The Chestertown Transcript.

VOL. XLVII—NO. 52. CHESTERTOWN, MARYLAND. SATURDAY, JUNE 6, 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 May 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.....$448,188.95

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..... 246.44

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..... 102,411.10

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).

These items consist of the balances due us from all other banks with whom we carry reciprocal accounts, exclusive of our regular reserve 314.01

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..... 47,047.05

CASH IN BANK.

This item requires no explanation. It is part of our reserve fund, and amounts to 35,014.99

Redemption Fund.

All National Banks are required to keep on deposit with the treasuer 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 1,075.00

Our total resources aggregate.....$726,807.54

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..... 15,814.11

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..... 29,500.00

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..... 4,358.15

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.....540,322.36

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..... 1,812.92

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..... 50,000.00

Our total liabilites aggregate..... $726,807.54

Your Business is Solicited.

The Second National Bank,

Chestertown, Maryland.

SPRING!

Everybody wants a new suit of clothes. It is essential to a man's pride to always look well-dressed, and it has been our many years study which enables us to know how to best provide for men, wide awake to this fact. Our suits this season are the prettiest yet, and with our guarantee of best workmanship makes buying at our store quite easy indeed.

Hats and Furnishings,

Not satisfied with simply holding our own—we went out with a hard bent determination this time to make these departments to excel all former seasons, and we feel content that we have succeed very well in our efforts.

50c Neglige Shirts at 40c, is one of the great money savers we offer the purchasing public.

Yours for business,

J. D. LUCAS.

ALEXANDER'S DEPARTMENT STORE.

Alexander's

Underselling Store

SPECIAL PRICES

For Today Only.

A 10-lb Bag of Good Flour....	24c
Picnic Hams, per lb.....	8¾c
Beautiful pattern of Blue Calico, per yard.....	4½
Beautiful pattern of Light Calico, per yard.....	4½
Ladies' 15c Undervests, extra large size, each.....	9c
Bleached Towels, per pair.....	7
Children's Black Hose, all sizes, per pair.....	5
12½c Loose Roasted Coffee, per lb...	9
Towling Crash, per yard.....	3

Our BARGAINS are good values. Don't miss getting your share of them at

Alexander's

Department Store,

ROCK HALL.

W. S. & A. M. CULP,

Contractors & Builders.

Lumber, Coal, Mill Work

—AND—

Builders Supplies.

Amatite Roofing.

Not an imitation, or a counterfeit.

A genuine natural protection from the elements.

Owing to inquires from our customers for a thoroughly reliable, reasonable-priced roofing, we have made arrangements to supply an article that has no superior. A rigid investigation was made as we felt our word could not be given to the trade until thoroughly satisfied the roofing would support the confidence in every way. This roofing is suitable for any climate, steep or flat roofs.

GET A SAMPLE OF THIS ROOFING.

All kinds of building paper, tar felt and Abestesos in stock. Give us an opportunity to estimate on your work. We furnish everything in the building line from the smallest article to a completed building as we are practical builders and have a large force of men.

Yours very truly,

W. S. & A. M. CULP,

Phone 5. Chestertown, Md.

DAVIS & SATTERFIELD

CROSS STREET.

Points of Excellence.

When you buy a vehicle buy a GOOD ONE. You can save a few dollars by buying a "Cheap John" vehicle but it isn't economy in the long run, nor good sense in the short run.

We can save you money on a Buggy or Carriage, but you don't always know it until afterwards.

There are POINTS OF EXCELLENCE about our vehicles that NEED ONLY TO BE SEEN to win your patronage.

Come in and look. Then buy where you please, but you will at least have learned where to get the most for your money.

Nearly New Phaeton or Drop-Foot Carriage at a Sacrifice.

We solicit your patronage,

DAVIS & SATTERFIELD

CROSS STREET,

Chestertown, Maryland.

OBITUARY.

MRS. CHARLOTTE COLLINS.

