

The Chestertown Transcript.

VOL. XLIX—NO. 32.

CHESTERTOWN, MARYLAND, SATURDAY, JANUARY 15, 1910.

\$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

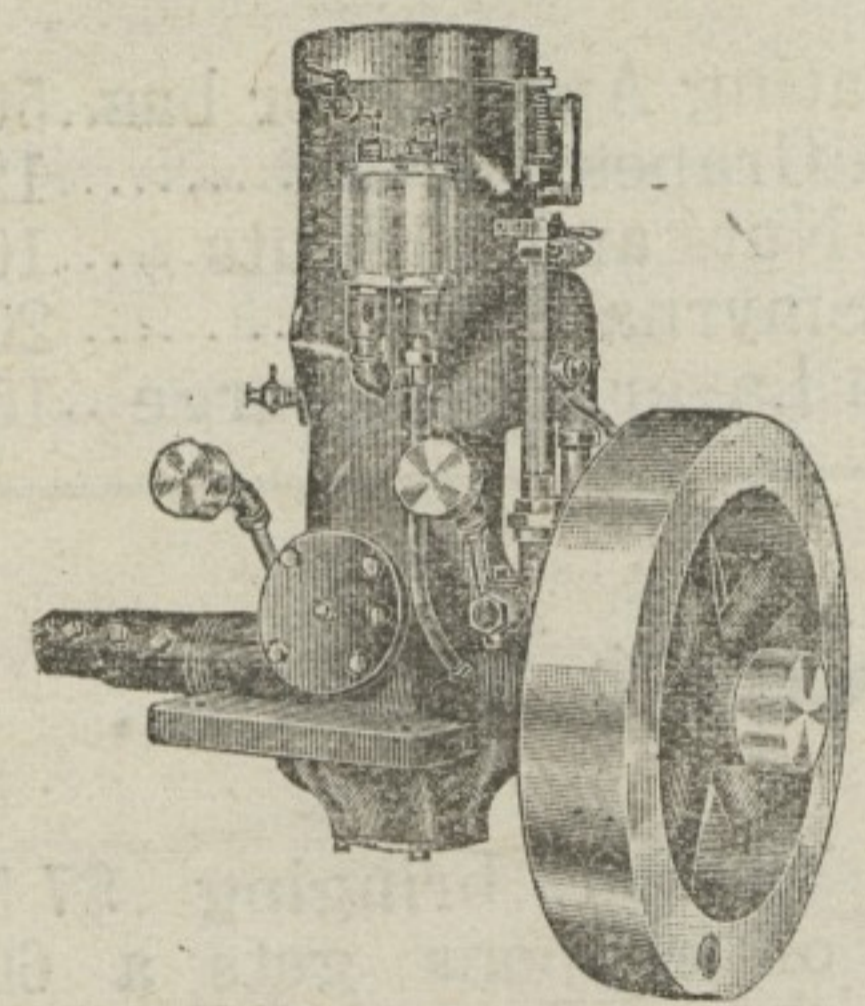
After reading these sworn statements published last Saturday, which do you think is the STRONGEST and SAFEST BANK in which to conduct your Banking Business?

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 Muresco!

One Cold, the Other Hot.

The coating for walls. We have them both. All colors at the same low price, 36 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 Linsed 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.

Kilbourn & Bramble's,

FAIRLEE, MD.

We wish all of
our patrons
and friends a
very happy
and
Prosperous
New Year

Kilbourn & Bramble,

FAIRLEE, MD.

**This Space
Reserved for
J. D. Lucas,
the up-to-date
Clothier,**

**who will tell you
later about some
of the articles of
gentlemen's wear
he has to offer.**

DAVIS & SATTERFIELD

CROSS STREET.

GET READY FOR SPRAYING NEVERSCALE

Insecticide and Fungicide

Old-Time SULPHUR and LIME-
SPRAYING COMPOUND,
Modernized.

ANALYSIS:

Lime Constituents.. 56.31 per ct.
Sulphur.....43.66 per ct.

To destroy San Jose and all
pernicious scales. Also to cure
leaf blister mite, pear rust, etc.

NEVERSCALE is a powder of
Lime and Sulphur which does
not have to be strained like the
old way, and will pass through
the finest sprayer nozzle.

For further particulars call on
or address

DAVIS & SATTERFIELD

CROSS STREET,
Chestertown, Maryland.



SPECIAL OFFER

—IN—
**Children's, Misses' & Ladies'
Heavy Gun Metal Calf Shoes.**

\$1.15 Child's Gun Metal Calf, button or
lace, broad toe, low heel, sizes 8½
to 11, regular \$1.25, special..... **\$1.15**

\$1.35 Large Girls' Gun Metal Calf, but-
ton or lace, broad toe, low heel, sizes
11½ to 2, regular \$1.50, special.... **\$1.35**

\$1.79 LADIES' GUN METAL CALF, but-
ton or lace, broad or narrow toe, low
or high heel, sizes 2½ to 8, regular
\$2.00, special..... **\$1.79**

The Shoe Store That Sells the
Same Quality for Less Money.

