

The Chestertown Transcript.

VOL. XLIX—NO. 28.

CHESTERTOWN, MARYLAND, SATURDAY, DECEMBER 18, 1909.

\$1.00 PER ANNUM

National and State Banks.

One of the most vital and important regulations of the National Banking Law is that which controls what is known as the "LEGAL RESERVE." It requires that 15 PER CENT. of all deposits shall be kept in the vaults of National Banks or in the hands of approved reserve agents. National Banks cannot count as a part of this reserve any funds in the hands of other banks unless these banks are especially strong, that is, banks which are DESIGNATED BY THE NATIONAL GOVERNMENT as those in which other banks may hold their deposits.

The law requires NO RESERVE to be kept by any State Bank. Therein lies the difference. The following statement of the deposits of the three banks of Chestertown shows what reserves these banks, under the 15 PER CENT. requirement of the National Banking Law, ought to have and what reserve is actually held by each of these three banks.

SWORN STATEMENT OF THE CONDITION OF THE CHESTERTOWN BANKS, NOVEMBER 16, 1909:

	DEPOSITS.	15% RESERVE.	RESERVE HELD.	PER CENT.
SECOND NATIONAL.....	\$690,546.46	\$103,581.90	\$111,217.09	16 1-10
Chestertown Bank.....	437,724.10	65,658.61	35,433.63	8 1-10
Kent Savings.....	337,405.24	50,610.79	38,124.99	11 3-10

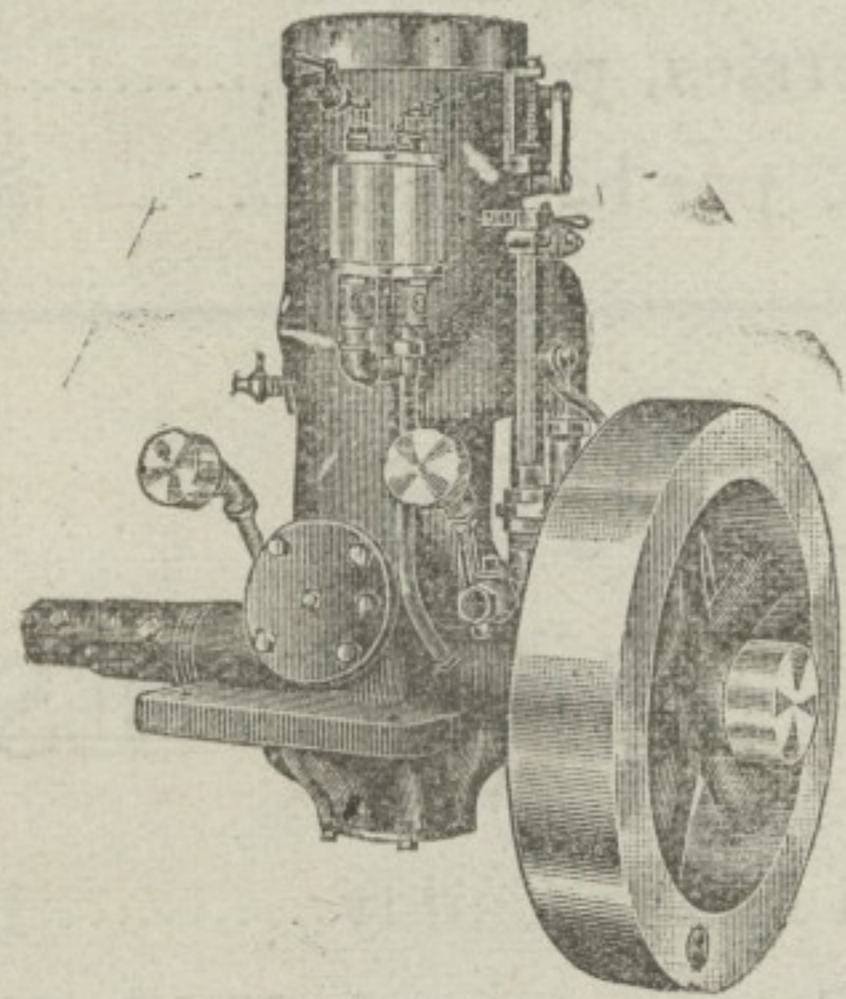
After reading these sworn statements published last Saturday, which do you think is the STRONGEST and SAFEST BANK in which to conduct your Banking Business?

Yours Respectfully,

**The Only National Bank in Kent County is
The Second National Bank
OF CHESTERTOWN, MD.**

ORIOLE & BALTIMORE Marine Engines

BUILT IN BALTIMORE,
will run anywhere.



