Transcript Supplement.

CHESTERTOWN, MD., SATURDAY, OCT. 30, 1909.

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Instruction to Voters.

How to Proceed to Cast a Ballot Under the Election Law.

Attorney-General Isaac Lobe Straus has prepared the following Instructions to Voters as directed by Article 33, Code of Public General Laws, and amendments thereto:

1. To vote. Enter room, step to guard rail, give name and registered residence to the Judges. Wait until your name is found upon the registers, then get ballot from the judge in charge of the ballots. See that he has written your name and number on the coupon attached to the ballot and his own name or initials on the back of the ballot itself.

2. Upon receiving your ballot, retire to one of the booths or compartments and prepare your ballot by marking with an indelible pencil after the name of every person, or persons, for whom you wish to vote, and to the right thereof, in the blank space provided therefor, a cross-mark, for example (X); and in case of a question submitted to a vote of the people, by marking likewise in the appropriate space a cross-mark (X) against the answer you desire to give. If you wish to vote for some one whose name is not printed on the official ballot you can write the name of such person in the blank space on the ballot provided for that purpose.

3. In marking the ballot you may take with you into the polling place any written or printed memorandum or paper to assist you in preparing your ballot, except a fac-simile of the ballot to be voted. You must prepare and deposit your ballot without undue delay. Before coming from behind the curtain in front of your compartment you must fold your ballot in the same way as it was folded when you received it, so that the marks which you have made upon it shall be entirely concealed. You then hand your folded ballet to the judge at the ballot-box, give him your name and registered address and wait until he tears off the coupon containing your name and number, and strings it, and deposits your ballot in the ballot-box. You must then leave the polling room and cannot again go behind the guard-rail during the day.

4. A voter must not go into any compartment occupied by another or converse with any other voter while engaged in a compartment, nor can he occupy a compartment more than seven (7) minutes if others are waiting.

5. You must not take any ballot outside the guard-rail. If you spoil a ballot you must deliver the spoiled ballot to the judge in charge of the ballots and receive another from him. If you spoil three ballots you lose your vote.

6. A voter who is physically disabled from marking his ballot, must make affidavit to that effect if he desires assistance. The two polling-clerks, after such affidavit has been made, can accompany him into one of the apartments and there mark his ballot as he instructs them, marking only the names of the candidates whom he shall name. The clerks are not allowed to read the ballot to him.

7. Any voter who shall allow his ballot to be seen by any person with the apparent intention of letting it be known how he is about to vote, or place a distinguishing mark upon his ballot, or who shall make a false statement as to his inability to mark his ballot, or who shall interfere or attempt to interfere with any voter when inside the inclosed space in the polling room, or when marking his ballot, or who shall endeavor to induce any voter before voting to show how he marks or has marked his ballot, shall be punished by a fine of not less than five ($5.00) dollars nor more than one hundred ($100.00) dollars, or by imprisonment in jail for a period of not exceeding sixty (60) days, or both fine and imprisonment in the discretion of the Court.

By order,
JESSE H. USILTON,
HARRY C. CACY,
CHARLES S. SMITH,
Supervisors of Election for Kent County.

JOHN G. ROLAND, Clerk.

Concealed Weapons on Election Day.

The following Act of the General Asssembly of Maryland, passed at the January Session of 1874, and approved April 6, 1874, is published for the information of the public:

AN ACT.

To prevent carrying of guns, pistols, dirks, dirk-knives, razors, billies or bludgeons by any person in Kent, Queen Annes or Montgomery counties on the day of election in said counties:

SECTION 1.—Be it enacted by the General Assembly of Maryland, That from and after the passage of this Act it shall not be lawful for any person in Kent, Queen Annes or Montgomery counties to carry on the day of election, secretly or otherwise, any gun, pistol, dirk, dirk-knife, razor, billie or buldgeon, and any person violating the provision of this Act shall be deemed guilty of a misdemeanor, and on conviction thereof before any Justice of the Peace, in either of said counties, shall be fined not less than five nor more than twenty dollars, and on refusal to pay said fine shall be committed by said Justice of the Peace to the Jail of the county until the same be paid.

