The Chestertown Transcript.

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THE SECOND NATIONAL BANK,

Chestertown, Maryland.

NECESSITY FOR A BANKING LAW.

Editorial from the Baltimore Sun Saturday, Feb. 26, 1910.

At the present session of the General Assembly there have been many bills chartering banks and authorizing village savings institutions to engage in the general banking business. The present banking laws of the State are exceedingly lax and crude and do not afford any adequate protection to the people who deposit their money in State Banks. **There is no adequate provision for examination, nor for maintaining a reserve, nor for protection of creditors in case of insolvency.** All these things are provided by the law of the United States for **national banks, and the result has been that these institutions have the public confidence in their solvency, which is the most important asset that a bank can have.**

There is pending in the Legislature a bill regulating State banks, which was framed by a commission appointed by the Governor, and which has received the approval of the bankers' association and of the leading savings banks and trust companies. This bill imposes many obligations and restrictions upon the banks and subjects them to stringent regulation and minute inspection. But the bankers are well aware that any law which will establish their banks in the public confidence and will prevent wildcat banking is to their advantage.

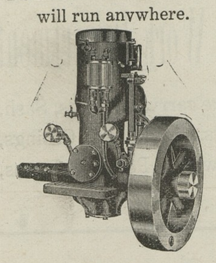
The pending bill requires the Governor to appoint a bank commissioner, with provision for necessary help, whose duty it will do to make frequent examinations of all State banks just as the national banks are examined, and in case a bank is found to be insolvent the commissioner is required to take charge of it. **The bill follows the National Banking Act in naming a minimum capital stock for banks established in towns of various population,** not, however, affecting in this regard any existing bank. The commissioner in making his examinations is empowered to administer oaths, and the cost of the examinations is put upon the banks, varying in amount according to capital stock. **Provision is made for the maintenance of a cash reserve for the protection of depositors, and in the case of savings banks of a guaranty fund.** Possession of a bank by the commissioner is a bar to attachments; publication of statements is required, and **as in the National Banking Act, the amount which can be loaned to a single borrower is limited.**

A most salutary feature of the bill is the prohibition of the use of banking signs and stationery, except by those who may legally do so. Upon the whole, the bill seems to be designed for the public protection and for the benefit of the banks. It seems to be a good measure and has commended itself to the business men, who are best qualified to pass judgment on it.

THE SECOND NATIONAL BANK is the Only National Bank in Kent County.

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,
SUTTON'S GARAGE,
Cannon Street near Queen,
Chestertown, :: :: Maryland.

R. GROOME PARKS,
Attorney-at-Law,
Chestertown, - Maryland

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.

A. Alexander & Son,
ROCK HALL'S
Economy Store
FOR THE PEOPLE!

Alexander's Bulletin

A gentleman of Washington, D. C., representing the endowment ranks of K. of P., visited our local lodge Saturday night and explained the features of the Death Benefit Rank.

Mr. A. Alexander has returned from Baltimore with a new supply of bargains.

ALEXANDER'S

Special Saturday Sale

Feb. 19th, 1910.

These advertised goods sold only to persons buying other goods at our store.

Fine Graulated Sugar, 2 lbs. for..... 9c
1 pkg. Gold Dust Washing Powder....2c
2 bottles Rumford's Yeast Powder...15c
5 lbs. Corn Meal.....8c
1 pkg. any kind Smoking Tobacco.....4c

No doubling on any item to any one customer.

Mr. Wm. Wagner is quite sick at his home on Rock Hall avenue.

Rock Hall Council, Jr. O. U. A. M., is preparing to have a minstrel show in the near feature.

The Red Men's Tribe had ice cream, music and singing to entertain the members at the last meeting.

You always get the latest news and best bargains from

A. Alexander & Son,
Rock Hall's Economy Store
for the People.

DAVIS & SATTERFIELD

CROSS STREET.

SEED POTATOES.

We have bought early and in large quantities and are prepared to take your orders for later delivery. We have the Genuine Maine Grown Seed and the price is right.

Clover Seed.
Alsyke Seed.
Timothy Seed.
Red Top Seed.
White Seed Oats.

We are selling the above seed at market prices, qualities warranted.

Clover and Orchard Grass Seeds.
Neverscale.

The old original LIME AND SULPHUR Spraying Material, recommended by the experiment stations in many States.

American Fence.

Just a word about this well-known article. We have a better price on it this year than for many years, and we have a larger stock on hand from which to supply your needs promptly. Place your orders now.

Don't forget that we are prepared to do all kinds of MILL and REPAIR WORK promptly, and good work guaranteed.

DAVIS & SATTERFIELD

CROSS STREET,
Chestertown, Maryland.

SPECIAL NOTICE

To Public School Scholars and Base Ball Clubs.....

We have now on exhibition at our Hardware Store the most complete line of Base Ball Goods in Kent county—

REACH'S BEST GOODS.

