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.

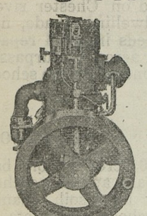
Don't fail to see the new 18-Payment Life rates of the JOHN HANCOCK before taking your insurance. They are less than the 20-Payment Life rates of many companies.

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 GET NEW PRICES ON ORIOLE MARINE ENGINE

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

STARR CHAPEL DEDICATED.

Rev. Dr. F. T. Little Preaches the First Sermon in the New Edifice.

A dual celebration marked the opening of the new chapel of the Starr Methodist Protestant Church, Garrison and Mount Alto avenues, Walbrook, Baltimore, Sunday. The first service in what promises to be one of the most largely attended churches in that vicinity began Sunday morning, when Rev. Dr. F. T. Little, of Chestertown, Md., and a former pastor of Starr Church, preached the first sermon in the new chapel. At 3.30 o'clock in the afternoon the cornerstone of the edifice was laid by the pastor, Rev. G. W. Haddaway, and addresses were made by Rev. Dr. T. O. Crouse, pastor of North Baltimore Methodist Church, and Rev. Dr. J. S. Bowers, pastor of Alnutt Memorial Methodist Prote-tant Church. At 8 o'clock Sunday evening the dedication services were held and the sermon was delivered by Rev. W. M. Strayer, of Rochester, N. Y., who is also a former pastor of Starr Church.

Special music, under the direction of W. F. Spangenberg, was rendered at all of the services. The congregation was greatly swelled by a large number of persons residing near the new location of the church, who attended service and inspected the new edifice. The ceremony of the cornerstone laying had been set for last winter, but was postponed owing to the bad condition of the roads at that time.

WINDOWS DONATED.

At the opening service in the morning announcement was made of the donation of windows in memory of the following deceased members of the congregation: Mrs. Clara Spangenberg, J. W. Insley, Howard Littleton, Thomas W. Wootton, Alfred Betton, Starr Merrick Haddaway, Miriam Heckrotte and Guy L. Rice. Among the present living members who have donated windows are Mr. and Mrs. W. W. Smith, Mr. and Mrs. R. S. Greene, Mr. and Mrs. Sidney Bouis, Mr. and Mrs. Clement Beikirch, Klein and Milderd Haddaway, Wilbur and Leah Brown, Vernon Smith, Mildred Smith, W. T. Leckliter, Miss Ida Belt, James W. Chapman, G. H. Winbigler, Miss Helen Bankhead, John Wirth, Miss Minnie Wirth and Miss Annie Stewart.

The Christian Endeavor Society, the Sunday school and the Junior Department also donated windows. The officers of the church follow:

Trustees—G. W. Haddaway, W. W. Smith, Stephen Bouis, Jr., W. H. Kelley, R. S. Green, James Chapman, Milton Henkle and W. F. Spangenberg. Stewards—G. A. Wicks, W. H. Chapman, O. C. Workman, Ernest D. Briscoe and Clarence Bowen. Sunday school superintendent, W. F. Spangenberg; president Ladies' Aid Society, Mrs. Ida V. Stubbs; president Ladies' Missionary Society, Mrs. R. S. Greed; president Deaconess Circle, Mrs. Lucy Caldwell; leader of church choir, W. F. Spangenberg; director of Sunday school music, G. A. Wicks. Building Committee—G. W. Haddaway, W. W. Smith, Stephen Bouis, Jr., W. H. Kelley, R. S. Green, James Chapman, Milton Henkle and W. F. Spangenberg.

AN OLD CONGREGATION.

Starr Church, which has been located on South Poppleton street, between Lombard and Pratt streets, for many years, was moved to Walbrook because a large number of members of the congregation have moved their homes to that section and others have expressed a desire to do the same. The congregation has been gradually growing smaller for years, and it was believed that the new location would offer a much broader field. Last fall the building committee was elected and they picked the present site. The committee also decided to build the chapel first and to hold services there until the Poppleton street property had been disposed of, after which the main edifice will be erected beside the chapel.