SECTION 2.—And be it enacted, That the fines collected under this Act shall be paid by the officer collecting the same to the School Commissioners of the county where such offense shall have been committed for school purposes.

SECTION 3.—And be it enacted, that any constable of either of said counties or the sheriff thereof, who shall refuse to arrest any person violating any provision of this Act, upon information of such offense, shall be deemed guilty of a misdemeaner, and upon conviction thereof before the Circuit Court of the county, shall be fined not less than twenty nor more than fifty dollars, and shall forwith be discharged from office.

o.24-2t. DANIEL W. HADAWAY, Sheriff.

Corrupt Practices Act.

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CHAPTER 122, ACTS OF 1908.

171. The following persons shall be guilty of corrupt practices and shall be punished in accordance with the provisions of this Act. Every person who shall, directly or indirectly, by himself or another, give or offer or promise to any person any money, gift, advantage, preferment, entertainment, aid, emolument or any valuable thing whatever, for the purpose of inducing or procuring any person to vote, or refrain from voting, for or against any person, or for or against any measure or proposition at any election or primary election or political convention or session of the General Assembly of Maryland or either House thereof. Every person who shall, directly or indirectly, receive, accept, request, or solicit from any person, candidate, committee, association, organization or corporation, any money, gift, advantage, preferment, aid, emolument or any valuable thing whatsoever, for the purpose of inducing or procuring any person to vote, or refrain from voting, for or against any person, or for or against any measure or proposition at any election or primary election or political convention. Every person who, in consideration of any money, gift, preferment, aid, emolument, or any valuable thing whatsoever, paid, received, accepted, or promised to the advantage of himself or other person, shall vote, or refrain from voting for or against any person, or for or against any measure at any such election caucus or primary election or political convention. Every person who shall, directly or indirectly, pay, give, contribute or promise any money or other valuable thing, to defray or towards defraying the costs or expenses of any campaign or election, to any person, committee, company, club, organization or association, other than to a treasurer or a political agent; but this sub-section or paragraph shall not apply to dues regularly paid for membership in any incorporated political club if all money expended by such club for or in connection with the costs or expenses of any campaign or election shall be paid out by it only through a treasurer or political agent as provided in this Act, or to any expenses for postage, telegrams, telephoning, stationery, printing, expressage or traveling and board incurred by any candidate for office or for nomination thereto, so far as they are permitted by this Act. Every person who shall, directly or indirectly, by himself or through another person, make a payment, or promise of payment, to a treasurer or political agent in any other name than his own, and every treasurer or political agent who shall knowingly receive a payment, or promise of payment, and enter the same or cause the same to be entered in his accounts in any other name than that of the person by whom such payment or promise of payment is made. Every person who being an employer, pays his employes the salary or wages due in "pay envelopes," upon which there is written or printed or in which there is enclosed any political motto, device or argument containing threats, express or implied, intended or calculated to influence the political opinions or actions of such employes, or within ninety days of an election or primary puts, or otherwise exhibits in the establishment or place where his employes are engaged in labor, any hand-bill or placard containing any threat, notice or information that if any particular ticke or candidate is elected or defeated, work in his place, or establishment, will cease, in whole or in part, his establishment be closed up, or the wages of his employes reduced, or other threats, express or implied, intended or calculated to influence the political opinions or actions of his employes. Every person, who, before, during or after an election or primary election by himself, or by any other person, either directly or indirectly, gives or provides, or pays, wholly or in part, the expenses of giving or providing any meat, drink, entertainment or provisions to or for any person for the purpose of influencing that person, or any other person, to give or refrain from giving his vote at the election, or primary election, or to influence his vote in any other way therein, or on account of his having voted, or refrained from voting, or being about to vote or refrain from voting; and every elector who accepts the same, or any of the same, for any of the purposes aforesaid. Every person who shall be guilty of any corrupt practices as aforesaid, shall be fined not less than three hundred dollars, nor more than one thousand dollars, or be imprisoned for not more than one year, or both, and shall be ineligible to any public office, or public employment, for the period of four years from and after the time of the commission of such offense.

oct.23. DANIEL W. HADAWAY, Sheriff.