Jas. H. Shuster,
The Shoe Merchant,
Chestertown, - Maryland.



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.

JUST READ.

Large Lot Fresh Xmas
CANDIES, NUTS,
ORANGES, APPLES,
DATES, FRUITS,
GRAPES & CELERY,

New Line Christmas and
Birthday Cards, Stickers
and Tags. WANTED—
Eggs, Butter and Lard.

HUDSON'S GROCERY AND DRUG STORE

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 an-
swered—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 GRO-
CERY 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 com-
bination 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. JUDEFIND'S ORCHESTRA
will play from 7 to 9 o'clock P. M.

OUR GREAT DRY GOODS SALE

Going on with lots of new bar-
gains received this week.

A. Alexander & Son,
ROCK HALL, MD.

SOCIETY'S REALMS.

Other personals found on page 2.
Mr. and Mrs. Oswald Hampton Schell,
of School Lane and Morris street, Ger-
mantown, Pa., announce the engage-
ment of their daughter, Dorothea and
Mr. Howard Foster Perkins, also of
Germantown. Mr. Perkins is the
youngest son of the late Dr. James
Alfred Perkins, formerly of Chester-
town.

Mr. and Mrs. T. Romie Strong will
return to Kent next week and will make
their future home on the farm with
their son. Mr. Strong does not care
for the city, and prefers the haunts of
his boyhood days, and we are quite sure
his many friends here will extend him
and his good wife a most cordial wel-
come home.

Little Mary Rodgers Hynson, young-
est daughter of Mrs. Richard D. Hyn-
son, is ill with typhoid fever.

FARM FOR RENT.

I have a farm containing 50 acres at the
head of Still Pond Creek for rent for this year.
For particulars apply to
JES-3t. WALTER T. MORRIS, Agent,
Chestertown, Md., R. F. D.

PROFESSIONAL CARD.

DR. H. W. NICHOLSON, SPECIALISTS ON
THE EYE, EAR, NOSE AND THROAT, will be in
Chestertown for professional work JANUARY
20th, 26th and 27th.
He may be found at the office of Dr. H. G. Sim-
pers, on Queen street. JES-2t.

WANTED

A responsible man familiar with orchard
work in Kent county for Horticultural Inspector.
Apply at once to
STATE HORTICULTURAL DEPARTMENT,
JES-3t. Coll. go Park, Md.

FOUND.

Near Swan Creek Bridge, a large chair with
two lay seats attached around it. Owner can
have same by proving property and paying for
this advertisement.
THOS. G. CLOTHIER,
Jan. 15-8t. P. O. Rock Hall.

CONCERT!

THE GLEE AND MANDOLIN CLUB of
Washington College will give its 7th Annual
Concert in WILLIAM SMITH HALL, on

Wednesday Evening, Jan. 19th,
8 O'CLOCK.
ADMISSION 50 CENTS. Reserved seats on
sale at Stam's Drug Store. JES-1t.

Notice of Dissolution of Co-partnership.

TO THE PUBLIC: We, the undersigned, have
this 1st day of January, 1910, by mutual consent
dissolved the partnership business heretofore ex-
isting between us, Charles Carroll Hughes, John
H. Hughes and William P. Newman, trading as
"Hughes & Newman." The musical instrument
business heretofore conducted by Hughes & New-
man will here after be conducted by William P.
Newman, who has purchased the interests of
Charles Carroll Hughes and John H. Hughes in
said business. All the business matters of Hughes
& Newman will be wound up and adjusted by the
said William P. Newman.
CHARLES CARROLL HUGHES,
JOHN H. HUGHES,
WILLIAM P. NEWMAN.

STAM'S HALL, FRIDAY EVENING, January 21st, 1910.

Beulah Poynter's

DRAMATIZATION OF



The Writer With
5,000,000 Ready
Seats on sale at Stam's Drug Store.

FOR SALE.

MILCH COWS, HEIFERS,
STEERS and BULLS. BEEF SOLD BY THE
QUARTER. Call or address,
JES-4t. H. M. MATTHEWS,
Worton, Md.

TOWN TAXES.

Taxes for Chestertown were due September
1st, and all tax-payers are requested to pay same
at their earliest convenience.
THOS. S. BORDLEY, Collector.

STRAY COW.

There came to my farm about Dec.
15th, a Jersey cow with crumpled horns. The
owner will please come forward, prove property,
pay the cost of this advertisement and the cow's
keeping, and take same away.
JOHN A. SMITH,
near Lankford.
Jan. 15-8t.

FOR TOWN COMMISSIONER.

TO THE TAX-PAYERS OF CHESTERTOWN:
I hereby announce myself a candidate for
Commissioner of Chestertown at the next town
election. I am the candidate of my faction and
ask the votes of all citizens having the welfare of
the town at heart.
MERRICK CLEMENTS,
JES-4t.

CAUTION TO PUBLIC.

The public is warned against throwing rub-
bish of any description along the road sides of the
county, especially the road sides near Bridge
Bridges. The law will be strictly enforced against
all violators of this notice.
By order of the Commissioners,
SAMUEL HICKS, Clerk.
JES-4t.