid to the county Road Engineer to help develop the present system.

"The members of the grand jury heartily concur in the opinion that the reads and bridges of the county show marked improvement under the new system of management, and would commend the alertness and industry of the county Road Engineer. We believe that the change in the local road system promises the most satisfactory results, and have unanimously agreed to recommend a thorough trial of this departure to the people of the county. It appears from our inquiry into the State of the road fund, that this is being handled discretely and to the best advantage by the engineer and the county commissioners, and instead of the waste so long complained of under the former order of things, the fund is being effectively expended for the purposes for which it was appropriated."

The following is the form of the Supervisors Daily Report Card, which is given to the Road Engineer to be O. K. and forwarded to the county commissioners' office on account of work done:—

W. D. UHLER. 190

Road Engineer.

SIR:—On this date I employed the following:—

Mr.....hrs. Mr.....hrs.
Mr.....hrs. Mr.....hrs.
Mr.....hrs. Mr.....hrs.
.....horses of Mr..... .....horses of Mr.....
.....horses of Mr..... .....horses of Mr.....
and worked as follows:.....

☞ Always state amount of material used and length of road scraped or ploughed.

Supervisor..... District.

Jr. O. U. A. M.

The Chestertown Council, No. 177 Jr. Order United American Mechanics held its eleventh anniversary in Fraternal Hall on Thursday night, and the hall was crowded to the doors with invited guests and members of the order. The programme was composed of addresses by Prof. L. J. Smyth, Mr. W. T. Hague, of Kennedyville, and Mr. Wm. F. Russell, who also served in his inimitable manner as chairman. These addresses were interposed with splendid music by a choir under the direction of Mrs. Frank M. Miller. Following the programme a splendid collation of ices, cakes, fruits, etc., was served, and every one left the hall charmed with the evening's entertainment both socially and intellectually.

Doors at School Fixed.—The trustees of the Chestertown High School, with the principal, Prof. L. J. Smyth, held a meeting at the school building on Friday afternoon, and after a thorough inspection of the doors and fire escapes, passed an order deciding that all doors be hung to open on the outside instead of on the inside as formerly. Accordingly work of rehanging the doors was begun on Saturday, and has been finished. The pupils of the school are being given the "fire" drill regularly, and Prof. Smyth and the trustees are doing everything to prevent such a terrible disaster as occurred to the school children of Collinwood, Ohio, about two weeks ago.

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