The chapel, which is of Beaver Dam marble, is 44 by 66 feet and contains a main floor and gallery. The gallery runs around three sides of the building and will seat about one hundred persons. The main floor will seat two hundred and fifty persons.

Starr Church was founded in 1863, largely through the efforts of Mr. Wesley Starr, a wealthy snuff dealer, who donated most of the money required for the edifice. At that time Mr. Starr was a member of the old Greene street Methodist Protestant Church, which still stands on the southeast corner of Lombard and Greene streets, but which is now used by the University of Maryland as a lecture hall.

PECULIAR RESTRICTIONS.

Many peculiar restrictions were placed upon Starr Church by its founder. One of these stipulated that the male and female worshippers could not sit together and separate seats were provided for them. Another set forth that no instrumental music was to be rendered in the edifice at services and the old-time method of lining the hmyns by the pastor was to be used always. Most of these restrictions were removed, however, last spring, when through a special ruling of the courts the property was placed in the hands of the church for the congregation.

The first pastor of the church was Rev. Dr. W. S. Hammond. Dr. Hammond remained several years, when he was succeeded by Rev. Dr. Francis Walter, who in turn was followed by Rev. Dr. J. B. Jones, Rev. Dr. William Strayer, Rev. Dr. J. R. Nichols, Rev. [illegible] erland and Rev. Dr. C. H. Littleton. Rev. Dr. F. T. Little followed Dr. Littleton and for thirteen years remained pastor of the church. He was succeeded by Rev. Dr. G. W. Haddaway, the present pastor, who has been the pastor for almost ten years.

Until the last few years Starr Church had one of the largest congreations in the city, but the members gradually left for the newer sections of the city.

Kennedyville Items.

The new canning factory of Mr. Howard Baldwin, with concrete foundation and cement floor, and to be completed with all modern improvements, on the suburbs of Kennedyville, is progressing, under the management of Mr. L. A. Pennington, as builder.

The new picket enclosure around the Methodist Potestant Parsonage yard, is nearing completion. The next thing in order will be the painting. The material is first class, with locust posts, Georgia rails, and cypress pickets.

Sunday was Holy Communion Sunday for the M. P. Church, and a large number re-consecrated themselves to God at the church altar.

Sunday the 18th of the present month has been fixed for the Children's Day Services in the M. P. Church, with appropriate sermon for 10.30 A. M. and the programme of music and recitations for 8 o'clock in the evening. Superintendent Mr. John Medders.

The recent refreshing showers of rain have made glad the hearts of our people, while the gardens and crops have been wonderfully refreshed. The Junior Service of the C. E. Sunday afternoon was unusually interesting, with the object lesson on the twelve spies sent over to see "the good land beyond the Jordan," in the time of Moses. Each of the twelve Junior spies bore a flag or banner as they marched around the church to the time of music, with one of the Juniors, Miss Blanche Scottun at the organ. Caleb and Joshua, and the two of twelve bearing the great cluster of the "grapes of Eshcol" were represented, while the pastor, Mr. Mullineaux, had charge, explaining to the children the interesting history, and calling upon all to imitate and emulate the two brave ones, Caleb and Joshua.

Still Pond Notes.

Mrs. Lavinia Harper spent Monday in Baltimore.

Mr. and Mrs. Harry Watkins, of Rock Hall, spent Sunday with her father, Mr. Wm. Capps.

Mrs. Georgia Morris is visiting her daughter, Mrs. Bessie Allston, in Wilmington.

Mr. Hiram Reynolds and interesting little daughter, Edna, of Townsend, spent Sunday with Rev. and Mrs. John Beauchamp.

Miss Lillias Walter spent Sunday at the home of Mr. and Mrs. Sam'l Moffett, Cecilton.

Mr. Lemont Hackett and Mr. C. W. Sherlock, of Baltimore, spent Sunday at the home of his parents, Mr. and Mrs. A. J. Hackett.

Mr. Charles Severson, of Baltimore, spent part of the past week with his father, Mr. James Severson.