Forbiding the Sale of or Giving Away Liquor on Election Day.

For the information of all persons concerned the following Act of the Legislature passed March 24th, 1895, is published:

AN ACT

Prohibiting the sale of Spirituous or Fermented Liquors in the counties in the State on the day of Election.

SECTION 1.—Be it enacted by the General Assembly of Maryland, that it shall not be lawful for the keeper of any hotel, tavern, store, drinking establishment or any other place where liquor is sold, *or for any person or persons*, directly or indirectly, to sell, barter, give or dispose of, any spirituous or fermented liquors, ale or beer, or intoxicating drinks, of any kind, on the day of election hereafter to be held in the several counties of the State.

SECTION 2.—And be it enacted that any person violating the provisions of this Act shall be liable to indictment by the Grand Jury of the county where such offense is committee, and shall, upon conviction before any Judge of any of the Circuit Courts of the State, be fined a sum of not less than fifty dollars for each and every offense; one-half the fine is paid to the informer and the other half to the County Commisioners for the use of the public roads.

Article 33 of the Code of Public General Laws as amended by the Acts of 1900 and 1901, says:

"Whoever, during the hours of registration, or revision of registration, or during the hours of election or canvas of votes, or of making returns thereof in any precinct, shall bring, take, order or send into, shall or attempt to bring or take or send into, any place of registration or of election any distilled or spirituous liquors, wine, ale or beer, or shall at any such time or place, drink or partake of such liquor, shall upon conviction thereof be fined not less than ten dollors or more than $160.

oct.23-2t. DANIEL W. HADAWAY, Sheriff.

BETTING ON ELECTION.

The attention of all persons is particularly called to the following sections of Article 35, Code of Public Laws of Maryland:

SECTION 45.—No person shall make any bet or wager on the result of the election to take place in this State.

SECTION 48.—Any person offending against the last preceding section shall be liable to indictment to the Circuit Court, if the offense be committed in any county, or in the Criminal Court of Baltimore, if the offense be committed in Baltimore, and on conviction thereof shall be fined not less than fifty nor more than five hundred dollars, to be paid to the State for the use of the School Fund.

SECTION 49.—Any Deposit of money in any part of the State as a wager or bet upon election in this State or elseweere shall be forfeited and paid over to the County Commmissions of the county where deposited, for the use of the county, and if deposited in the city of Baltimore, to the Mayor and City Council.

oct.23-3t. DANIEL W. HADAWAY, Sheriff.

EARLY SAVINGS BANKS

First Modern One Was Opened In Scotland In 1810.

STARTED BY HENRY DUNCAN.

He Was a Presbyterian Clergyman and Was a Friend of Thomas Carlyle and of the Celebrated Dr. Chalmers—The Rapid Spread of the System.

The first savings bank to accept deposits in small amounts and to pay cumulative interest was opened in Scotland in May, 1810. Several institutions for savings existed in foreign countries prior to 1810, but there was nothing in any respect like the modern savings bank. England, for example, early witnessed the appearance of numerous small charitable associations and institutions which undertook to invest the savings of their members.

The first modern savings bank, however, was originated by Henry Duncan, a Presbyterian clergyman of Dumfries, Scotland, a friend of Thomas Carlyle and of the celebrated Dr. Chalmers, who throughout his active life was interested in various schemes of practical benevolence. In 1810, after he had already set forth his views on the subject in the Dumfries Courier, he established the Ruthwell Savings bank. His purpose, as expressed in a memoir published by his son in 1888, was to induce the mass of people of his time to realize the value of the little savings which by economy could be put away.

The Dumfries community of lowland Scotch was a good one in which to start such a scheme. During the first year savings to the amount of £150 were deposited in the Ruthwell Savings bank and in the next two years £171 and £241, respectively. By 1814 the deposits amounted to £922.