Base Ball Bats from..... 5c to $1.00
Catchers Mitts from..... 25c to $3.50
First Baseman's Mitts from..$1.00 to $4.00
Fielders Gloves from..... 25c to $3.50
Base Balls from ..... 5c to $1.00
Masks, all grades. Tennis Balls and Tennis Racquets.

Farmers, Take Notice

We sell Carriage and Wagon Harness, Collars, Bridles, Reins, Etc., at lowest prices.

WIARD PLOWS,
OLIVER PLOWS,
ROLAND PLOWS.

Repairs for the above Plows, Corrugated Roofing, Tin Roofing, Galvanized Gutter and Spouting.

Call up Phone No. 14 for prices.

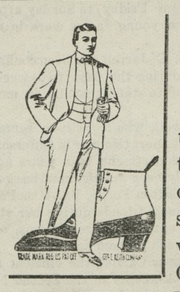
Lofland & Culp,
SUCCESSORS TO
J. K. ALDRIDGE & CO.,
CHESTERTOWN, MD.

WM. H. KRUSEN,
Funeral Director
AND EMBALMER.
Still Pond, Maryland.

DR. HORACE W. NICHOLSON
Ear, Eye, Nose and Throat.

Chisholm Building, 114 W. Franklin St.
Baltimore, - Maryland.
Hours, 9 a.m. to 1 p.m., and by appointment.

Will be in Chestertown, March 19, 1910, and the third Saturday in each month thereafter.



"Make Us Prove It."

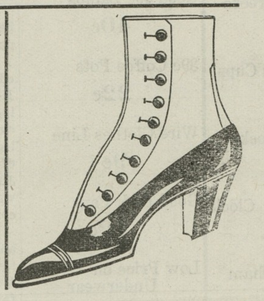
In these days of nerve splitting competition every advantage tells. It is not enough for one to have GOOD SHOES to sell, but it is the MERCHANT who sells the SAME or BETTER QUALITY for LESS MONEY, that NOW-A-DAYS gets the

BUSINESS!

This is just what we're doing BETTER QUALITY for LESS MONEY.

"MAKE US PROVE IT."

Queen Quality Shoes for Women, Walk-Over Shoes for Men, Iron Clad Shoes for Boys' and Girls.



NOW-A-DAYS IT'S
Shuster Shoes
Chestertown, Maryland.

MOTORMEN AND FISHERMEN LOOK.

BILL THOMPSON has for sale, te ROCK ISLAND, NO. 6, BATTERIES, which has proved to be the best Battery on the market to-day.

PRICE 25 CENTS EACH.

One lot (20 pounds) 35 Mesh Deep, 2⅝ inch Mesh, GILL NETTING at

$2.25 A POUND.

And one 12 inch (Bryant & Berry make) right hand 12 D., 17 P. MOTOR WHEEL, which is guaranteed to increase the speed of your boat over a mile an hour at

$4.50. A BARGAIN

FIRST COME, FIRST SERVED.

BILL THOMPSON,
UP-TOWN,
Feb. 9-tf. CHESTERTOWN, MD.

FOR SALE
Choice Building LOTS
BAYSIDE PARK,
BETTERTON, MD,

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

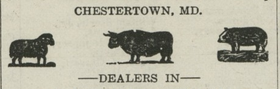
REASONABLE TERMS.

Betterton Bayside Land Co.,
BETTERTON, MD.

LEWIN W. WICKES, Attorney,
Chestertown, Md.

LEWIN U. SKIRVEN, Phone 196 A. H. STOCKTON STARTT, Phone 195 A.

J. WALTER SKIRVEN & CO.,
CHESTERTOWN, MD.



—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.

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,
j29-3t. Chestertown, Md.

D. ARTHUR BACCHUS.

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

ARMOUR'S FERTILIZERS!

For Sale by

R. F. Parks & Son,

Chestertown, Md,

Now is the Time
—TO USE—
BORAX
on your Meat to prevent insects. None better than the 20 Mule-Team
—BY IT AT—
HUDSON'S GROCERY AND DRUG STORE.

The Elite Laundry
OF BALTIMORE CITY.

WE have taken the agency of the above named Laundry for Chestertown and vicinity. The Elite is the largest and best equipped Laundry in the State. Work will be called for and delivered promptly. Any information cheerfully furnished.

F. S. RUSSELL & CO.,
Leave Orders at
THE GEM VARIETY STORE,
Next door to Savings Bank Bldg.

Subscrtption to the Transcript $1.00 per annum.

Jury for April Term, 1910.

