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.

Forty-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 STATEMENT 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,

STAT SUPRVISOR OF AGNTS, CENTREVILLE, M AR YLAND

IN THE SUMMER TIME!

Everyone is anxious to have a first-class team. One of the best guarantees of an even gaited horse is in the

SHOEING

and one of the most necessary things about a good Carriage is the

WHEELWRIGHTING

SAMUEL HICKS is the man who can DO BOTH JOBS to the satisfaction of a large patronage.

Bring your Horses here.

SAMUEL HICKS,

The Horse Shoer and Wheelwright.

FOR RENT.

The Office and Dwelling combined on High street, formerly occupied by Dr. Charles P. Gilpin, is for rent. This property may be used very conveniently as a store room and dwelling combined. For particulars, apply to

MRS. M. E. STUART,
jy22-tf. Chestertown, Md.

WILLIAM W. BECK,

ATTORNEY-AT-LAW

CHESTERTOWN, MARYLAND.

ffice on Court Street.

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

Subscription to the Transcript $1.00 per annum.

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.

Md., Del. & Va. Ry. Co.

CHESTER RIVER LINE.

SUMMER SCHEDULE

In effect July 3rd, 1911, from Baltimore.

Steamer will leave Baltimore, Pier 7, Light St. Wharf, Tuesday, Thursday and Saturday, 1.00 P. M., weather permitting, for the following points: Rock Hall, Queenstown, Bogles, *Spaniard's Point, Cliffs, *Indiantown, *Ashland, Quaker Neck, Booker's, *Riverside, Rolph's, *Piney Grove, arrive Chestertown 7.30 P. M.

*Stops on Signal.

Returning, steamer leaves Chestertown for Baltimore, Monday, Wednesday and Friday at 7.00 A. M., weather permitting, stopping at the above landings, arriving in Baltimore about 1.00 P. M.

Steamer will leave Baltimore, Pier 7, Light St., weather permitting, Monday, Wednesday and Friday at 6.00 P. M., stopping at: Bogle's, Cliffs, *Indiantown, *Spaniard's Point, Quaker Neck, Booker's, *Riverside, Rolph's, *Piney Grove, Chestertown, Buckingham, Spry's, Deep Landing, Crumpton.

*Stops on Signal.

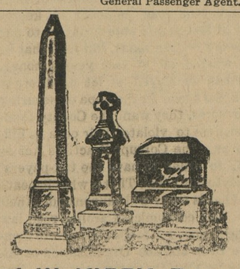
Returning, steamer will leave Crumpton, weather permitting, for Baltimore, Tuesday, Thursday and Saturday at 2.00 P. M., Chestertown 5.00 P. M., stopping at the above landings.

Steamer leaves Baltimore, Pier 7, Light St., Monday, Wednesday and Friday at 4.00 P. M., weather permitting, for Rock Hall.

Returning, steamer will leave Rock Hall for Baltimore, weather permitting, Tuesday, Thursday and Saturday 5.00 A. M., arriving in Baltimore 10.00 A. M.

This time-table shows the times at which steamers may be expected to arrive at and depart from the several wharves, but their arrivals or departure at the times stated is not guaranteed, nor does the Company hold itself responsible for any delay or any consequences arising therefrom.

WILLARD THOMSON, General Manager. W. H. BROWN, Agent, Balt
T. MURDOCH, General Passenger Agent.



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

Insurance

Best Companies,

LOWEST

Currant Rates.

James G. Beck,

HAVING PURCHASED THE

Undertaking Business

OF JOHN N. DODD,

I am prepared to attend and direct funerals for those that need MY SERVICES at reasonable rates also to MEET bodies for burial coming from CITY at any points on WATER or by CARS.

Yours Respectfully,
CHAS. L. DODD.

Dr. H. C. HUGHES, Dentist.

Local anaesthetics used in extracting. Crown and Bridge Work. Special attention given to children's teeth.

