BRING

YOUR CASH AND TRADE IT TO US FOR CLOTHING.

OWING

to a change in some lines of our business. We will offer our various winter lines at MANUFACTURERS PRICES. with an extra 5 PER CENT. OFF.

STOP

and think what this means. BUT don't hesitate too long, or else there will be no assortment to select from. This very Special Sale for February and March only. Alterations will be charged for during this sale.

Respectfully,

MOODY & LUSBY,

DIRECTLY OPPOSITE COURT HOUSE,

CHESTERTOWN, :-: :-: :-: MARYLAND.

What's Behind the Varnish?

Did you ever see a hypocritical piece of Furniture.

It pretended to be so and so—but it was REALLY behind the varnish, something very different.

Such Furniture as that never fooled us—and never will. The sham is too easy to see through.

But it's always a legitimate question to ask the Furniture Man what is behind the varnish.

With this store there is never any masquerading. Oak is always oak, mahogany is mahogany and ash is always ash. If you pay for a certain quality you get THAT quality—always.

And behind our "say so" is a business standing that is ready to correct any mistakes that we may make.

JOHN BARTLEY,

CHESTERTOWN, MD.

A. W. CARMINE,

SUCCESSOR TO J. F. THOMPSON.

SPRING DRY GOODS!

This is the time to catch up with your sewing, everything here is in readiness for it. Long Cloths, Nainsooks, India Linons, Persain Lawns, Linenes, Victoria Lawns and Linens in all weights. Best 36c Black Taffeta Silk on the shore for the price. PRICES LOW.

Laces and Embroideries.

Just arrived a nice line of Linen Lace, Cotton Lace, Val. Lace and Embroideries at a great saving.

Lace Collars and Jabots.

A strictly up-to-date line of Ladies' Fine Neckwear.

Comforts and Blankets Below Cost.

$2.25 Comforts at.....$1.50 | $1.50 Blankets at..... $1.00
$2.00 Comforts at.....$1.25 | $1.25 Blankets at..... 90c

Headquarters for Hosiery.

GROCERIES!

Always on hand a full and complete line of Fancy and Staple Groceries. PRICES RIGHT.

Kolb's Bread Fresh Every Day.

A. W. CARMINE,

PHONE 67. CHESTERTOWN, MD.

5c and 10c COUNTER.—New goods arriving all the time.

CAREY'S MAGNESIA ROOFING

Paroid Roofing

ALPHA PORTLAND CEMENT, the standard of Portland Cements are bought in large quantities and sold exclusively by

J. D. BACCHUS.

SPECIAL PRICES given in these Roofings and Cements.

COAL. WOOD.

Of course everybody knows where to buy good clean COAL. Also

Wood, Lime, Hay and T. C. Piping.

The place to buy these articles is from J. D. BACCHUS, Coal and Wood Yard.

We solicit your orders. We promise our best attention.

The Best-Wearing and the Most Comfortable Dollar Corset is the "HOUSEWIFE"

The **Housewife** is a two-in-one corset—equally good for work and for dress purposes

TIME was, when a woman was forced to wear her old corsets when she did housework—her new corsets were too stiff and uncomfortable, or they "cut" under the arms.

Then we introduced the "HOUSEWIFE" Corset—and now thousands of women are wearing it.

It is comfortable **from the first minute**—you can wear it at home and do your work in absolute ease—and its lines are so graceful that you can wear your best gown over it and look better than you ever looked before.

The "HOUSEWIFE" Corset is made of light, firm white batiste, cut low under the arms for comfort, and double-boned for durability.

It will outwear two pairs of the ordinary dollar corsets.

All sizes from 18 to 30—at $1.00 a pair.

Hochschild, Kohn & Co.

BALTIMORE

JOHN HANCOCK

Mutual Life Insurance Company

OF BOSTON, MASSACHUSETTS.

ROLAND O. LAMB, President. WALTON L. CROCKER, Secretary.

Forty-Seventh Annual Statement

Year Ending December 31st, 1909.

Assets $64,945,609.73
Liabilities (including reserve for 1910 dividends)..... 58,786,457.15
Surplus..... $6,159,152.58

Increase of 1909 dividend payments over 1908.....9.3 per cent.
Increase of 1909 total policy payments over 1908.....12.3 per cent.
Increase of Income, 1909 over 1908.....$1,805,778.11
Increase of Assets during 1909..... 8,090,371.08
Increase of Insurance in force 1909..... 41,873,443.00

Surplus reserved for payment of 1910 dividends, plus increase in general surplus, $2,045,852.87.
Policy payments in 1909, plus addition to policy reserve, $14,653,825.01.