Mianus Marine Engine

Either of the above can't be beat for hard continuous work. The Engine for working Boats.
More Oriole and Mianus Engines used than any other make at Rock Hall.

Geo. E. Leary, Agent,
ROCK HALL MARYLAND.

LUMBER

SASH, DOORS
AND BLINDS.

BUILDING MATERIAL

OF ALL KINDS.

Delivery by Land or Water.

G. E. LEARY & SON,

ROCK HALL, MD.

Phone.

W. S. & A. M. Culp.

LUMBER,
MILL WORK,
CEMENT AND LIME,
COREY'S ROOFING,
FELT ROOFING AND
BUILDING PAPER.

COAL.

W. S. & A. M. CULP,
CHESTERTOWN, MD.

Alabastine and Murescol.

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, Neatfoot Oil, Harness Oil, Lard Oil.

JOHN BARTLEY

Chestertown, Md.

WM. C. SUTTON,

Sanitary Plumbing,

HUBBARD BUILDING,
Chestertown, Maryland.

R. GROOME PARKS,

Attorney-at-Law,
Chestertown, - Maryland.

OLD KRIS

—AT—
Kilbourn & Bramble's,
FAIRLEE, MD.

FOR THE BOYS AND GIRLS

We have Wagons, Carriages, Dolls, Baby Carriages, Doll Beds, Cradles, Furniture, Hobby Horses, Revolver Horses, Pistols, Guns, Slings, Balls, Yo-yoes, and anything you want in TOYS. Come out and tell OLD KRIS.

SUITABLE GIFTS FOR ALL.

Rockers, a beautiful line Rugs, Art Squares, Bed Spreads, Table Covers, Couch Covers, Table Linen, Dishes, Salad, Cups and Saucers, Fancy Dishes, Cake Plates, Lamps, Nickel Lamps, 66 pieces Dinner and Tea Sets \$4.98, Pictures Mirrors, COME AND TAKE A LOOK.

CLOTHING.

Men's Suits, \$4.00 to \$10.00
Boys' Clothing, \$1.00 to \$2.50
OVERCOATS, ALL PRICES.
Ties, Coats, \$3.75 to \$5.50
Cost-Suits, \$5.50 to \$12.50

\$5.00 ROCKERS FOR \$3.98.

We have them from \$1.25 up
\$2.25 RUGS for \$1.25
Art-Squares, \$4.12
Have them, 12x16, \$6.00

STOVES, small size, for..... 50c

Excelsior Cook Stoves..... \$14.25
Excelsior Air-tight, east bottom, top \$5.50
A Complete Line of Stoves in Stock.

HARNESSES for..... \$12.50

Choice of our Busy Harness for..... \$12.50
Reins, best, sold for..... \$5.00
\$3.25 Blankets for..... \$2.50

NUTS, CANDY AND FRUITS.

Mixed Nuts, per lb..... 15c
Almonds, per lb..... 12c
Brazil, per lb..... 12c
Cashew, French, per lb..... 7c
2c Chocolate Drops, per lb..... 12c
Special Mixture, per lb..... 15c
Best Mixture, per lb..... 20c
Chocolate Almonds, per lb..... 25c
10 oz Good Raisins, new, good..... 7c
Currants, new, good, per lb..... 7c
Walter Baker's Chocolate, per lb..... 3c

Will have something special NEXT WEEK, be sure and come. DON'T MISS IT.

Kilbourn & Bramble,

FAIRLEE, MD.

As Usual

Our Line of Men's, Boys' and Children's
Clothing

wins the highest praise from all who see it. It is true that we have a selection of merchandise second to none, and with prices so low that it makes buying easy for you and selling easy for us. The beautiful fabrics and suitable figures create a desire for their ownership when once you see them.

Suits \$5 to \$20

The same guarantee of satisfaction goes along with all the grades.

See our \$2.00 Derby Hat, various shapes to suit all heads.

Yours for business,

J.D. LUCAS

Christmas Presents FOR THE BOYS.

RUBBER BOOTS,
STORM LEATHER BOOTS



If you were to round up the first hundred BOYS you saw and ask them to make a list of the five things they wanted most, you'd find RUBBER BOOTS or STORM LEATHER BOOTS on every list.

The average boy would rather have a pair of "SHUSTER'S" STORM BOOTS with high tops, buckled around the leg, so that he can wade in snow up to his neck, than have a gold watch or Shetland pony.

THE BEST RUBBER BOOTS ARE NONE TOO GOOD.

Ours Are This Year's Fresh Stock.

Little Gents.....\$1.48
Big Boys..... 2.90

RUBBER BOOTS.
Little Gents.....\$1.98
Big Boys..... 2.90

NOW-A-DAYS IT'S
Shuster's Shoes
"THEY COST LESS."
CHESTERTOWN, MARYLAND.