As the success of Mr. Duncan's scheme became known similar institutions were organized elsewhere in Scotland and England. One of the earliest was the Edinburgh Savings bank, still a thriving institution.

The Ruthwell bank had some peculiarities which distinguished it from the institutions that were developed later. There was an annuity fund, for instance. Most remarkable of all, before anybody's first deposit was received inquiries had to be made as to his age, family affairs and previous moral conduct. According to what was discovered the management decided, first, whether his deposit should be accepted and, second, what rate of interest should be allowed him.

The Ruthwell bank's funds were placed with the British Linen company, which allowed 5 per cent interest on them. Most of the depositors received 4 per cent, but to those of three years' standing whose deposits amounted to £5 or more 5 per cent was allowed, provided the depositor wanted to get married or that he was fifty-six years old or that in other respects it would be especially advantageous for him to receive more interest. The first savings bank was under no obligation to allow depositors to withdraw funds when they wanted. There was a provision that "when the depositor shall have become incapable of maintaining himself from sickness or otherwise a weekly allowance may be made to him at the option of the court of directors out of the money he has deposited."

The Edinburgh Savings bank was much simpler in its organization than the Ruthwell and more closely resembled the savings banks of the present day. Each depositor received the same rate of interest. There was no preliminary investigation of his character, and he could withdraw his deposits at pleasure. The rate of interest was uniformly 4 per cent.

Widespread interest was aroused in the early experiments in Great Britain. Farseeing people realized that the new institutions were destined to add largely to general prosperity and happiness. This opinion was eloquently voiced by the great Scotch critic Francis Jeffrey who, writing in the Edinburgh Review, said: "It would be difficult, we fear, to convince either the people or their rulers that the spread of savings banks is of far more importance and far more likely to increase the happiness and even the greatness of the nation than the most brilliant success of its arms or the most stupendous improvement of its trade and its agriculture. And yet we are persuaded that it is so."

Laws safeguarding savings banks were passed as these institutions began to show vitality and clearly needed regulation. Trustees and managers were early prohibited from making any profit in connection with these banks.

The English savings bank movement rapidly spread throughout the continent, France, Germany, Denmark and Italy successively taking up the idea. Everywhere with modifications proper to the nationality it has proved successful.

The first American savings bank was opened in Philadelphia in 1816 and was called the Philadelphia Saving Fund society. The same year one was established in Boston, New York following in 1819, and in 1820 there were ten in the country, having 8,635 depositors and $1,138,570 in deposits.—Boston Globe.

Trouble For Pa.

"Where do they wind you up, Miss Skreeker?"

"Wind me up?"

"Yes; pa said you sang mechanically."—Houston Post.

He that speaks sows, but he that hears reaps.—Arabian Proverb.

NOMINATIONS TO OFFICE

Which Have Been Filed With the Supervisors of Election for Kent County, Md.

FOR COMPTROLLER OF THE TREASURY.

JOSHUA W. HERING,
Carroll County.

FRANK E. WILLIAMS,
Cecil County.

RICHARD A. HARRIS,
Baltimore City.

FOR CLERK OF THE COURT.

JAMES T. DIXON.

THOMAS H. M. BRAMBLE.

FOR REGISTER OF WILLS.

JESSE R. COPPER.

SAMUEL J. COMLY.

FOR HOUSE OF DELEGATES.

HARRY C. WILLIS.

JAMES S. HARRIS.

AZARIAH M. KENDALL.

R. FRANK ELBURN.

FOR SURVEYOR.

GILBERT B. TAYLOR.

CONSTITUTIONAL AMENDMENT,
CHAPTER 26.

CHAPTER 26.

AN ACT to amend Section one of Article one, title, "Elective Franchise", of the Constitution of this State, and to provide for the submission of said Amendment to the qualified voters of this State for adoption or rejection.