Chief Judge James Alfred Pearce has drawn the following jurors for the April term of court:

Milbourn A. Toulson,	Walter U. Lusby,
Wm. E. Keyser,	Elmer E. Leary,
John N. Bennett,	Herman B. Massey
Wm. R. Crow,	Charles O. Cacy,
Wm. R. Price,	Harry L. Boyd,
Harry Rash,	Edward Wilkins,
Harry Cacy,	Wm. E. Wilson,
James T. DeCorse,	W. Frank Jarrell,
George D. Lofland,	James G. Beck,
John B. Parrott,	George M. Hadaway,
J. Romie Byron,	James A. Casey,
Walter Francis,	Henry Rosin,
John Bell,	Thomas C. Roe,
John C. Jones,	Harry Griffith,
George E. Noland,	Lawrence Stevens,
Lewis E. Smith,	Garrett Foxwell,
Curtis E. Crane,	James W. Stevens,
Cornelius D. Crew,	Wm. G. Rasin,
Charles S. Porter,	James W. Ivens,
John C. Wood,	Frederick C. Numbers,
Walter B. Barnes,	Theodore Dempsey,
James E. Hurlock,	James S. Moffett,
Wm. T. Brice,	George Brice,
Abram Casey,	Edwin H. Criafield.

Chestertown's First Newspaper.

In looking over some of the old books and papers found in the residence on Front street being remodeled by Mr. Wilbur W. Hubbard, and at one time the home of the late Judge Chambers, there were found books of rare interest because of valuable information which they contain relative to the early history of Washington College. These books are in the possession of a friend of the TRANSCRIPT, who has very kindly consented, owing to his deep interest in the college, and his friendship for the paper, to write from time to time interesting extracts from the books, giving important facts concerning the history of the college, a list of the students of 1792, 3 and 4, the names of contributors, the list of books in the library at the time, etc., together with other valuable information.

Among these books there was also found a part of what is evidently Chestertown's first newspaper, which was called "The Chestertown Gazette." The part of the paper in our possession shows the paper to be Volume 1, No. 75, and bears this inscription: "Open to all parties, but influenced by none." The date of the issue is Tuesday, Dec. 3rd, 1793. If any one in the county has any copies of this paper, they can find ready sale for them by bringing them to the TRANSCRIPT office.

Next week we will publish a letter written by Mr. Geo. Dashiell, of Somerset county, Jan. 2, 1792, to Rev. Colin Ferguson, who was at that time president of the college. The text of the letter refers to collections made by one Col. Done for the benefit of the college. We hope the authorities, students and alumni of the college will find profit in reading these interesting articles.

NOTICE TO TRAVELING PUBLIC.

Any one traveling over the bridge on the road leading from Worton Station to Porter's Grove, near the Vannort farm, with traction engine or heavily loaded team will do so at their own risk. By order of the board.
m5-tf. SAMUEL HICKT, Clerk.

PIANO AND DESK FOR SALE.

I have for sale a SMALL SQUARE PIANO, in good condition, with mahogany frame. Also large and roomy WALNUT BOOK-CASE, in good condition. Terms to suit purchaser.
Apply to
MR. EBEN F. PERKINS,
m5-3t. Chestertown, Md.

FOR RENT.

NEW SIX-ROOM HOUSE IN CHESTERTOWN.
Apply to
J. WATERS RUSSELL,
mar.5-3t. Chestertown, Md.

FOR SALE.

EIGHT HUNDRED LOCUST POSTS.
N. LIEBERMAN,
m5-2t. Melitota, Md.

FOR SALE.

A FIVE-ROOM HOUSE with garden. Close to village. Plenty of work for anyone. Can work man on farm regular or any way to suit. House now vacant. Terms reasonable.
SAMUEL J. COMLY,
m5-3t. Locust Grove, Md.

REPEATED! REPEATED!

By request the GRANGE MINSTRELS will repeat their show in

FAIRLEE HALL

On FRIDAY EVENING, MARCH 11th,

AT EIGHT P. M.

There will be NEW JOKES, NEW MUSIC and other NEW FEATURES.

Tickets 25 Cents, Reserved Seats 30 Cents.

Tickets can be secured from W. G. Smyth and Kilbourn & Bramble. m5-1t.

ORCHARD GRASS SEED.

I have for sale about 300 bushels of good ORCHARD GRASS SEED. Price $1.25.
W. J. TARBUTTON,
feb.26-3t. Melitota, Md.

COUNTY COMMISSIONERS NOTICE.

All persons are hereby notified not to cross Morgnec bridge with TRACTION ENGINES or steam engines until further notice. Any person crossing said bridge with traction or steam engines does so at their own risk.
By order of the Board,
f26-tf. SAMUEL HICKS, Clerk.

ORCHARD GRASS SEED FOR SALE.

I have about 175 bushels of fine Orchard Grass Seed for sale. Clean and in fine condition. Call and examine before buying. Already for February delivery.
J. A. STAUFFER,
f12-4t. Locust Grove, Md.

A GOOD INVESTMENT.

Buy a Success Manure Spreader and use it this spring and you will say that you never made a better investment.
For sale by
GRAHAM & CLEMENTS,
Feb. 12-1y. Chestertown, Md.

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