DAVIS & SATTERFIELD

CROSS STREET.

ROOFINGS.

We carry a large stock of Rubber and all Composition Roofings of Standard makes. Tar Paper in 2 and 3 plys. Corrugated Galvanized Iron the best roofing for many purposes. Get our prices on this article before you buy, we think we can save you money.

GRANITITE.

It is the new roof paint, for all kinds of composition roofs, also for Tin and Iron Roofings. Will also stop leaks in rusty roofs. Send for our descriptive circular and guarantee that goes with it.

GASOLINE ENGINES.

You cannot do better than to investigate the merits and power of the I. H. C. Gasoline Engines before you buy. They are heavier to the horse power than most other makes and are not over-rated as to developed horse power. A card will bring our catalogue. Any repair work will receive careful and prompt attention and your patronage will be appreciated.

We solicit your patronage,

DAVIS & SATTERFIELD

CROSS STREET,
Chestertown, Maryland.

D. ARTHUR BACCHUS.

Sells Chase and Sanborn's High Grade Coffees, Corby's Bread and Kingan's Reliable Hams. None etter.

An Appreciated Gift.

Mr. and Mrs. W. C. Morningstar, of New York, brother-in-law and sister of Mr. Charles S. Smith, assistant to the superintendent of the water works, has presented to the Water Board and Fire Company a siren fire alarm whistle, which is being installed at the pump house. This came as a great surprise to the Water Board and Fire Company, and the appreciation of the gift is all the greater. Mrs. Morningstar is a native of Chestertown, and her gift is a beautiful evidence of her interest in her home town. As soon as the whistle is in place, it will be tested and the people of the town will be notified through the papers so as to avoid any unnecessary alarm when it "goes off." The secretary of the Water Board was instructed to write a letter to the donors, thanking them for their great kindness. The whistle will be blown next Wednesday between 12 and 1. Look out.

LEGAL HOLIDAY.

Saturday next being Christmas Day, and a legal holiday, the Second National Bank of Chestertown will be closed. All notes maturing on that day may be attended to the Monday following.

W. B. COPPER, Cashier.

FOR SALE

Choice Building LOTS

BAYSIDE PARK,
BETTERTON, MD.

Also, SEVERAL SMALL TRACTS, about NINE ACRES Each, Suitable for Truck and Chicken Farms.

REASONABLE TERMS.
Betterton Bayside Land Co.,
BETTERTON, MD.

LEWIN W. WICKES, Attorney,
Chestertown, Md.

ALEXANDER'S DEPARTMENT STORE.

Great Saturday Bargains

(GREAT) is a strong word and must necessarily be based on comparison. We have made the comparison and used the word with a clear conscience.

Where to buy is promptly answered—here. What we offer is a store full of staple and Holiday Goods at prices surprising in the littleness.

THE BEST YET

is the unanimous verdict of our many patrons ON OUR GROCERY COMBINATION.

It is giving such satisfaction that the people are telling their friends and neighbors about them, and they want one of them, too. Below is our combination for Saturday, Dec. 11th:

- 1 lb. New Raisins,
- 1 Cake Chocolate,
- 1 Bottle Essence Lemon,
- 1 " " Vanilla,
- 1 lb. Pulverized Sugar,
- 2 lbs. Granulated Sugar,
- 1 Coconut,
- 2 Large Florida Oranges,
- 1 Large New York Apple,
- 1 Basket,

SPECIAL PRICE
59 Cts.
To-day

STOP! LOOK! LISTEN!

Our Grand Christmas Opening
Tuesday, December 14th.

A Handsome Souvenir Given to each purchaser of \$1.00 worth or more of Merchandise.
PROF. JUDEPIND'S ORCHESTRA will play from 7 to 9 o'clock P. M.

OUR GREAT DRY GOODS SALE

Going on with lots of new bargains received this week.

A. Alexander & Son,
ROCK HALL, MD.

SUCCESSORS TO
J. K. ALDRIDGE & CO.,
CHESTERTOWN, MD.

CAUTION TO PUBLIC.

The public is warned against throwing rubbish of any description along the road sides of the county, especially the road sides near Radcliffe Bridge. The law will be strictly enforced against all violators of this notice.

COWS FOR SALE.

I have three fresh cows for sale, with calves by their side. Apply to,
Phone 186 L. PECCY V. HENDERICKSON,
11, Tolechester Farm

NOTICE TO LADIES.

The Executive Committee of the Firemen's Bazaar request all ladies to meet in Firemen's Hall, January 3rd, 1910, at 2.30 P. M.