OLD TRANSCRIPT BUILDING,
CHESTERTOWN, Ma ryland

OUTWITTED THE ORIENTALS.

An Experience With the Customs Officials at Kermanshah.

In eastern lands the collecting of customs dues is attended with perhaps more than ordinary fraud. In his book, "From Batum to Baghdad," Mr. W. B. Harris has told his experience with the customs officers of Kermanshah. The incident had its comical feature as well as its serious lesson:

Two hours later than I had intended we made a start and, proceeding through the long tunnel-like bazaars, emerged from the town. Here fate had annoyance in store for me. At the local custom house the guards wanted to search us and make us pay duty on our scanty baggage.

I had hired a mule to carry our saddlebags as far as Baghdad, using the owner of the mule, a wily old Arab who accompanied us, as a guide. These two, mule and man, the guards absolutely refused to let pass without my bestowing a perfectly illegal and illogical baksheesh. This I stoutly refused to do, and, knowing that in the east a show of temper is of no avail, I swallowed my wrath and argued coolly and collectedly with the soldiers.

Soon they confessed that they had no right to touch either me or any animal of mine, but they maintained that the mule and the rider were both Arabs and that therefore I could not interfere.

This was just what I wanted, and I solved the matter in a minute. I put the Arab on my horse and I rode his mule. There was no question about it then. The guards on their own confession could stop neither me nor my horse, and we rode quietly on amid the laughter of the men to change our mounts again fifty yards past the custom house.

GARBLED QUOTATIONS.

Popular Passages That Are Frequently Rendered Incorrectly.

Almost everybody who quotes at all misquotes. Nothing is more common than to hear:

A man convinced against his will
Is of the same opinion still.

This is an impossible condition of mind, for no one can be convinced of one opinion and at the same time hold to an opposite one. What Butler wrote was eminently sensible:

He that complies against his will
Is of his own opinion still.

A famous passage of Scripture is often misquoted thus: "He that is without sin among you let him cast the first stone." It should be, "Let him first cast a stone."

Sometimes we are told, "Behold, how great a fire a little matter kindleth," whereas St. James said, "Behold, how great a matter a little fire kindleth," which is quite a different thing.

We also hear that "a miss is as good as a mile," which is not as sensible or forcible as the true proverb, "A miss of an inch is as good as a mile."

"Look before you leap" should be "And look before you ere you leap."

Pope is generally credited with having written:

Immodest words admit of no defense,
For want of decency is want of sense,

though it would puzzle any one to find the verses in his writings. They were written by the Earl of Roscommon, who died before Pope was born.

Franklin said, "Honesty is the best policy," but the maxim is of Spanish origin and may be found in "Don Quixote."—Pearson's Weekly.

Puzzled.

An aged colored man was passing a fish store when he stopped to examine a huge turtle chained in the doorway as an advertisement

He had never seen a turtle before, and he prodded the strange creature curiously. Suddenly he popped his finger into his mouth with a howl of pain. After the finger had stopped bleeding he gazed at it ruefully, then eyed the turtle apprehensively.

"What's the matter, Rastus?" asked the fish dealer, with a grin.

"Nuffin', sah; nuffin'. Ah was jest wonderin' whether Ah had been bit or stung."—Lippincott's.

The Artistic Temperament.

A famous singer was undergoing the ministration of the ship's barber.

"I 'opes," said the barber, "that we shall 'ave the pleasure of 'earin' you at the concert tonight."

"No," explained the famous singer, "I've had a long and exhausting season in America and within a few days I am to open in London. I have decided not to do anything on this voyage."

"It's the same way with me," said the barber understandingly. "When I'm hashore I never looks at a razor."—Success Magazine.

A Legal Holiday.

"Bindlesworth seems to rather look upon his wife with awe."

"Yes, I met him yesterday, and he wanted to borrow $5 from me. I asked him why he didn't go to his bank for it, and he replied with surprise that he was unable to conceal:

"'Why, bless me! I'd forgotten that the banks were open today, just the same. You see, this is my wife's birthday.'"—Chicago Record-Herald.