Twenty Years' Growth.

	Assets	Surplus	Income	Insurance in force
1889	$3,548,080	$283,063	$1,799.543	$45,879,652
1909	64,945,610	6,159,153	22,302,391	526,945,925

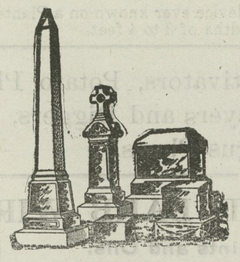
Low Premiums Annual Dividends

The Massachusetts Insurance Department has referred to the Company's methods and relations with its policy-holders as follows:

"To conserve the best interests of the present and prospective policy-holders and their beneficiaries is the one object which the officers of the corporation appear to have always in view."

H. Chester Coursey,
STATE SUPERVISOR OF AGENTS, CENTREVILLE, MD.

E. J. CLARK, State Agent,
Maryland and District of Columbia,
1041-1051 Calvert Bldg., Baltimore, Md., 24-25 Wyatt Bldg., Washington, D. C.



J. W. KIRBY, Prop.

CHESTERTOWN

Marble and Granite Works,

[Successor to A. L. Davidson.
PRICES REASONABLE.
Work Guaranteed. 20 Years Experience.
Manufacturer and dealer in all kinds of

MONUMENTAL AND CEMETERY WORK

Cemetery Posts from $1.00 up.

NOW IS THE TIME TO

Paper and Paint Your House

BE sure and get the BEST WORKMEN and the BEST MATERIAL. Don't waste good money on bad material. Masury's Paints are the best on the market. We are the sole agents for this district, and are always ready to show you sample card and quote prices.

We Will Paper Your Room for $3 and upwards,

and guarantee satisfaction or no money.

IF YOU WANT YOUR PICTURES FRAMED

call and see our selections of Moulding before going elsewhere. They are the finest in town. We can be found at the old stand, opposite the M. E. Church.

Yours for Business,

W. L. FOWLER.

HARRISON W. VICKERS, JR

ATTORNEY-AT-LAW,

Chestertown, Md.

Will practice in Kent and adjoining counties.

Rock Hall Items.

Jefferson T. Rich, aged 73, died at his home at 7 o'clock Saturday morning. Funeral was held at the house Monday afternoon, services by Rev. Northrup of M. E. Church. Mr. Rich had been confined to the house for many months. He leaves a widow and a daughter, Mrs. Alice Meeks, and three sons, Thos. A. and Willard, of Rock Hall, and Charlie, of Baltimore.

Little Clyde Maslin, who has been confined to the house for several days with the measles, is again able to be out with his little friends.

The Economic Boomerang, held at the hall of Wesley Chapel last Friday night was a grand success in every way. All local talent but was of the best selection. Walter Hadaway as the Boomerang was great, assisted by Miss Leary, caused much applause. Of the many parts of the program too much praise could not be said. The male quartette of Rock Hall rendered several selections.

An automobile from Chestertown scared a horse on the road near Rock Hall, last Sunday morning. He got to kicking and broke the splinter bar, every time he kicked he would run a large splinter in his leg until there was a large hole in his leg.

Some strenuous means should be taken to stop the youngsters from racing up and down the county roads, especially at night. The cause of this statement was the fact that while driving up to Wesley Chapel Friday night, someone ran into a carriage containing a young lady and gentleman, the lady was thrown out and badly bruised. It was no fault of theirs that the accident happened as they were on the right side of the road. We would like to hear from some one in authority on this subject.

Millington Items.

Miss Annie Power is visiting friends in Philadelphia, Pa.

Mr. Paul Comegys has added a room to his store, it is built on the lot lately purchased by him from Mr. F. A. Emory.

Miss Vic Power has had her lot in the Millington cemetery improved by a granite coping.

Miss Minnie Marshall is visiting in the city.

Mrs. Clara Amos, daughter of Mr. W. J. Porter, is ill at her home in Clayton, Del. Her father and mother are with her.

The Quaker Cemetery has been greatly improved and beautified by the erection of a new iron fence.

Mrs. Lydia Jones is with her daughter, Mrs. Clarence Turner.

Mrs. Edward Gillespie and Mrs. Thos. Sosinky spent last Sabbath with Miss Vic Power.

Rev. Mr. Moore spent Tuesday in town.

Mrs. Jas. Orem is visiting Mrs. Thos. Godwin, near Kennedyville.

Miss Grace Boyer returned to the Md. State Normal School last Saturday.