Rev. J. H. Beauchamp visited his daughter, Mrs. Hiram Reynolds, at Townsend on Tuesday.

Mr. Wm. Ford spent Sunday with his uncle, Mr. Samuel Moffett, Cecilton.

Mr. Arthur Bacon, of Chestertown, visited our town on Sunday.

Mr. Herbert Ford, of Black's, visited at the home of Mr. and Mrs. Edward Ford Sunday.

The Still Pond base ball team crossed bats with the Worton team on Monday, and Still Pond came out victorious, 8 to 0. "Still Pond is all right."

Quite a number from our town attended the matinee at Worton on Monday. The racing was all O. K.

Still Pond Farmers.

The Still Pond Farmers Club met at the home of Mr. and Mrs. A. L. Harris Thursday of last week. A very interesting meeting was held, and among the questions discussed were: "Is the United States getting any benefit from the Philippine Islands?" "What to do with three-year-old Timothy Sod before planting in Corn?" Also, "What the Club thinks of the condition of wheat compared with other years?" The ladies were very much interested in the hostess' young chickens, she having 800 in number, from frying size down and every one looking so healthy. Mr. L. Harris Crewe joined the club. The club then adjourned for the summer months to meet at Mr. Leonard Price's the last Thursday in September. Among those present were: Mr. and Mrs. J. R. Jarrell, Mr. and Mrs. James S. Harris, Mr. and Mrs. E. B. Pennington, Rev. and Mrs. Beauchamp, Mr. and Mrs. Leonard Price, Mr. and Mrs. Robert R. Hill, Mr. and Mrs. Samuel Roseberry, Mr. and Mrs. Willlam Bonwill, Mr. and Mrs. William Price, Mr. and Mrs. Harry Redding, Mr. and Mrs. John Bennett, Mr. and Mrs. William Medders, Mrs. Kate Crewe, Mrs. Daniel Hill, Mrs. James Weer, Mrs. Venie Harper, Mrs. John Parrott, Mrs. Carson Harris, Mrs. M. Franklin, Mrs. F. Cornelius, Miss Jessie Crewe, Mr. Harris Crewe.

CASTORIA
For Infants and Children.
The Kind You Have Always Bought
Bears the Signature of Chas. H. Fletcher.

Crying For Help.

Lots of it in Chestertown But Daily Growing Less.

The kidneys cry for help.

Not an organ in the whole body so delicately constructed.

Not one so important to health.

The kidneys are the filters of the blood.

When they fail the blood becomes foul and poisonous.

There can be no health where there is poisoned blood.

Backache is one of the first indications of kidney trouble.

It is the kidneys' cry for help. Heed it.

Doan's Kidney Pills are what is wanted.

Are just what overworked kidneys need.

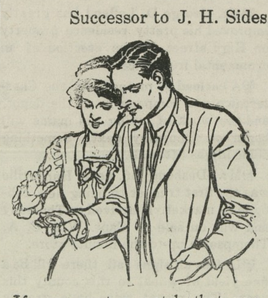
They strengthen and invigorate the kidneys; help them to do their work.

Mrs. Louisa D. Baker, 429 S. Governors Ave., Dover, Del., says: "I willingly recommend Doan's Kidney Pills. They were used in my family for a long-standing case of kidney trouble and brought a cure, after other preparations had failed to even give relief."

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. S. KREEGER,
JEWELER,
Successor to J. H. Sides.



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Waltham Watch

The Waltham has been awarded highest honors at every International Exposition and has taken every Gold Medal offered in America since 1875.

"It's Time You Owned a Waltham."

Don't buy a watch before talking with us. Complete assortment of Waltham Watches in all grades.

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Chestertown, Maryland.
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DEALER IN
Harness, Collars, Saddles,
Fly Nets, Lap Spreads, Neck Nets, Harness and Machine Oils, Etc.
Repairing Harness a Specialty.
Practical Harness Maker,
MILLINGTON, MD.

COW PEAS AND MILLET.

