

# The Chestertown Transcript.

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CHESTERTOWN, MARYLAND, SATURDAY, MARCH 12, 1910.

\$1.00 PER ANNUM

## 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 wild-cat banking is to their advantage.

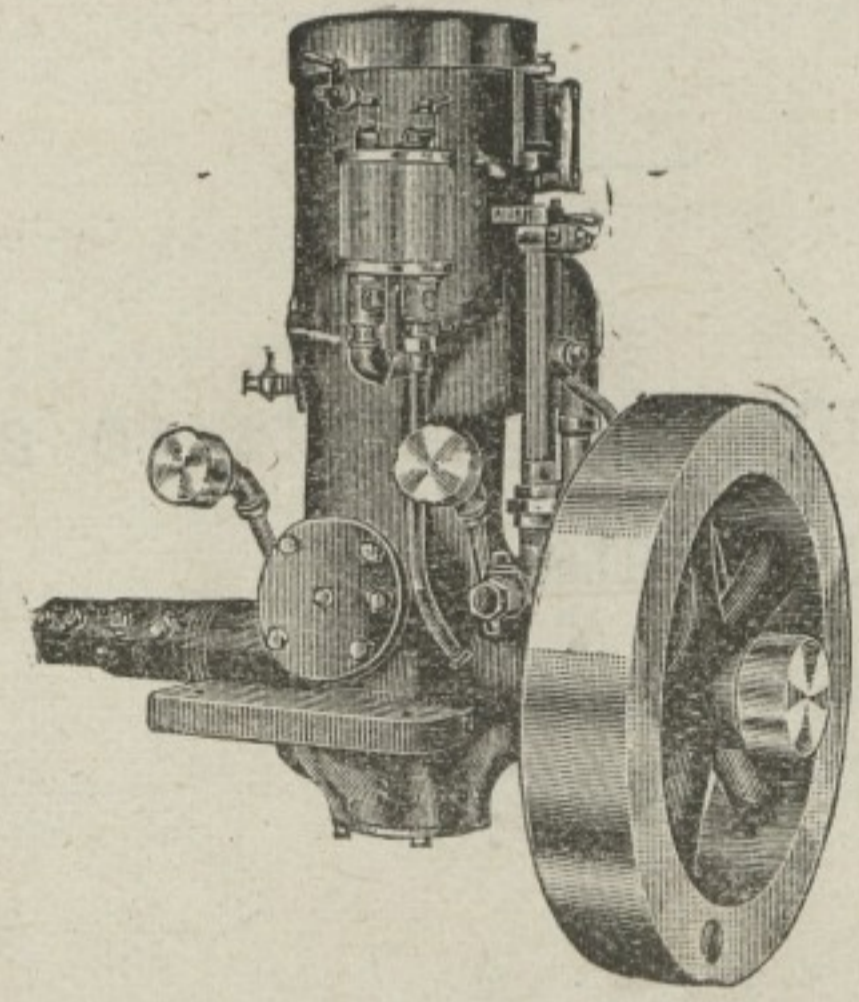
The pending bill requires the Governor to appoint a bank commissioner, with provision for necessary help, whose duty it will do to make frequent examinations of all State banks just as the national banks are examined, and in case a bank is found to be insolvent the commissioner is required to take charge 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, Masonry'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,  
Canon 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

Bradley Kerr and Harry Rich will leave Rock Hall for Urbana, Va., where they will take up their work upon the beautiful steam yacht of John E. Hurst, which will go into commission next week.

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

## ALEXANDER'S

## Special Saturday Sale

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

Fine Granulated 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.

We are busy getting ready for our Spring and Summer Opening and will let you know all about it in a very short while.

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

The I. O. O. F., of this town, will hold a mask ball one night this month. This ought to be an interesting sort of entertainment and attended by all who like dancing.

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.

## Alsike 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.

## WARD 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.

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

Hours, 9 a.m. to 1 p.m., and by appointment.

Will be in Chestertown, March 10, 1910, and the third Saturday in each month thereafter.



## 154 PAIRS

All Solid Leather Gun Metal Calf Shoes for Women, Misses and Children at EXTREMELY LOW PRICES.

