orty-Eighth Annual Statement. Year Ending December 31, 1910.

LARGEST—STRONGEST MASSACHUSETTS COMPANY.

John Hancock

MUTUAL

Life Insurance Company

of Boston, Massachusetts

Assets	$72,656,258.96
Liabilities	65,940,462.61
Unassigned, or Safety Fund (*Massachusetts Standard*)	$ 6,715,796.35
Unassigned, or Safety Fund (*New York Standard*)	7,262,611.22

Insurance in Force $570,838,770.00.

SUMMARY OF TWENTY YEARS' PROGRESS.

	December 31, 1890.	December 31, 1910.
Assets	$3,967,910.00	$72,656,258.96
Income	2,180,022.00	23,823,089.25
Unassigned or Safety Fund	341,806.00	6,715,796.35
Insurance in Force	55,803,940.00	570,838,770.00

SOME 1910 STATEENT RECORDS.

Increase of Income over 1909	$1,520,697.94	or 6.8 per cent.
Increase of Assets during 1910	8,096,747.21	or 12.5 per cent.
Increase of Unassigned or Safety Fund (Massachusetts Standard)	556,643.77	or 9. per cent,
Increase of Policy Payments	924,063.38	or 11. per cent.
Increase of Insurance in Force	43,892,845.00	or 8.3 per cent.

The total amount invested during 1910, including amounts loaned to policyholders, was $10,511,447.84, secured on an average rate of 5.12%.

In considering this remarkable achievement, remember that the John Hancock operates only in seventeen states.

LOW PREMIUMS—ANNUAL DIVIDENDS.

Don't fail to see the new 18-Payment Life rates of the JOHN HANCOCK before taking your insurance. They are less than the 20-Payment Life rates of many companies.

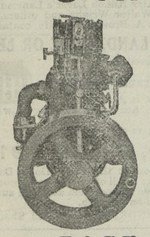
E. J. CLARK, State Agent,
Maryland and District of Columbia.
1041-1051 CALVERT BUILDING, BALTIMORE, MARYLAND.

S. CHESTER COURSEY,
STATE SUPERVISOR OF AGENTS, CENTREVILLE, MARYLAND

THE ORIOLE MARINE ENGINE

GET NEW PRICES ON

Built in Baltimore—Running Everywhere



BEFORE YOU BUY an engine for your WORK BOAT or LAUNCH, send for our 1911 thirty-two page Catalogue.

IT TELLS HOW the FISHERMEN, OYSTERMEN and Boat users can get the largest, most powerful, economical and lowest priced engine of its dimensions, that money can buy.

PAGE ENGINEERING CO.
115-121 E. York Street BALTIMORE, MD.

Frank A. Roeder

—WITH—

LIKES, BERWANGER & CO.
8, 10 & 12 E. Baltimore St.,
Baltimore, Md.

CLOTHIERS,
TAILORS,
FURNISHERS.

HOUSE-CLEANING TIME

is Near at Hand

AND YOU WILL NEED A NEW

MATTING and WALL PAPERS

We have one of the largest and richest assortments of Wall Papers we have ever carried, and our assortments of Mattings is unsurpassed in the county. All the latest designs in Wall Paper and Mattings. Also all other needed articles in

Furniture and Household Goods.

We have an Expert Paper Hanger who will treat your walls and paper your rooms with neatness and promptness.

John Bartley

Chestertown, :: Maryland.

HORSE NOTES.

The writer had a pleasant interview with Mr. John F. Mallalieu, the genial and competent trainer in charge of Worton track. Mr. Mallalieu is one of the most capable trainers of horses in the State and he has trained and successfully driven some of the fastest trotters and pacers seen on the popular half mile tracks. Mr. Mallalieu is pleased with his opportunities at old Worton track. He sees a bright future there and with the earnest co-operation of the Worton Drivers Association, he is making the old track assume much of its one time prominence. The course has been put in first class shape, which means much to horses in training. The water and stabling are good, and Mr. Mallalieu has in training at present ten head and some very promising and highly bred green horses. There is not a record horse at the training plant. So it is up to Mr. Mallalieu as trainer, with the assistance of Mr. Dixie Evans, of Sudlersville, and the co-operation of the Driving Association to develop some youngster that may prove a credit to Kent or old Queen Annes county. The following horses are in training at the course:-

KENT COUNTY.

