The Chestertown Transcript.

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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:

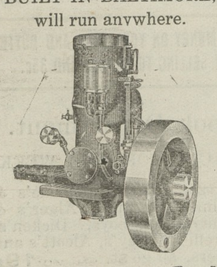
	DEPOSITS.	15% RESERVE.	RESERVE HELD.	PER CENT.
SECOND NATIONAL	**$690,546.46**	**$103,581.90**	**$111,217.09**	**16 1-10**
Chestertown Bank	437,724.10	65,658.61	35,433.63	8 1-10
Kent Savings	337,405.24	50,610.79	38,124.99	11 3-10

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, 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
Economy Store
for the People,
ROCK HALL, MD.
WATCH FOR
OUR SPECIAL SALES
Saturday, Jan. 29, 1910.
These advertised goods sold only to persons buying other goods at our store.
Special Prices for To-Day Only
3 Bars Fairbank's Soap or Octogan Soap for 9c
3 Bottles Davis' O. K. Baking Powder 9c
1 10c Package Pawnee Rolled Oats, per package 6½c
1 1-lb Package of Strictly New Seeded Raisins 5c
1 10c Can Campbell's Condensed Soup only 3c
These prices positively only good to-day. No doubling of any item above to any one customer.
A. Alexander & Son,
Rock Hall's Economy Store for the People.

SEMI-ANNUAL SALE
Big reduction in Men and Boy's Clothing.
Values that make easy selling in
Fresh Furnishings
Seasonable Shirts
Tasty Neckwear
Gloves, Underwear
Handkerchiefs, Hosiery
Canes, Umbrellas
Get in line and come to
J. D. LUCAS.

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 Sulpher 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.

ALL SHOES REDUCED
Men, Women and Children.
In order to make room for our BIG SUMMER STOCK "which is to come in later."
We have REDUCED EVERY SHOE in our store, REGARDLESS OF MAKE, STYLE OR PRICE. Not only stock, or odds and ends. All Fresh, New Stock. Regular Sizes.

Queen Quality Shoes for Women.
Walk-Over Shoes for Men.

$3.50 Reduced to	$3.15	$1.75 Reduced to	$1.58
$3.00 " "	$2.70	$1.50 " "	$1.35
$2.50 " "	$2.25	$1.25 " "	$1.13
$2.00 " "	$1.80	$1.50 " "	90c

The Shoe Store That Sells the Same Quality for Less Money.
Now-a-Days It's
Shuster Shoes,
"They Cost Less,"
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

LEWIN U. SKIRVEN, Phone 196 A. H. STOCKTON STARTT, Phone 195 A.
J. WALTER SKIRVEN & CO.,
—DEALERS IN—
ALL LIVE STOCK.
Special attention to the purchase of Spring Lambs. Also Calves, Bulls, Cows and Hogs.
Special in letting out Bulls.
HIGHEST PRICES, courteous and prompt dealing and UNQUESTIONABLE RESPONSIBILITY. Jan. 29-1y.

SUCCESS
Lofland & Culp take pleasure in stating that their business for 1909 spells S-U-C-C-E-S-S and heartily thank their friends and the public generally for their patronage and confidence.
We will begin our Spring trade of 1910 with a complete line of Cook Stoves and Ranges, the Wiard and Oliver Plows and Repairs, Wagon, Carriage and Plow Harness.

The Page Fence.
A complete line of the celebrated Page Woven Wire Fence. This fence is extensively used by farmers and railroads, and is acknowledged superior to any fence on the market. Let us have your trade on fence.
Lofland & Culp,
SUCCESSORS TO
J. K. ALDRIDGE & CO.,
CHESTERTOWN, MD.

D. ARTHUR BACCHUS.
Sells Chase and Sanborns's High Grade Coffees, Corby's Bread and Kingan's Reliable Hams. None better.

WEDNESDAY EVENING,
February 2, 1910,
STAM'S HALL,
LYMAN H. HOWE'S TRAVEL FESTIVAL,
U. S. WAR GAME.
By Special Courtesy of the War and Navy Departments, an Exclusive Series of the Nation's Fighting Forces Presented on a Scale Never Before Attempted.
DYNAMITING A BRIDGE
MONSTER GUNS
SHATTERING ARMOR PLATE
THRILLING SCENES DURING A TERRIFIC GALE AT SEA.
LOGGING IN ITALY.
JAVA VOLCANIC ERUPTION.
INDIA MOHAMMEDAN RELIGIOUS FESTIVAL.
SWITZERLAND WINTER SPORTS ST. MORITZ.
WILD BIRDS IN COLORS OF NATURE.
20 BIG NEW FEATURES.
PRICES 25c, 35c, 50c.
Reserved Seats at Drug Store.