69 Pairs All Solid \$2.00 Button or Lace, narrow or broad toe, high or low heel for Women, all sizes, 2½ to 8..... \$1.79  
32 Pairs All Solid \$1.50 Button or Lace, broad toe, spring heel for Large Girls, all sizes, 1½ to 2..... \$1.35  
53 Pairs All Solid \$1.25 Button or Lace, broad toe, spring heel for Children, all sizes, 5 to 8..... 95c



Now-A-Days It's  
SHUSTER SHOES,  
They Cost Less,  
Chestertown, - Maryland.

## MOTORMEN AND FISHERMEN LOOK.

BILL THOMPSON has for sale, 6 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, 2½ 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,  
CHESTERTOWN, MD.

Feb. 9-11,  
LEWIS U. SKIRVEN,  
Phone 185 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. 29-17.

## COUNTY COMMISSIONERS NOTICE.

All persons are hereby notified not to cross Morgans 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,  
SAMUEL HIGGS, Clerk.

126-17.

## D. ARTHUR BACCHUS.

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

## FOR RENT.

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,  
Lonest Grove, Md.

## ORCHARD GRASS SEED.

have for sale about 300 bushels of good ORCHARD GRASS SEED. Price \$1.25

W. J. TARBUTTON,  
Melitota, Md.

Feb. 26-27.

## 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,  
Chestertown, Md.

Feb. 12-17.

## NEW MEAT MARKET

M. J. Lewis & Son have opened a new meat market and Feed Store on Cross street in the Levine store room, where they will be glad to receive your orders. Fifteen years experience. Prompt service. Telephone call 381. 08-17

## FOR RENT.

NEW SIX-ROOM HOUSE IN CHESTERTOWN.

Apply to  
J. WALTERS RUSSELL,  
Chestertown, Md.

mar. 5-31.

## ARMOUR'S

## FERTILIZERS!

For Sale by

## R. F. Parks & Son,

Chestertown, Md.

## MONEY TO LOAN IN SUMS TO SUIT.

Apply to  
JOHN D. URIE,  
Attorney-at-Law,  
Old Transient Building,  
Chestertown, Md.

Mar. 12-17.

## MUFF LOST.

Between Alms house and my home in Chestertown, on Saturday night between 7 and 8 o'clock, A LARGE BLACK MUFF. A liberal reward will be given if left at the home of the undersigned.

MRS. DAVID B. FORD,  
mar. 12-31.

## DITCHING AND TILING.

I am prepared to do all kinds of Ditching and Tiling, either by contract or by the hour. References, Chesapeake, Lambert, Chestertown, Md. For further particulars address,  
THOMAS E. MANDEL,  
Kennedyville R. D., Md.

mar. 12-31.

## SEED POTATOES.

IRISH COBBLER, 50 bushels; GREEN MOUNTAIN, 50 bushels. Grows from Northern Seed, planted 1 year. Price 80 cents per bushel. Fine size and smooth.

THOMAS BURRIS,  
Chesterville, Md.

mar. 12-31.

## ICE CREAM FESTIVAL.

The Sunday School Class taught by Mr. J. Waters Russell will hold an ICE CREAM FESTIVAL in the vacant room adjoining the law office of Hope H. Barroll, Esq., on Court street NEXT THURSDAY EVENING, MARCH 17th. If too cold for ice cream, oysters will be served. A cordial welcome to all.

mar. 12-17.

## SPRING SEWING.

If there is any make of Sewing Machine within 15 miles of Betterson not in working order, write or phone, and I will call or send for same. It will be made to run as good as new. Sewing Machines rented, and others taken in exchange or purchased for cash. Twenty years experience.

A. H. SUPLEE,  
Betterson, Md.

mar. 12-17.

## NEVER-SCALE.

Will positively kill SAN JOSE and all pernicious scales, LIME and SULPHUR spraying compound modernized.

DAVIS & SATTERFIELD,  
Chestertown, Md.

HAGUE & HACKETT,  
Still Pond, Md.

Mar. 12-20.

## 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.

mar. 12-17.

## 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,  
Chestertown, Md.

mar. 5-31.

## FOR SALE.

EIGHT HUNDRED LOCUST POSTS.

N. LIEBERMAN,  
Melitota, Md.

mar. 5-31.