Etta Adbert, 3 years old trotter, sire Adbert 2.26¾, dam Mark Belle. Owned by Mr. Frank C. Miller, of Kennedyville.

Boxwell, Jr. 6, years old, trotter, trial in 2.22. Sire Boxwell, owned by Mr. H. M. Matthews. This fine horse is advertised at public sale next Wednesday at Worton.

Black Stallion, sire Cresent Wilkes, dam by Belton, owned by Mr. B. P. Waters, Galena.

QUEEN ANNES COUNTY.

David B., pacer, sire Belton 2.17¼, dam Busy Bird, owned by Col. Albert Story.

Bell Boy, pacer, bay stallion, sire a son of Belton, dam a daughter of Rea Wilkes; owned by Mr. Harry D. Massey, Church Hill.

2 year old sorrel colt, sired by Picknell 2.15¼, dam by Belton 2.17¼, owned by Mr. W. Irving Walker.

2 year old filly, pacer, very clever, some speed, sire Barnett B. 2.06½, dam Elsie G. 2.16¼; owned by Dr. Foster Sudler, Sudlersville.

Lady Dewey, 3 year old bay mare, trotter, sire Admiral Dewey 2.04¼, dam Lady Lou, trial 2.18¼.

Also No. 2, 4 year old pacing filly, bay mare, sire Melodious Chimes, 2.15¼, dam Nunnery, grand dam Allie Nun, the greatest show ring mare the world has ever known. These fillies are owned by the very successful breeder, Mr. James Merrick, of Sudlersville.

Queen Marie, bay pacing mare, sire Russell B., 2.21¼, dam by Denton Russell; owners Jarrell and Cannon. This mare raced a little last season, and very consistently.

It may be of interest to state that Mr. Mallalieu was a printer's "devil" for three years, and he therefore knows how to put his valuable information in shape for the printer's use. The association is arranging for a big matinee at the track in the near future, and the public will then be able to get a line on some of the future race winners.

Aaron Tyson, the well-known trainer, who is located at the Horse Show grounds, Wilmington, Del., has 16 head of trotters and pacers in training. The list comprises: Lady Bess, 2.15¼; Hertha, matinee record 2.15¼, last season's cup winner; Direct Vista, green trotter, a full sister to Direct View, 2.08¼; Elsie L., 2.09¼; Rosewood, Denton B., King Bee, 2.17¼; Dude Chimes.

The spring meeting at the Gentlemen's Driving Park, Baltimore, to be held in June, promises to be one of the most successful in the history of that popular course. Some of the fastest horses in the country are now in training at the course, and they will be entered in the speed contests.

That fine bay colt which Mr. Townsend Anthony is driving is by Belton out of an Orange Blossom mare. He is very handsome and shows signs of considerable speed. Mr. Anthony sent his handsome sorrel horse to Baltimore last week to be sold. He asked $250 for him.

Mr. John E. Pennington, agent for the Baltimore Life Insurance Company, is driving one of the handsomest colts seen hereabouts this spring. His entire outfit is an attractive one.

Mr. Edmun Hurtt, of Locust Grove, always attracts considerable attention when he drives his pair of handsome roadsters to town hitched to his rubber tire runabout.

Is the TRANSCRIPT doing anything to improve the horse flesh of the county? If so, sustain it, and give us your aid.

How is This Menu?

Mr. and Mrs. George French and his secretary, Miss Reba Davis, who attended the big banquet at the Hotel Richardson, Dover, Del., to the superintendents and agents of the Prudential Life Insurance Company on Friday evening last, as noted in our last issue, brought home with them the dainty menu card which contained the delicacies served. The menu was:

Little Neck Clams, on shell
Bouillon, en Tasse
Radishes Salted Nuts Cucumbers
Soft Shell Crabs, Sauce Tartare
Potatoes Saratoga
Spring Chicken, Bourgeoise
Asparagus on Toast
Bermuda Potatoes Buttered Beets
Raspberry Sherbert, Nabisco
Crab Salad, en Coquille
Maryland Biscuits Petit Fours
Club Cheese
Mints Coffee Cigars

The banquet was served in splendid style by the hotel management, and the Chestertown party returned on Saturday safe and sound.