MRS. HARRY BOYD,
MRS. GEORGE REECE,
MRS. WM. R. USLITON, Jr.,
MRS. F. H. RUSSELL.

John Gale, Agent.

We, the undersigned, heretofore represented in the LIVE STOCK BUSINESS by John Gale, agent, now deceased, wish to announce to the patrons of this business, that we have appointed Mrs. John Gale, agent. All persons having Bills, Cows, Bucks, Ewes, etc., in keeping for John Gale, agent, and all persons, debtors and creditors having bills, notes, etc., or any unsettled business transactions with John Gale, agent, will please communicate at once with MRS. JOHN GALE, AGENT, Worton R. F. D., Kent county, Md., as we will close out the business as soon as consistent with best interest of same.

MRS. JOHN GALE,
WALTER R. GALE,
MRS. JOHN GALE, Guardian.

For Private Sale.

One large, well bred colt, 3 years old in June, by Mr. George Brice's horse, Marvil King, out of driving mare, Addie, well bred and good for ladies and children's driving, or breeding.

One young, fine driving horse, Rex, free driver, easily managed.

One horse, Regulus, gentle.

Carriages, Buggies, Sleighs and Harness, single and double.

One good Stock Wagon, light running, Farm and Garden implements.

MRS. JOHN GALE, Agent,
Worton R. F. D., Kent county, Md.

BANK NOTICE.

Notice is hereby given to the stockholders of the SECOND NATIONAL BANK OF CHESTERTOWN, Maryland, that their regular ANNUAL MEETING for the election of nine Directors will be held at their banking house in Chestertown, on Tuesday, January 11th, 1910, between the hours of 10 A. M. and 2 P. M.

MAGAZINES!

Magazines make a very nice Xmas present. I can supply you with any magazine published at the very lowest Club Rates. Look at this:

McClure's Magazine, \$1.00 \$3.25 for Review of Reviews, 3.00
Cosmopolitan, 1.00 all three

Give me your orders now, they will receive my prompt attention.

ALLAN B. HARRIS,
Chestertown, Md.

DR. HORACE W. NICHOLSON

Ear, Eye, Nose and Throat.

Chisom Building, 114 W. Franklin St.
Baltimore, - Maryland.

Special Holiday Excursion TO BALTIMORE.

(Weather and Ice Permitting.)
SATURDAY, DECEMBER 18th, 1909.

Steamer Emma Giles will leave Tolechester at 9 A. M. and 4.30 P. M.; leave Baltimore at 7 A. M. and 2.30 P. M. Three and a half hours to see Christmas and the Picture Shows.

ROUND TRIP 50 CENTS.
Change of Schedule After Dec. 24th.
(No Boat on Christmas Day.)

Steamer will leave Tolechester for Baltimore, Thursdays at 3 P. M.; leave Baltimore at 7 A. M. Saturdays leave Tolechester at 9 A. M. and 4.30 P. M.; leave Baltimore at 7 A. M. and 2.30 P. M.

THE TOLECHESTER COMPANY.
111-51.

WANTED.

1000 LBS. OF DRESSED PORK.
T. E. W. CREW,
Lanford, Md.

NOTICE TO PATRONS

Having disposed of my entire business, blacksmithing, wheelwrighting, and implement business, to take effect January 1, 1910, all parties indebted to me are notified to settle their indebtedness on or before December 18th, next, as my business must be straightened before my son takes charge. I desire to thank all my patrons and friends for their patronage and kindness during my long career, and ask the patronage of my friends for my son.

WM. A. HYLAND,
Galena, Md.
dec. 4-51.

SPECIAL OFFER IN PHOTOGRAPHS FOR CHRISTMAS.

On and after December 4th and until Jan. 1st, 1910, I will make and finish in the latest style, ONE DOZEN Cabinet Photographs and as a premium will include one large Photograph, FREE—all for \$2.00. The enlargement is also worth the price and is made on Bromide Paper which never fades, it will be a perfect likeness of the Cabinet size. Call at my Studio on Queen street, Chestertown, and see samples of the great offer.

JOHN M. SOUTH,
Photographer,
Chestertown, Md.

TO LOAN ON MORTGAGES.

I have to loan on Mortgages at 6 per cent. \$500, \$800, \$1000, \$1500, \$2000, \$2500, \$3000, \$4000, \$5000, \$7000, \$10,000, \$15,000 and \$20,000, the two latter rates at 5 per cent. Some of these sums can be placed for five years. On first-class mortgages where the loan does not exceed three-fifths the value of the farm, a large part of this money can be borrowed at 5 per cent.

HOPE H. BARROLL,
Attorney-at-Law,
Chestertown, Md.
Nov. 27-61