The P. E. Church will hold a festival or country store, in the hall over Mr. John Gillespie's store, Friday and Saturday, April 15th and 16th. Proceeds for benefit of the church.

Miss Nettie Hackett is with friends in Newport News, Va.

Mr. Jas. Bowers spent Tuesday in town. Miss Nellie is with friends in Crumpton.

Chesterville Items.

Emmanuel: Sunday school at 9.30, preaching at 10.30, League at 7.30. Wednesday night service at 8.

Trinity, Millington: Sunday school at 2, preaching at 3, League at 7.30, followed by address by pastor. Thursday night service at 8.

Trinity and Emmanuel Leagues are to have a fine treat on April 21st and 22d, when Rev. Chas. D. Bulla, of Baltimore, will describe the glory of the Yosemite as he saw it. For general convenience he will be in Trinity, Millington, Thursday night, April 21, and in Emmanuel, Chesterville, Friday night, the 22d. The public is invited to enjoy with the Leagues this superb treat.

Mr. D. S. Davis is in Baltimore undergoing treatment for his throat. It is unfortunate for Mr. Davis to be away from his work at this season of the year. Would it not be a good thing for the farmers about here to go to his farm for a day and help to straighten things out? This is a good chance to do the right kind of missionary work. Let some one lead the way.

They Prepared the Beds.

An amusing incident occurred last Sunday evening not a thousand miles from Chestertown. Some one near Flatland School telephoned to the home of one of the town's neighbors, and asked that they telephone to town quickly for Dr. Hines. The young ladies in the home thought that a serious accident had happened, and while some one telephoned to town, two of the ladies rushed up stairs and prepared the beds ready to receive the injured and do what they could to relieve their sufferings. They awaited developments, and finally learned to their relief that no one was hurt. It was only Jim Beck, who had had a "blow out" in one of his auto tires, and he wanted to get Dr. Hines to come out and take him home. Jim got "fixed up," however, and made the spin home in record time.

CASTORIA

For Infants and Children.

The Kind You Have Always Bought

Bears the Signature of *Chas. H. Fletcher.*

HACKETT'S GAPE CURE

KILLS THE WORM AS WELL AS THE GERM

T. C. HACKETT
REGISTERED HILLSBORO, MD.

It's a powder. The chicks inhale it. You can save your Chicks, even after they refuse to eat or drink, by using Hackett's Gape Cure. Ask your merchant for it. Price, 25c; by mail, 35c. If you wish to know more about Hackett's Gape Cure, just drop us a postal. Dealers wanted. Prices and a list of 44 jobbers for the asking. Addre

HACKETT'S GAPE CURE CO.,
Hillsboro, Md

CASTORIA

The Kind You Have Always Bought, and which has been in use for over 30 years, has borne the signature of *Chas. H. Fletcher* and has been made under his personal supervision since its infancy. Allow no one to deceive you in this. All Counterfeits, Imitations and "Just-as-good" are but Experiments that trifle with and endanger the health of Infants and Children—Experience against Experiment.

What is CASTORIA

Castoria is a harmless substitute for Castor Oil, Paregoric, Drops and Soothing Syrups. It is Pleasant. It contains neither Opium, Morphine nor other Narcotic substance. Its age is its guarantee. It destroys Worms and allays Feverishness. It cures Diarrhœa and Wind Colic. It relieves Teething Troubles, cures Constipation and Flatulency. It assimilates the Food, regulates the Stomach and Bowels, giving healthy and natural sleep. The Children's Panacea—The Mother's Friend.

GENUINE **CASTORIA** ALWAYS

Bears the Signature of

Chas. H. Fletcher.

The Kind You Have Always Bought

In Use For Over 30 Years.

THE CENTAUR COMPANY, 77 MURRAY STREET, NEW YORK CITY.

Farming Implements.

Genuine Oliver Plows, the best on the market. Full line of Twin, Spring and Disc Harrows, Best Steel Rollers with Dust Proof Boxes. Ohio and Iron Age Sulkey Cultivators, also Hand Cultivators, McCormick Binders, Mowers and Twine, Hallock Weeder, best on the market. SUCCESS MANUAE SPREADERS.

CALL ON US WHEN YOU WANT A

Top Buggy, Surrey or Runabout

POLES AND TOPS.

Our Carriage and Wagon Harness can't be beat in price when quality is considered. Our makes of

FARM WAGONS AND DEARBORNS

speak for themselves. Call on us when you want one. American Wire Fencing, also Barbed, Smooth and Poultry Wire.