Fair Exchange.

A New Back for an Old One. How it Can be Done in Chestertown.

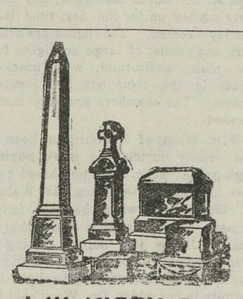
The back aches at times with a dull indescribable feeling, making you weary and restless; piercing pains shoot across the region of the kidneys, and again the loins are so lame to stoop is agony. No use to rub or apply a plaster to the back in this condition. You cannot reach the cause. Exchange the bad back for a new and stronger one.

Chestertown residents would do well to profit by the following example.

James H. Thomas, machinist, 244 Prince George St., Annapolis, Md., says: "For years I suffered from lumbago which was no doubt brought on by heavy lifting. My back often became very weak and ached so severely that I could not rest well. In the morning on arising I was sore and lame and any stooping caused sharp twinges to dart through my back. A frequent desire to pass the kidney secretions annoyed me greatly and I hardly ever had a well day. Seeing Doan's Kidney Pills highly recommended, I procured a supply and after I had used four or five boxes, I was in good health. I can praise Doan's Kidney Pills highly in return for the great benefit they have brought me."

For sale by all dealers. Price 50 cents. Foster-Milburn Co., Buffalo, New York, sole agents for the United States.

Remember the name—Doan's—and take no other.



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.

We are located on Cross street at the old H. J. Marble Yard, and we are now

READY FOR BUSINESS.

GIVE US A CALL. PROMPT SERVICE.

INDIAN TAR BALSAM

the one remedy that really cures a cold.

A superior preparation, compounded with rare skill, under the supervision of experienced chemists.

Coughs, Colds, Grip, and similar troubles quickly disappear after a few doses.

Small and palatable doses, quick and sure results.

Unconditionally guaranteed. Your dealer will refund your money if it fails.

TRY IT.

25 CENTS EVERYWHERE.

Indian Tar Balsam Co.
BALTIMORE.

LUMBER

Jas. E. Woodall, Jr.,
GEORGETOWN, MD.

Dealer in all kinds of Lumber and Building Material, including

Mill Work
Fencing Material
Galvanized Iron Roofing
Cement, Lime
Hair, Bricks, &c.

Having had a number of years experience with the late Captain Andrew Woodall, we feel confident that we can give satisfaction, and respectfully ask a share of your patronage.

Jas. E. Woodall, Jr.

JAMES W. JEROME. J. K. B. EMORY.

—WITH—

STEVENS BROTHERS,

GRAIN, FRUITS AND PRODUCE,
COMMISSION MERCHANTS,

226 S. Charles Street, Corner Camden Street,
Baltimore, Maryland.

Grain Salesmen—R. Nelson Stevens, J. K. B. Emory, James W. Jerome. Fruit and Produce Salesmen—John L. Corson, Thomas Caddell, C. H. Norris, Antonio Ottaviano. All under the personal supervision of R. Nelson Stevens.

We have the best possible facilities for handling shipments of Grain, Fruits and Produce.

References:—Merchants National Bank of Baltimore and all Commission Agencies.

Very truly yours,
STEVENS BROTHERS.

STANDARD KEEPER'S NOTICE

To Store-Keepers, Mills, Dairymen and Oyster Venders

That I Have Been Appointed Inspector of all

WEIGHTS AND MEASURES

and as the law compels me to inspect such Weights and Measures and see that they come up to the State of Maryland Standard, I will call on each for inspection in the third week in May, 1911, as follows:

MONDAY, MAY 15th—Still Pond, Locust Grove, Kennedyville, Galena and Sassafras.