Section 1. Be it enacted by the General Assembly of Maryland, three-fifths of all the members of each of the two Houses concurring, that the following section be and the same is hereby proposed as an amendment to Section one of Article one, title, "Elective Franchise", of the Constitution of this State, and if adopted by the legal and qualified voters thereof, as herein provided, it shall supersede and stand in the place and stead of Section one of said Article one.

Sec. 1. All elections shall be by ballot, and every male citizen of the United States of the age of twenty-one years or upwards, who has been a resident of the State for two years and of the Legislative District of Baltimore City or of the county in which he may offer to vote, for one year next preceding the election, and who, moreover, is duly registered as a qualified voter as provided in this Article, shall be entitled to vote, in the ward or election district in which he resides, at all elections hereafter to be held in this State, and in case any county or city shall be so divided as to form portions of different electoral districts for the election of Representatives in Congress, Senators, Delegates or other officers, then to entitle a person to vote for such officer, he must have been a resident of that part of the county or city which shall form a part of the electoral district in which he offers to vote, for one year next preceding the election; but a person who shall have acquired a residence in such county or city, entitling him to vote at any such election, shall be entitled to vote in the election district from which he removed, until he shall have acquired a residence in the part of the county or city to which he has removed.

Every male citizen of the United States having the above prescribed qualifications of age and residence shall be entitled to be registered so as to become a qualified voter if he be, first: a person who, on the first day of January in the year eighteen hundred and sixty-nine, or prior thereto, was entitled to vote under the laws of this State, or of any other State of the United States, wherein he then resided; or second: a male descendant of such last mentioned person; or third: a foreign born citizen of the United States naturalized between the first day of January in the year eighteen hundred and sixty-nine and the date of the adoption of this section of this Article; or fourth: a male descendant of such last mentioned person; or fifth: a person who, in the presence of the officers of registration, shall, in his own handwriting, with pen and ink, without any aid, suggestion or memorandum whatsoever, and without any question or direction addressed to him by any of the officers of registration, make application to register correctly, stating in such application his name, age, date and place of birth, residence and occupation at the time and for the two years next preceding, the names or names of his employer or employers, if any, at the time and for the two years next preceding, and whether he has previously voted, and if so, the State, county or city and district or precinct in which he voted last, and also the name in full of the President of the United States, of one of the Justices of the Supreme Court of the United States, of the Governor of Maryland, of one of the Judges of the Court of Appeals of Maryland and of the Mayor of Baltimore City, if the applicant resides in Baltimore City, or of one of the County Commissioners of the county in which the applicant resides; and any person who is unable to comply with the aforegoing requirements as to making application for registration in his own handwriting, solely because he is physically disabled from so doing; or sixth: a person, or the husband of a person, who at the time of his application for registration, is a *bona fide* owner of real or personal property in an amount of not less than five hundred dollars, is assessed therefor on the tax books of the City of Baltimore or of one of the counties of this State, has been such owner and so assessed for two years next preceding his application for registration; shall have paid and shall produce receipts for the taxes on said property for said two years and shall at the time of his application make affidavit before the officers of registration that he is, or that he is the husband of the person who is the *bona fide* owner of the property so assessed to him or to her, as the case may be, and that he or she has been such owner for two years next preceding his application.

No person not qualified under some one of the above clauses shall be entitled to be registered as a qualified voter or be entitled to vote. Every written application to be registered, presented to the officers of registration by any person applying to be registered under the above fifth clause, shall be carefully preserved by said officers of registration and shall be produced in any Court, if required, as hereinafter provided.

The affidavit of any applicant for registration, duly made to the officers of registration or in Court, that he, the applicant, is a person who was entitled to vote on or before the first day of January in the year eighteen hundred and sixty-nine, as aforesaid, or that he has become a naturalized citizen of the United States between the first day of January in the year eighteen hundred and sixty-nine and the date of the adoption of this section of this Article, as aforesaid, or his affidavit upon information and belief that he is a descendant of a person who was entitled to vote on or before the first day of January in the year eighteen hundred and sixty-nine, or that he is a descendant of a person who has become a naturalized citizen of the United States between the first day of January in the year eighteen hundred and sixty-nine and the date of the adoption of this section of this Article, shall be *prima facie* evidence of any of said facts so sworn to.