3000 Bushels of Cow Peas. 1000 Bushels Chattanooga Golden Millet. The finest qualities, the best prices. Germination the highest. Why not grow your own hay? Better hay and better soil improver than Cow Peas does not exist. As sure crop as the bond of the government. Your orders solicited.

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All Seeds for all Purposes. Seeds, not Weeds.
Georgetown, Delaware.

Stewart Fruit Company,
of Baltimore City, Md.,
118 & 120 E. Pratt street.
COMMISSION FRUIT AND PRODUCE SHIPPERS AND JOBBERS.
Highest market prices. Returns same day.
Fruits, Berries, Melons, Vegetables, Poultry, Eggs, Live Stock, Furs, Hides, Country Produce, Oysters, Grain, Hay, Marsh Grass.
Shippers are invited to visit our new store.
Largest Fruit and Produce House in Baltimore.
Reference—National Bank of Commerce, Bradstreet or Dun.
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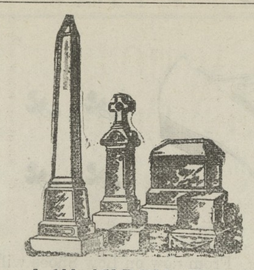
Attorney-at-Law,
Chestertown, - Maryland

AUTOMOBILE FOR SALE.

AUTOMOBILE FOR SALE, $350; good running order, all recently overhauled, top, lights, Goodrich tires. Will demonstrate at any time.
J. WATERS RUSSELL.



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CHESTERTOWN
Marble and Granite Works,
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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.

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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.

DATES OF SITTING OF THE BOARD OF CONTROL AND REVIEW.

NOTICE TO ALL TAX-PAYERS:

The County Commissioners sitting as a Board of Control and Review, under and by virtue of Chapter 300, Acts of 1910, hereby give notice to all Tax-payers of Kent county, Maryland, that it will sit as a Board of Control and Review, beginning

On MONDAY, OCTOBER 31st, 1910,

at 10 o'clock A. M. to 3 P. M., at the office of the County Commissioners in the Court House, in Chestertown, and continue to sit each Wednesday, Thursday and Friday of every week thereafter, until the business of the Board is completed or until otherwise notified.

The Seventh District will first be taken up and disposed of, and the Fifth, Sixth, First, Second, Third and Fourth, in ordered named.

BY ORDER OF THE BOARD,
SAMUEL HICKS, Clerk. o8-tf.

Jos. N. Wheatley & Co.
Chestertown, Md.

J. Waters Russell. Jos. N. Wheatley.

The Best Insurance
BECAUSE { THE BEST COMPANIES / THE BEST ATTENTION.
JAMES W. JEROME, J. K. B. EMORY.
—WITH—
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GRAIN, FRUITS AND PRODUCE,
COMMISSION MERCHANTS,
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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.

HARRISON W. VICKERS, JR.
ATTORNEY-AT-LAW,
Chestertown, Md.

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.

Summery Suggestions!

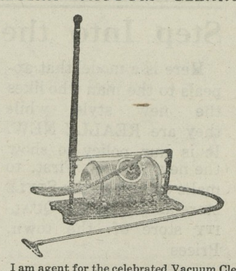
The things you need for hot weather.

TALCUM POWDER, FOOT POWDER,
COLD CREAM,
SKIN LOTION, TOILET WATER,
SPONGES,
SOAPS, PERFUMERY,
—AND—
ICE COLD SODA

ALL THESE MAY BE HAD AT

Stam's Drug Store.

REGINA VACUUM CLEANER.



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Throw away the broom and get something that will clean your carpets, your wall paper and even your clothes.

It sells for $20 complete. Try one. I will hire the Cleaner at the rate of $1 per day. For particulars aply to

FRANK C. TURNER Agent,
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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.
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Farmer's Shed and Feed Stable
ON CROSS STREET, CHESTERTOWN.

I am prepared to care for teams, water and feed in a satisfactory 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. We can be found at the old stand, opposite the M. E. Church.

Yours for Business,
W. L. FOWLER

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