This Hard, Cruel World.

Mrs. Crawford—You can have all the bread and butter you want, but no more cake.

Willie—Say, ma, how is it I can never have a second helping of any of the things I like?—Lippincott's.

Vulgarity.

"Why do you say he is vulgar?"

"Because he has at least ten times as much money as I have."—Chicago Record-Herald.

DENTIST

D. A. WEINBERG, Dentist.
Office in Mr. Blaustein' House, in Rock Ha Tuesdays and Wednesdays. m18-tf.

Subscription to the Transcript $1 per annum.

TO THE TAX-PAYERS

OF KENT COUNTY.

TREASURER'S SEPTEMBER SITTING.

In pursuance of an Act of Assembly passed at the session in 1891, Chapter 292, the undersigned, Treasurer of Kent County, hereby gives notice that for the purpose of receiving the

STATE AND COUNTY TAXES

in said county for the year 1911, he will sit for the September sitting in the several Election Districts between the hours of 10 A. M. and 3 P. M. on

Wednesday, September 6,
Millington—At Fedderman & Collins' Store.
Lankford—At Blackiston's Store.

Monday, September 11,
Galena—At Henry Parr's Store.
Cliff City—At Stoops' Store.

Thursday, September 14,
Kennedyville—At Wm. A. Pote's store.
Worton—At Worton Merchandise Co.'s Store.

Monday, September 18,
Piney Neck—At Ashley's Store.
Melitota—At Lieberman's Store.

Thursday, September 21,
Still Pond—At Wm. Medders' Store.
Betterton—At Charles H. Brice's Store.

Monday, September 25,
Rock Hall—At Chesapeake House.
Fairlee—At Kilbourn & Bramble's Store.

At all other times will be at Treasurer's Office in Chestertown.

The Treasurer's office in the Court House will not be open on the above days.

The Treasurer's office in the Court House will be open every day except on the above dates from 9 A. M. to 3 P. M. for the receipt of Taxes. Taxpayers will please take notice that taxes will be due and payable Sept. 1st and that on all bills unpaid on January 1st, interest will be charged and collected from Sept. 1st. On the first day of January all taxes unpaid are declared by law to be in arrears, and delinquents will be warned that unless settlement in full is made before April 1st the claims against them will be placed in the hands of the Treasurer of the county, who will proceed to seize and sell their property to pay the taxes due with charges and all costs of sale. The Treasurer would therefore respectfully urge all taxpayers to pay promptly.

a26 WILLIAM J. TARBUTTON, Treasurer.

CHANGE OF SCHEDULE.

(WEATHER PERMITTING.)

(IN EFFECT SEPTEMBER 5th, 1911.)

SASSAFRAS RIVER LINE

Leaves Fredericktown week days except Saturdays at 7 A. M., Betterton 8.15 A. M., Buck Neck 9.30 A. M. Returning leaves Baltimore week days except Friday and Saturday at 2.45 P. M., Saturday at 10.30 A. M. (Does not stop at Buck Neck on Mondays and Wednesdays trip from Baltimore.

Port Deposit & Havre de Grace Line

Leaves Port Deposit week days 7.00 A. M., Havre de Grace 7.30 A. M., Betterton 8.45 A. M., Tolchester at 10.30 A. M. Returning leaves Baltimore week days at 2.45 P. M., Fridays at 3.30 P. M., for Tolchester, Betterton, Havre de Grace and Port Deposit.

TOLCHESTER COMPANY,
Pier 16 Light St., Balto.

L. A. Pennington & Co.,

Kennedyville, Md.

DEALERS IN

ALL KINDS of LUMBER

—AND—

Building Materials,

INCLUDING

Mill Work, Fencing Material, Siding, Flooring, Shingles, Roofing Felt of all kinds, Galvanized Iron Roofing, Lime, Hair and Cement, Putty, Glass, Builders' Hardware, Farm Gates always on hand.