TUESDAY, MAY 16th—Golts, Massey, Millington, Chesterville, Crumpton and Morgnec.

WEDNEDAY, MAY 17th—Chertertown.

THURSDAY, MAY 18th—Pomona, Lankford, Edesville, Piney Neck, Rock Hall, Sandy Bottom, and Fairlee.

FRIDAY, MAY 19th—Melitota, Worton, Lynch, Betterton and Coleman.

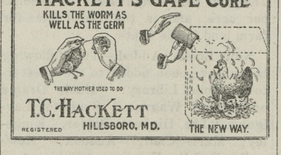
SATURDAY, MAY 20th—Mills and Dairymen.

All persons are notified to have same prepared for inspection.

a29-tf. JOHN DEMPSEY, Inspector.

HACKETT'S GAPE CURE

KILLS THE WORM AS WELL AS THE GERM



IT'S A POWDER

The chicks inhale the dust. 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 by mail, 35c. Dealers wanted. Prices and a list of 47 jobbers for the asking. Address, HACKETT'S GAPE CURE CO., Hillsboro, Md., Dept. 8. Apr. 1-2m.

IMPORTANT NOTICE!—Hackett's Gape Cur was the first and only reliable Gape Cure put up in powder form to be inhaled by young poultry for the cure of gapes. The wonderful success of this remedy has caused many WORTHLESS IMITATIONS.

Insist on having the ORIGINAL HACKETT'S GAPE CURE. Substitution means failure.

The Stam Drug Co.

A Fresh Supply of

LANDRETH'S

and

FERRY'S

GARDEN SEED

ONION SETS,

SWEET PEAS, NASTURTIUMS,
and all kinds of

Flower Seed.

Call and inspect our stock.

The Stam Drug Co.

Plumbing & Machine Work

Executed in a Skillful Manner in Every Detail Steam and Hot Water Heating. Pipe an Pipe Fittings, Plumbing Materials, Bath Tubs and Sanitary arrangements. Also Rubber Hose and Hose Fittings.

Wind Mills and Pumps, Every Description

Special attention to

REPAIRING ENGINES AND BOILERS

Also BICYCLES REPAIRED.

FRANK M. MILLER,
Chestertown, Md

W. B. Stafford,

Farmer's Shed and Feed Stable

ON CROSS STREET, CHESTERTOWN.

I am prepared to care for teams, water and feed in a saisfactory manner.

Those wishing to drive in and hitch, I will look after their teams while in town for only a dime.

I have plenty of shed room for carriages.

Yours to please,
m-15. W. B. STAFFORD

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. W can be found at the old stand, opposite the M Church.

Yours for Business,

W. L. FOWLER.

HARRISON W. VICKERS, JR.

ATTORNEY-AT-LAW,

Chestertown, Md.

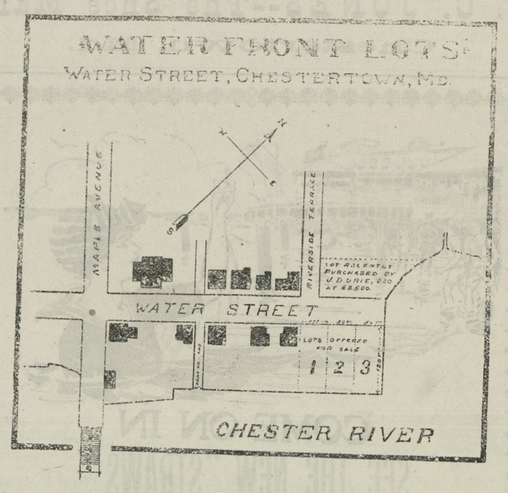
Will practice in Kent and Queen Annes Counties

Best Building Lots in Chestertown

AT REASONABLE PRICES.

NO BUILDING SITE quite equals a water front lot. These lots are on the northwest side of the beautiful Chester River, affording a delightful southwest breeze off the water.

They are within several minutes' walk of the business section of Chestertown; in a desirable and beautiful section. See the below diagram. "Sewerage" system, no dust. Boating advantages only possessed by Water street lots. No. 1 having been sold, Nos. 2 and 3 are offered for sale. When you examine these lots they speak for themselves.



