

The Chestertown Transcript.

VOL. XLIX—NO. 33.

CHESTERTOWN, MARYLAND. SATURDAY, JANUARY 22, 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

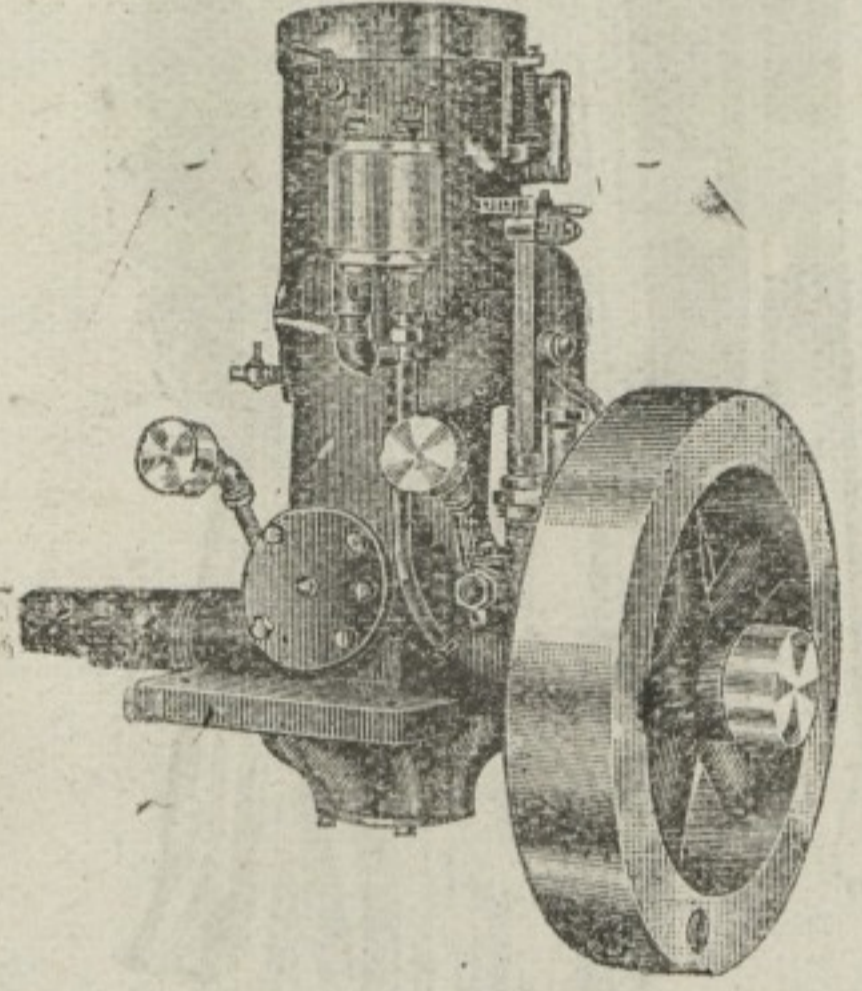
After reading these sworn statements published last Saturday, which do you think is the STRONGEST and SAFEST BANK in which to conduct your Banking Business?

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 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.

ALEXANDER'S DEPARTMENT STORE

ROCK HALL, MD.

WATCH FOR
OUR SPECIAL SALES
EVERY DAY.

FRIENDS AND CUSTOMERS:

At the present time we are reading and hearing a great deal about the return of prosperity and the good times ahead of us. We are glad to say that we do not think these are merely fairy dreams or built by the cheerful fellow who always sees the bright side of all things, but we honestly believe that the business interests of this big nation of ours are about to enter on one of the greatest and busiest years in our nation's history. A year in which the up-to-dateness of the merchant will be taxed to the extreme to keep from falling behind in the onward rush for leadership in their different lines of business.

Our wish is that ALL our customers may enjoy their full share of this prosperity. We will do our share to help you to a fulfillment of this wish, and we will endeavor to keep our leadership, and be always the first to offer you the best prices on the best market contains.

We thank you for your past patronage, and solicit a continuance of our business relations, and believe with our system we can take better care of it than any other store in the county. Watch for our Special Sales every day. Yours to serve,

A. Alexander & Son,

Rock Hall's Economy Store
for the People.

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.