Give us a call.

L. A. PENNINGTON & CO.

ROCHESTER RADIATORS
FOR SALE.
Put up Free when bought of us.

PATRONIZE THE BEST.

The ELITE LAUNDRY is the BEST in the State. All work called for and delivered free of charge. Our work is guaranteed or relaundered without cost. Leave orders at

THE GEM VARIETY STORE,
Next door to Kent County Savings Bank.

G. B. TAYLOR

SURVEYOR.

Farm surveys for area, division lines and recovering lost lines.

Leveling for ditches, drains and grading.

Maps, plots and blue prints.

High-class work, moderate charges.

a5-tf. P. O. Chestertown or Millington, Md.

TOWN TAXES!

Taxes for Chestertown have been assessed at 50 cents on the hundred dollars and are due September 1. All tax-payers are requested to pay same at their earliest convenience.

JAMES W. CROUCH,
COLLECTOR.

PARKER'S HAIR BALSAM

Cleanses and beautifies the hair. Promotes a luxuriant growth. Never Fails to Restore Gray Hair to its Youthful Color. Cures scalp diseases & hair falling. 50c. and $1.00 at Druggists

---

Subscription to the Transcript $1.00 perannum.

THIS ADVERTISEMENT PROVES

AND IS INTENDED TO CONVINCE YOU THAT THE

Kent County Land Company

—INCORPORATED—

OF CHESTERTOWN, MD.,

Offers to you the Best Investment Obtainable.

The Kent County Land Company buys and sells property. By reason of its successful handling of Real Estate, it is able to pay 5 per cent. on your funds, intead of 3 or 4 per cent.

Most business men or firms pay 6 per cent. for money needed to conduct their business operations. Therefore, it is in keeping with conservative business principles FOR THE KENT COUNTY LAND COMPANY to 5 per cent.

Since the incorporation of the Kent County Land Company, we have paid five per cent. on notes issued by the company and have the testimony of those who have thus invested, attesting their high appreciation of the investment we have afforded them.

The safety and soundness of any corporation is measured entirely by the integrity of its board of directors and their business ability.

The directors of this company have in their various business relations proven their honesty and business foresight.

From the beginning, the management has been guided by no selfish and personal motive, but rather to establish the business upon a sure foundation, and to protect the interests of its stockholders and those otherwise interested. In consequence of this policy, the KENT COUNTY LAND COMPANY AT THE END OF THE FIRST YEAR PAID ITS PREFERRED STOCKHOLDERS 6 PER CENT. and its holders of COMMON STOCK 5 PER CENT. This result has scarcely been equaled by any bank or other corporation in this county.

We offer $10,000 (TEN THOUSAND DOLLARS) in 5 per cent. notes (annual) in sums between $400 and $1000, payable at expiration of 6 months from date of issue. In investing in these notes you acquire an investment surpassing most bank deposits by 2 per cent., and AN INVESTMENT backed up by a corporation with an unimpeachable record and with assets of over $31,000.

This proposition must appeal to you BECAUSE it offers a profitable investment going hand in hand with a SAFE investment.

It is desirable because your money is available at the end of 6 months.

You buy standard muslin from the merchant who sells it at one cent less than the other merchant. This is your duty. Your success depends upon your wisdom in taking advantage of PROFITABLE OPPORTUNITIES.

Any one desiring a SAFE investment must in justice to himself consider this, and CONSIDER IT NOW.

A postponement of even a month means LOSS TO YOU. The company's officers are bonded. It makes regular reports to the State of Maryland. AND IT PAYS 5 PER CENT. AND THIS INTERESTS YOU

No one can or will refuse this opportunity except through their own stupidity, predjudice or timidity.

KENT COUNTY LAND COMPANY

J. WATERS RUSSELL, Pres't.

DIRECTORS:

J. WATERS RUSSELL, F. G. USILTON, WM. S. COLLINS,
A. M. CULP, WM. T. BROWN.

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