Mrs. Charlotte Collins, a former well-known and much beloved resident of this town, died at her home in Baltimore on Friday last, of the infirmities of old age, in her 78th year. The deceased was the widow of the late John W. Collins, a man whom all delighted to honor for his deep piety and great devotion to his church, and who for a long number of years was postmaster of Chestertown. Both the deceased and her husband were among the early members of Christ Methodist Protestant Church in this town and a large part of the prominence and influence for good which that church enjoys to-day is due to the religious zeal and loyalty of Mr. and Mrs. Collins. The deceased was a daughter of the late Albert Greenwood, and those who knew her best loved her for her noble christian character and her sweet and gentle disposition. Some years ago the family removed to Baltimore, where Mrs. Collins ever remained faithful to her church, and it was largely through her influence and that of her family that Christ Church, Baltimore, was begun and has flourished. She was ever about her Master's business, and her death is but a stepping stone to the crown which is the reward of her earthly stewardship. She is survived by three daughters and one son, Miss Lottie Collins, Mrs. Flora Woodward, Mrs. Minnie Stewart and Mr. Benjamin Collins, all of Baltimore. She was also related to the Estes, Greenwood, Fowler and Wheatley families, of Chestertown. Funeral services were held from her late home in Baltimore on Sunday afternoon at 5 o'clock conducted by Revs. J. T. Lassell and R. S. Rowe, former pastors. The remains were brought to Tolchester by steamer on Monday morning and conveyed to Wesley Chapel Cemetery, where they were interred in the family lot beside the resting place of her honored husband. Undertaker Casey Bros. had charge of the funeral arrangements. The services at the grave were conducted by Rev. Leonard B. Smith, pastor of Christ Church, Baltimore, and Rev. C. M. Compher, of Wesley Chapel. The pall-bearers were: Messrs. Eugene Woodward and Lansdale Stewart, of Baltimore, Neal Willson, Samuel Burgess, Lewin S. Fowler and Walter U. Lusby.

JOHN W. SEEMER.

John W. Seemer, one of Easton's leading business men, aged 70 years, committed suicide in the office of his livery stables on Saturday night by shooting himself in the right temple. Mr. Seemer for a number of years had been in failing health and at times he became despondent. His wife had been in feeble health for a number of years and had just came home from the hospital. Miss Novilla Kirby, a recent graduate of Washington college is an adopted daughter. It was our pleasure to know the deceased, whose kindness toward and consideration for his friends was unbounded.

MRS. SARAH. A WEST.

Mrs. Sarah A. West, sister of Mr. John H. and Eben Crew, died at her home in Betterton on Monday evening last of general debility, aged 83 years. Funeral was held in the M. E. Church at Betterton on Thursday morning at ten o'clock. Rev. E. H. Collins officiating. Interment was in the M. E. Church cemetery at Still Pond. Undertaker W. H. Krusen in charge.

The infant child of Mr. and Mrs. Wm. H. Carroll, on the Cosden farm near Hynson's Chapel, died last Saturday morning. Funeral services were held last Sunday afternoon, conducted by Rev. G. A. Morris, pastor of St. James M. P. Church. Interment was made in Union cemetery. Undertaker Charles L. Dodd had charge of the funeral arrangements.

A Good Showing.

The Board of County Commissioners at their meeting on Tuesday declared an annual tax rate of $1.12, the same as for last year. This is a good showing for the Commissioners when it is considered that the Board on Tuesday granted $5,000 additional to the schools with which to make needed improvements and to pay the increase in teachers salaries, as provided by act of the legislature, making the total appropriation for school purposes $30,000 as against $25,000 for last year, and giving to Millington, Galena, Betterton, Still Pond, Rock Hall and Chestertown the incorporated towns in the county, their appropriations as provided by act of the recent legislature. The tax rate was declared upon the basis of $8,806,635.52 which is the assessed valuation of property, real, personal and corporate in the county. The State tax rate for 1908 is 16 cents, the same as last year.

Assistant Book-Keeper.