SPECIAL OFFER

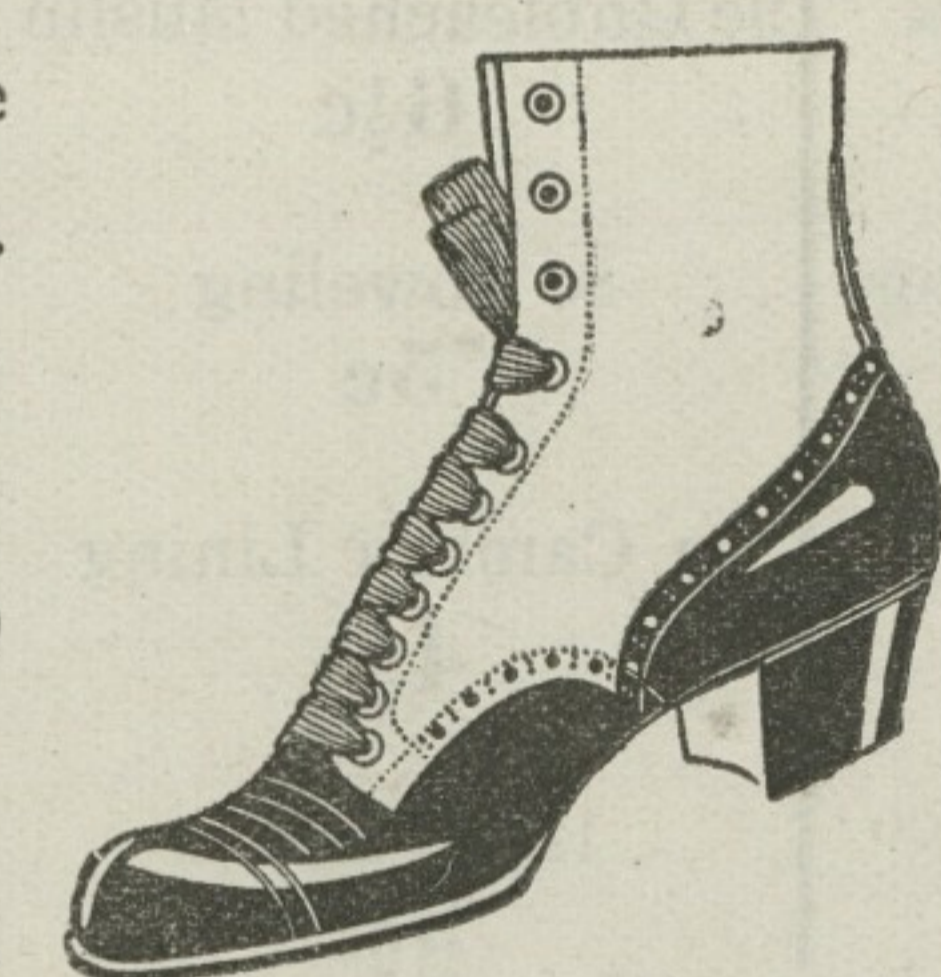
IN
Children's, Misses' & Ladies'
Heavy Gun Metal Calf Shoes.

\$1.15 Child's Gun Metal Calf, button or lace, broad toe, low heel, sizes 8 1/2 to 11, regular \$1.25, special..... \$1.15

\$1.35 Large Girls' Gun Metal Calf, button or lace, broad toe, low heel, sizes 11 1/2 to 2, regular \$1.50, special..... \$1.35

\$1.79 LADIES' GUN METAL CALF, button or lace, broad or narrow toe, low or high heel, sizes 2 1/2 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.

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.

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

FARM FOR RENT.

I have a farm containing 80 acres at the
head of Still Pond Creek for rent for this year.
For particulars apply to
WALTER T. MORRIS, Agent,
Chestertown, Md., R. F. D.
315-31.

PROFESSIONAL CARD.

DR. H. W. NICHOLSON, SPECIALIST IN
THE EYE, EAR, NOSE AND THROAT, will be in
Chestertown for professional work JANUARY
25th, 26th and 27th.
He may be found at the office of Dr. H. G. Sin-
gers, on Queen Street.

WANTED

A responsible man familiar with orchard
work in Kent county for Horticultural Inspector.
Apply at once to
STATE HORTICULTURAL DEPARTMENT,
315-31. College Park, Md.

FOUND.

Near Swan Creek Bridge, a large chair with
two lap spreads attached around it. Owner can
have same by proving property and paying for
this advertisement.
THOS. G. CLOTHIER,
P. O. Rock Hall,
Jan. 15-31.

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 F. Newman, trading as
"Hughes & Newman." The musical instrument
business heretofore conducted by Hughes & New-
man will hereafter be conducted by William F.
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 F. Newman.

CHARLES CARROLL HUGHES,
JOHN H. HUGHES,
WILLIAM F. NEWMAN.

AT PRIVATE SALE!

Desirable Residence and Store
Properties in Chestertown
at Private Sale.

As executor of J. K. Aldridge, deceased, I will
offer at private sale his late residence on Front
street facing Chester River, now occupied by
his daughter, Mrs. George Brice. This is one of
the most desirable located properties in Chestertown.
I will sell it for \$1,000. The appraisers
placed a valuation of \$8,000 on this property.
Also the fine store property now occupied by J.
H. Sides as a jewelry establishment on the west
side of High street. This is one of the oldest busi-
ness stands in Chestertown. It rents for \$500.00
per annum and will be sold for \$5,000 at private
sale. This property was assessed by the appraisers
at \$7,000.
Reasonable and moderate terms will be made
with any one desiring to purchase either property.
A large part of the purchase money can remain
on each property.
HOPE H. BARROLL,
Executor
31-11.

Subscription the Transcript \$1
per annum.

OBITUARY.