AT PRIVATE SALE!
Desirable Store Property in Chestertown at Private Sale.
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 business stands in Chestertown. It rents for $500.00 per annum and will be sold for $6,500 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 this property. A large part of the purchase money can remain on the property.
HOPE H. BARROLL, Executor
j1-tf.

An Appreciated Compliment.

The following letter was received this week from Mr. Wm. H. Stewart, who, though absent from home, still retains great interest in his native county:

MR. THOMAS D. BOWERS,
Chestertown, Md.
DEAR FRIEND BOWERS:
I enclose herewith check for $1.00 to pay subscription to the TRANSCRIPT for the ensuing year.
It has now been nine years since I have visited my old haunts, and I often have the desire to do so, but it seems that the pressure of business is always so great that I can never get away.
The TRANSCRIPT is a welcome visitor every week, and is eagerly read. The paper is to be congratulated upon the stand it has taken in matters of public interest pertaining to the county's welfare.
With kind regards,
Yours very truly,
W. H. STEWART.

Mule Sale.

The following is a list of purchaser and prices at the mule sale held by J. B. Richardson at Robt. J. McWhorter's livery stables on Thursday afternoon. The mules were in good condition and Auctioneers Hurlock and Seward get good prices:

Albert Story, 1 pair	$250.00
" "	252.50
Chas. P. Norris, 1 pair	252.50
Levi Clough, 1 pair	255.00
I. R. Leaverton, 1 pair	240.00
A. W Vansant, 1 pair	262.50
Mr. Noble, Caroline Co., 1 pair	237.50
Frank McWhorter, 1 pair	245.00
Chas. W. Crew, 1 pair	247.50
John Clendaniel, 1 pair	235.00
Neal Wilson, 1 pair	225.00
James Coleman, 1 mule	135.00
Jas. T. DeCorse, 1 mule	135.00

New Eastern Shore Line.

A regular passenger and freight service between Baltimore and Queenstown and Love Point will be established May 1, according to Baltimore city papers. There will be a regular schedule of two sailings a day between those points. The new company has under contemplation the spending of about $250,000 to improve their property at both Love Point and Queenstown by building places of amusement and laying out parks for the accommodation of excursion traffic during the summer. The steamer Dreamland, formerly the Republic, the largest excursion boat on the Bay, will be used to ply between the points.

State Council.—Efforts are being made to have the next State Council of the Jr. O. U. A. M. meet in Chestertown at its next State meeting in April. It is hoped that the efforts of the local order will be successful, as there are 250 delegates in the State Council, which means the expenditure of about $1000 with our merchants in the two days' meeting, and it will bring our town in contact with the remainder of the State. Go after it, brothers.

CONTRALTO SINGER WANTED.
A lady to sing contralto at the Sunday morning 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.
j22-3t.

WANTED
Man between 23 and 25 years of age for office work and soliciting. Must have experience and able to furnish best of reference. Communicate by letter,
333 CARE OF TRANSCRIPT, Chestertown, Md.
j29-3t.

FOR SALE.
MILCH COWS, HEIFERS, STEERS and BULLS. BEEF SOLD BY THE QUARTER. Call or address,
H. M. MATTHEWS, Worton, Md.
j29-2t.*

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.
j15-3t.

PROFESSIONAL CARD.
DR. H. W. NICHOLSON, SPECIALISTS ON THE EYE, EAR, NOSE AND THROAT, will be in Chestertown for professional work SATURDAY, FEBRUARY 19th.
He may be found at the office of Dr. H. G. Simpers, on Queen street. j15-2t.

WANTED
A responsible man familiar with orchard work in Kent county for Horticultural Inspector. Apply at once to
STATE HORTICULTURAL DEPARTMENT, College Park, Md.
j15 3t.

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.15-3t.

RESIDENCE FOR SALE.
Rare chance to purchase a home. I offer my house situated on east side of Washington avenue, seven rooms, built of white pine, lot 50 feet 9 inches by 222½ feet deep, drive way and ample room for stable. Price $3,000. Apply to
SAMUEL HICKS, Chestertown, Md.
j22-3t.

FOR SALE.
ONE HOLSTEIN COW, will be in profit soon. Call or address,
JAMES T. BROWN, Edesville, Md.
j22-3t.

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