A wilfully false statement upon the part of any applicant for registration in relation to any of the matters aforesaid shall be perjury, and punishable as perjury is punished by the laws of this State.

Any person who feels aggrieved by the action of any board of officers of registration in refusing to register him as a qualified voter, or in registering any disqualified person, may at any time, either before or after the last session of the board of officers of registration, but not later than the Tuesday next preceding the election, file a petition, verified by affidavit, in the Circuit Court for the county in which the cause of complaint arises, or, if the cause of complaint arises in Baltimore City, in any court of common law jurisdiction in said city, setting forth the grounds of his application and asking to have the action of the board of officers of registration corrected. The court shall forthwith set the petition for hearing and direct summons to be issued requiring the board of officers of registration complained against in said petition to attend at the hearing in person or by counsel, and where the object of the petition is to strike off the name of any person, summons shall also be issued for such person, which shall be served by the sheriff within the time therein designated; and said several courts shall have full jurisdiction and power to review the action of any board of officers of registration and to grant or withhold, as it may deem lawful and proper, the relief prayed for in the premises.

In determining whether any person who applied to be registered under the above fifth clause of this section was or was not entitled to be registered under said fifth clause, the court shall require the board of officers of registration complained against to produce the written application prepared and submitted by such person at the time of said fifth clause, and that said person was not disqualified under any clause; and if the court shall determine that said written application, so prepared and submitted by said person, complied with the requirements tion, and upon said written application the court shall determine whether or not said person, when he presented himself for registration, complied with the requirements of said fifth he presented himself for registration to said board of officers of registra- other provision of this Article of the Constitution to be registered upon the books of registry in question, then the Court shall order said person to be registered as a qualified voter, but if the court shall determine that said written application of said person failed to comply with the requirements of said fifth clause, or that said person was in any other respect under this Article of the Constitution disqualified to be registered upon the books of registry in question, then the court shall order that said person shall not be registered upon said books of registry.

The court may enforce any order by attachment for contempt in said cases; neither party shall have any right of removal; exception may be taken to any ruling of the court at the hearing of said cases and an appeal shall be allowed to the Court of Appeals as in other cases; all such appeals shall be taken within five days from the date of the decision complained of, and shall be heard and decided by the Court of Appeals upon the original papers, or otherwise, as the Court of Appeals may by rule prescribe, as soon as may be practicable.

The General Assembly shall have power to provide more fully by legislation not inconsistent with this section of this Article, for the hearing and determination of all such cases.

Sec. 2. And be it further enacted by the authority aforesaid, That the aforegoing section hereby proposed as an amendment to the Constitution of this State shall be at the next General Election for members of the General Assembly to be held in this State, submitted to the legal and qualified voters thereof for their adoption or rejection, in pursuance of the directions contained in Article XIV of the Constitution of this State, and at said general election the vote on the said proposed amendment shall be by ballot, and upon each ballot there shall be printed the words "For the Constitutional Amendment" and "Against the Constitutional Amendment" as now prescribed by law, and immediately after said election due returns shall be made to the Governor of the vote for and against said proposed amendment, as directed by the said Article XIV of the Constitution.

Approved February 25, 1908.

FOR CONSTITUTIONAL AMENDMENT.

AGAINST CONSTITUTIONAL AMENDMENT.

FOR COUNTY TREASURER.

WILLIAM J. TARBUTTON,

CORNELIUS G. HADAWAY.

FOR SHERIFF.

ANDREW MEDDERS.

MARSHALL V. PINKIND.

FOR COUNTY COMMISSIONERS.

T. BENJAMIN CREW.

CHARLES D. WOOD.

HENRY URIE.

R. FRANK ROUSE.

By order,

JESSE H. USILTON, Pres't;
HARRY CACY,
CHAS. S. SMITH,
Supervisors of Elections for Kent County.

John G. Roland, Clerk,

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