MR. WILLIAM D. PENNINGTON.
Mr. Wm. D. Pennington, one of the
oldest and most prominent agricultural-
ists of the Third District, living near
Still Pond, died last Sunday afternoon,
aged 70 years. The deceased was one
of the best citizens in this county. Al-
ways interested in the welfare of his
county, he exerted his influence for the
building up of its institutions of gov-
ernment, and in his farm life he was a
student of those conditions which pro-
duce the best results, and make the
greatest improvement in the value of
land. He was a progressive farmer, in-
tensive in his methods of tillage, and
aggressive in making the products of
the soil reap the greatest pecuniary re-
sults. He was for years a leading spirit
in the Still Pond Farmers' Club, one of
the strongest organizations in the
county for the development of its agricul-
tural interests, and he was a member
of the Kent County Grange in which he
used his influence and knowledge. Mr.
Pennington was a noble christian man,
and in his relations with his fellow men
he was honest to a fault, generous and
kind. He was an honor to the community
in which he lived, and he will be missed
by a wide circle of friends. He is sur-
vived by a widow, who before marriage
was Miss Ella Sparks, and four children,
two sons and two daughters. Funeral
services were held on Wednesday after-
noon from the residence, conducted by
Rev. J. H. Beauchamp. Interment was
made in Still Pond cemetery. The pall
bearers were Messrs. Geo. W. Harper,
E. M. Bonwell, C. H. Price, Howard
Turner, G. W. Ford and Edward Hep-
bron. Undertaker W. H. Krusen had
charge of the funeral arrangements.

Mrs. Samuel McCordell, nee Elizabeth
Burlin, died at the home of her father,
Mr. James Burlin, of Port Deposit,
Thursday of last week. Two weeks ago
her eight months old son was buried.
Funeral was held Monday morning last
with interment in West Nottingham
cemetery. The deceased was a cousin of
Mrs. Thomas J. Davis, of Flatlands.

Mrs. Mary Virginia Crouch died Sat-
urday last at the home of her husband,
Amos G. Crouch, near Fairlee, aged 27
years. Funeral services were held on
Monday, with interment in St. Paul's.
Undertaker J. E. Ferguson had charge
of funeral arrangements.

Miss Elizabeth Stork died at the home
of Mr. Lloyd Skeggs, Worton, Tuesday
morning of pleuro pneumonia, aged 75
years. Funeral services were held yester-
day at 1.30 o'clock with interment in
Friends Burying Ground near Lynch.
Undertaker Wm. H. Krusen in charge
of funeral arrangements.

The Smith-Premier Typewriter Com-
pany Wins its Case Against
Simon W. Westcott in
the Court of
Appeals.

In the case which was tried at the
last October court of Simon W. West-
cott against the Smith-Premier Type-
writer Co. for commissions for selling
machines, it was contended by the
Smith-Premier Typewriter Company
that it was never legally summoned and
therefore no legal judgment could be
entered against it. The Circuit Court
held as the papers in the case showed
that the summons was issued against
and served on J. L. Wilson, agent, and
as Wilson was agent and notified the
company by telephone, they had ample
notice of the institution of the suit, and
therefore the Justice of the Peace had
the right to enter the judgment for
\$60.00 in Mr. Westcott's favor. From
this decision an appeal was taken by
the Smith-Premier Company and last
week the Court of Appeals declared
that as the Typewriter Company had
never been legally summoned the Jus-
tice of the Peace was without jurisdic-
tion to hear the case. The judgment of
the Court below was reversed and the
cost of the appeal put upon Mr. West-
cott. He is permitted to bring a new
suit for the amount he claimed. The
costs of the case already incurred will
probably exceed \$100. Lewin W.
Wickes and William W. Beck, Esqs.,
were attorneys for Mr. Westcott, and
Hope H. Barroll, Esq., for the Smith-
Premier Typewriter Company.

A Fine Showing.

The directors of the Mutual Fire In-
surance Company of Kent county, Md.,
held their annual meeting January 10.
The income of the year from Jan. 1,
1909, to Jan. 1, 1910, was \$17,447.02.
Their loss and expenses amounted to
\$4,982.80, showing savings to those who
held policies in the company of \$12,464.-
22, of which \$4,902.00 was returned to
those who changed or cancelled their
policies, and leaving total assets of \$74,-
274.00, an increase during the year of
over \$7,500.00, to which if you add the
premium notes of the company makes
the total assets \$274,274.00.

FOR SALE.

ONE HOLSTEIN COW, will be
in profit soon. Call or address
JAMES T. BROWN,
Edesville, Md.

RESIDENCE FOR SALE.

Rare chance to purchase a
home. Offer my house situated on
east side of Washington avenue,
seven rooms, built of white pine,
lot 50 feet 9 inches by 22 1/2 feet
deep, drive way and ample room for stable. Price
\$8,000.
Apply to
SAMUEL EIKER,
Chestertown, Md.

CONTRALTO SINGER WANTED.

A lady to sing contralto at the Sunday morn-
ing services in Emmanuel P. E. Church, Chestertown,
with the privilege of cultivating the voice.
A salary will be paid. Apply at once to
MRS. JAMES H. SHUSTER,
Chestertown, Md.