Owing to the greatly increased volume of business the directors of the Second National Bank at their meeting on Wednesday decided to employ an additional assistant book-keeper. Mr. W. Robert Huey, who will graduate at Washington College at the approaching commencement, has been appointed to the position. This is one of the wisest selections the bank could have made. Mr. Huey is a young man of fine christian character, possesses business ability of the right sort, and has such an affable manner as wins friends. We congratulate both the bank and Mr. Huey. The position becomes effective July 1.

MONEY TO LOAN IN SUMS TO SUIT

Apply to
JOHN D. URIE,
Attorney-at-Law,
Adjoining Savings Bank,
Chestertown, Md.

o6-tf.

PARENTAL ADVICE.

As a rule wisdom and experience come to us as the years go by, and on this account children should be governed by parental advice—

Fathers and Mothers know that the need of shoes is an imperative demand, and they are equally certain that it pays to purchase good footwear, provided they can do so at a reasonable price.

We have in our store matchless shoes for boys and girls, and when such quality, workmanship and style can be had in your own town, we really think its an economic duty to come and purchase them for your children.

RECOMMENDED BY

SHUSTER

AND NOW ON SALE.

ALABASTINE

—AND—

MURESCO!

One Cold, the Other Hot.

The coating for walls. We have them both. All colors at the same low price, 35 cents the 5 lb. package.

PAINTS.

Ready mixed B. P. S., no better made. Lewis Pure Lead. Masury's Railroad White and other cheap leads.

OILS

Pure Linseed Oil and Turpentine, Ruddy Harvester Oil, Cylinder Oil, Gas Engine Oil, Automobile Oil, Neatsfoot Oil, Harness Oil, Lard Oil.

JOHN BARTLEY

Chestertown, Md.

THOROUGHBRED POULTRY!

DUCKS—Pekin, Rouen, Indian Runner, White Muscovy. EGGS—$1.00 per 11.

GEESE—Embden, Toulouse. EGGS—30c each, 10 for $2.50.

CHICKENS—White Wyandottes, Partridge Cochin Bantams. EGGS—$1.50 for 15.

WHITE GUINEAS—English Pheasants. EGGS—$1.50 for 15. EGGS—20c each.

Fresh Cow Six Years Old,

with Calf by her side.

L. HARRIS CREWE,

Mar. 21 to June 1. Still Pond, Md.

WM. H. KRUSEN,

FUNERAL DIRECTOR

AND EMBALMER.

STILL POND, MARYLAND

WM. C. SUTTON,

SANITARY PLUMBING

HUBBARD BUILDING.

Chestertown, Md.

STRAWBERRY FESTIVAL.

The Ladies of Galena M. E. Church will hold a STRAWBERRY FESTIVAL on Friday and Saturday, June 12 and 13. j6-2t.

STABLE FOR RENT.

My Stable on Cross street in rear of Court House is for rent. Large yard, private entrance, and water. Stable new. Possession given immediately. For particulars apply to

MRS. MARY A. HYNSON,
at the home of Mrs. Ellen Melvin,
j6-3t. QUEEN STREET.

FOR SALE.

I will sell the Westcott-Jarman Farm on road from Chesterville to Millington, containing 404 ACRES more or less. Peach orchard on the farm, and all the buildings are good. Price $12,500.00. Also the Boyd Farm containing 160 Acres on road from Chestertown to Millington, all arable, 1½ miles from Spry's Landing. Price $6,250.00.

Apply to
W. E. JARRELL,
j6-3t. Chestertown, Md.

FOR RENT.

The Office in the TRANSCRIPT Building, next door to the main office. This is one of the most desirable OFFICES in the town. Also desk room in the adjoining office now occupied by Messrs. T. G. WROTH and EDGAR P. BECK. For particulars

Apply to
THOS. G. WROTH,
j6-3t. Chestertown, Md.

DANCE AND ICE CREAM FESTIVAL.

The "Ladies Improvement Association," of Betterton, will hold a Dance and Ice-Cream Festival at Howard Turner's Casino on Saturday evening, June 20. Come out and help a good cause.

Committee
MRS. MEDFORD H. CREW,
m30-3t. SECRETARY.