NO. 594—142 Acres, Kent County, near school and stores, 3 miles from church, 6½ miles from wharf and railroad station; orchard of 1,000 peach trees in bearing, 1,000 pear trees 4 years old, 200 apple trees in bearing., cherries, mulberries, quinces, asparagus patch 3 years old, 2 acres gooseberries, grape vines, etc. Improvements: 6-room dwelling, excellent well of water, large and newly built cutbuildings, 8-stall stable, 14 cow stall stable, granary capacity 2,000 bushels, corn crib 800 bushels capacity, hay loft 100 tons, 60-foot cow shed, 52-foot sheep shed, good carriage house, wagon shed, hog pen, chicken house. Farm well fenced. The land lies reasonably level. Price $9,000.

NO. 582—240 Acres from Rock Hall to Tolchester, Kent county; beautifully located on water; 25 acres in timber, large peach orchard and also pear orchard. The farm has superb creek which has outlet into Chesapeake bay, ideal for boating and abounding in oysters, fish, etc. Near steamboat wharf, close to town of 1500 population. The farm is well fenced and is a medium soil. The improvements consist of a 12-room frame dwelling in good repair, cemented cellar, porches, usual outbuildings, well and spring water. 5-room tenant house and poultry houses. $7,300.

NO. 550—170 Acres, Kent County; 120 acres under the plow, balance pine, oak and chestnut, the land is high and medium loam, easy to till and very productive. Divided into four fields, fairly well fenced; 2½ miles from Railroad Station, and near wharf, Baltimore and Philadelphia transportation. Close to school, near village; 8-room dwelling, first-class repair, lawn, shade, etc. No. 2 dwelling with shade; suitable for tenant house. The farm backs on creek, which abounds in fish. Barn with corn cribs 36x24, 12-stall stable, wagon shed, carriage house etc. Grapes, pears, apples, 1½ acres asparagus, The neighborhood is desirable. The farm is a bargain at $7,500.

NO. 486—217 Acres, Kent County; 90 acres in timber, oak, gum, pine and chestnut, balance under plow; near school, church and stores. 7-room frame dwelling in fair repair, outbuildings in poor condition. Running stream through farm, fairly well fenced. 3 miles from Railroad station and 2 miles from wharf. Only $6,100.

NO. 593—202 Acres; the best land in the best section of Kent; fair buildings, land lies level, loam soil, red clay subsoil, easy to till, extremely productive. Worth $70 per acre, but will sell for $12,500.

NO. 578—121 Acres, Kent County; Divided into 4 fields, dwelling is frame built out of white pine, nicely arranged 4 rooms first floor, 8 rooms second floor, halls, 2 porches, cemented cellar, shingle roof, wind mill supplying water to dwelling and outbuildings. Large barn 24x40, carriage house, implement shed, cow stable, stable for 8 head of horses. All outbuildings good as new. Near wharf, 4 miles from Railroad Station. Beautiful shade, fine keiffer pear orchard, apples, gooseberries. Near school, telephone, R. F. D. Improvements are worth price of farm. Price $7,000.

NO. 578—106 Acres tillable, 20 acres chestnut timber, orchard of peaches, apples and pears. Beautifully situated on Chester river. 6-room frame dwelling in fair repair, tenant house, stable, barn, etc., carriage house, all in good repair. Near school, the water abounds in fish, oysters, etc. A splendid water front home. Price $3,8000.

NO. 580—130 Acres, Kent County. The best water-front farm at the money in Maryland. All the land is tillable, and the soil is kind and rich. Has about 200 pear trees, 25 apple trees. Beautifully located on Chester River right at Quaker Neck Wharf. 8-room frame dwelling, shade, fine drinking water from well. Stable, barn and sheds in good repair. Land produced this year 25 bushels wheat per acre. Unsurpassed in convenience. Desirable neighborhood and one mile from school. Near church and stores, R. F. D. Price $7,500.

J. Waters Russell,

Real Estate Broker,

Chestertown : : Maryland

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