Gasoline, Machine and Coal Oil.

Blacksmithing and Wheelwrighting.

All kinds of Repairing attended to promptly.

SHAFER, REDMILE & CO

KENNEDYVILLE, MARYLAND.

Insure Your Property

—IN THE—

Mutual Fire Insurance of Kent County.

During the past 13 years it has paid to its policy-holders for fire losses $80,000.00.

During the same period has returned to them in settlement of policies canceled $65,000.00.

Has now to their credit over $70,000.00.

The books of the company show that at the present the saving from insurance when policy was taken out in the years mentioned below to be as follows:

1896—Savings from.....50 to 55 per cent.
1898— " " .....50 to 60 " "
1900— " " .....45 to 50 " "
1905— " " .....60 to 65 " "

Last year the cost of Insurance was only about one half of payments made.

Applications for insurance can be made to

JAMES BRICE, Chestertown, Md.
L. C. McGINNIS, Chestertown, Md.
FRANKLIN H. RUTH, Galena, Md.
G. E. OWENS, Betterton, Md.
E. C. BOWERS, Lynch's, Md.
A. M. Kendall, Fairlee, Md.
R. W. MOFFETT, Millington, Md.
JOSEPH DOWNEY, Rock Hall, Md.
E. S. VALLIANT & SON, Church Hill.

THOMAS W. ELIASON, President.

G. B. WESTCOTT, Sec. and Treas.

If You Would Cure That Back.

You need a pleasant herb remedy called Mother Gray's AUSTRALIAN-LEAF for all Kidney, Bladder and Urinary trouble. As a regulator it has no equal, cures headaches, nervousness, dizziness and loss of sleep. At all druggists, or by mail, 50c. SAMPLE FREE. Address, The Mother Gray Co., LeRoy, N. Y.

To Break in New Shoes Always Use

Allen's Foot-Ease, a powder. It prevents tight, ness and blistering, cures Corns, Bunions, Swollen, Sweating, Aching feet. At druggists, 25c. Sample mailed FREE. Address A. L. Olmsted. LeRoy, N. Y.

Subscription the Transcript $1 per annum.

CONDENSED STATEMENT

Showing the Condition of the

Mutual Fire Insurance Company

of Chester County, Coatesville, Pa., December 31st, 1909.

Total Income during the year.....$144,216.41
Total Disbursements during the year... 161,204.73

ASSETS.

Real Estate owned by Company	$ 20,000.00	
Bonds and Stocks owned by Company	182,002.35	
Cash in Office and in Banks and Trust Companies	25,071.08	
Agents' Balances	12,162.58	
Interest due and accrued	3,640.40	
Market Value of Bonds and Stocks over Book Value	3,015.15	
Gross Assets		$245,891.56

ASSETS NOT ADMITTED.

Agents' balances due three months or more	1,964.33	
Book Value of Securities over Market Value	3,015.15	$4,979.48
Total Admitted Assets		$240,912.08

LIABILITIES.

Losses and Claims Unpaid (net)	$13,744.55	
Total Unearned Premiums	62,126.99	
Salaries, Rents, Expenses Etc.	2,472.74	
Total Liabilities		$ 78,344.28
Surplus as regards Policy-holders		162,567.80
Total Liabilities		$240,912.08
Amount at Risk in United States Dec. 31, 1909	$59,516,509.00	
Risks written in Maryland during 1909	223,535.00	
Premiums on Maryland Business in 1909	1,145.42	
Losses Paid in Maryland in 1909	8.38	
Losses Incurred in Maryland in 1909	8.38	

STATE OF MARYLAND,
Office of the STATE INSURANCE DEPARTMENT,
BALTIMORE, January 25, 1910.

I hereby certify that the above is a true abstract, taken from the Annual Statement of the Mutual Fire Insurance Co., of Chester county, for the year ending December 31, 1909, now on file in this Department.

BENJ. F. CROUSE,
Insurance Commissioner.

apr9-4t.

Prof. G. F. THEEL, 535 North Sixth St. Philadelphia, Pa. "Ein Deutscher Arzt." Only German Specialist. The GERMAN TREATMENT the only guaranteed cure for Specific Blood Poison others can't cure. All Private Diseases, Excesses, Abuses, Weaknesses, Nervous Debility, Lost Manhood, Drains, Losses, Varicocele & Stricture, (no cutting) Kidney & Bladder, Small Shrunken Organs. 43 years practical & 6 years hospital experience in Germany. Send for Book, tells all, exposing City & Country advertising frauds. Secrecy guaranteed. Mail treatment. Call or write.

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