SUPPER AND FESTIVAL.

The Ladies of Wesley Chapel Methodist Protestant Church will give one more of their famous SUPPERS on the church green on TUESDAY EVENING, JUNE 9th. All the delicacies of the season will be served. The public is most cordially invited.

may30-2t.

ST. PAUL'S FESTIVAL AND SUPPER.

The ladies of St. Paul's Church will hold a FESTIVAL AND SUPPER on the Church green on WEDNESDAY, JUNE 10TH. If rainy, next evening. Fish, crabs and other delicaces. Also ice cream and strawberries. m23-tf.

STRAWBERRY FESTIVAL.

The ladies of Sacred Heart Church, Chestertown, will hold a STRAWBERRY FESTIVAL in the church basement on Thursday evening, June 11, 1908. If stormy, following evening. Everybody invited. m23-3t.

GRANGE FESTIVAL AND ENTERTAINMENT.

A festival consisting of Strawberries, Ices, Cakes, Sandwitches and Coffee together with an entertainment will be held in Weer's Hall, Kennedyville, June 6. A novel feature of the entertainment will be that every sixth person will be admitted to this feature of the evening free. An admission of six cents will be charged to all others to the entertainment. In fact this is a 6-6-6 affair.

m23-3t. COMMITTEE.

FOR SALE.

60,000 Paragen Tomato Plants ready for transplanting. Price 50c per 1000.

J. R. COPPER.
m23-3t. Kennedyville, Md.

D. ARTHUR BACCHUS,

Sells Corby's Bread. The Finest Offered to the PUBLIC. 100 per cent pure. Try it.

NOTICE TO THE PUBLIC.

All accounts against Kent county must be filed with the Board of County Commissioners on or before JUNE 6th, otherwise they will be excluded from interest on said accounts.

By order Board,
may9-5t. CHARLES L. DODD, Clerk.

FOR SALE.

B. PLYMOUTH ROCK EGGS. SHROPSHIRE EWES AND BUCKS. If you want to raise nice chickens from best eggs 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 Shopshire Ewes and Bucks for sale. Prices right.

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

DR. H. C. HUGHES, DENTIST.

Will be in his office in the Old TRANSCRIPT BUILDING, Chestertown, Md., TUESDAY, WEDNESDAY and THURSDAY of each week, commencing April 28. Baltimore Office 2111 St. Paul Street. apr25-tf.

SEWING MACHINES.

If there is anykind of Sewing Machine within 15 miles of Betterton, not giving entire satisfaction, and I am informed of it by letter or postal, bring Machine Head to me, or I will call and repair same, guarantee it to run as good as new.

A. H. SUPLEE,
a11-2m. Betterton, Md.

NOTICE TO SHIPPERS.

Special attention given to the shipment of grain and peaches.

REFERENCE—Merchants National Bank. of Baltimore Commercial Agencies; Members of the National League of Commission Merchants of the United States. Stevens Brothers,

STEVENS BROTHERS,
226 S. Charles St., Corner of Camden St.,
a4-12t. Baltimore Maryland.

FOR RENT 1909.

Our Hermitage farm where Jos. W. Atwell, Esq., lives, near Worton Station, to a good tenant who is able to till a 300-acre farm. This farm is highly improved, easy of cultivation and very productive. Within half mile of churches, railroad station, stores and shops, on rural route. Address or apply to

WM. J. VANNORT,
may16-4t. Chestertown, Md.

A CARD OF APPRECIATION.

In retiring from business, which my failing sight compels, I wish to return my grateful thanks to the many friends and patrons who have stood by me so faithfully and some of them by my father before me. It is with much feeling and great regret that I have faced the inevitable and given up the business I have been engaged in so long, and in which I have achieved a reputation that any one may well envy.

Again thanking all my friends, I desire to recommend my successor, MR. CHARLES L. DODD, to their liberal patronage, feeling sure of his ability to coduct the business in the most acceptable manner.

Respectfully,
JOHN N. DODD,
may16-tf. Chestertown, Md.

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