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, MARYLAND

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,
Office 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 the Transcript $1 per annum.

THERE IS NO CASE OF
INDIGESTION, CONSTIPATION, RHEUMATISM, BLOOD OR SKIN DISEASE
arising from a disordered stomach, bowels, liver or kidneys which

"SEVEN BARKS"

will not materially benefit, or permanently cure; this has been proven for the past 42 years. Ask your parents, or neighbors, about **SEVEN BARKS**, as thousands have testified to its merits. Don't delay to get a 50 cent bottle at your druggist, and start yourself on the road to complete recovery.
LYMAN BROWN, 68 Murray St., New York, N.Y.

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.

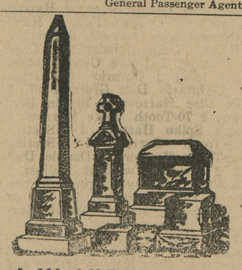
Returning, steamer will leave Crumpton, weather permitting, for Baltimore, Tuesday, Thursday and Saturday at 2.00 P. M., Chestertown 5.00 P. M., stopping at the above landings.

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 8.00 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.

CAIN STILL SURVIVES.

One Historic Villain Who Has Not Been Placed Upon a Pedestal.

It is the fashion now to pull down the idols of the past and set up new and hitherto comparatively unknown ones in their places, to rehabilitate the degraded and to reverse the decisions and the decrees of history. Speculation and criticism seek out dark spots and drag new heroes into light, while those who stand in the light of fame are scrutinized so closely that they seem but common things after all. If we go on at this rate much further we shall not have a villain left, nor a beauty, nor a hero.

Helen was an old hag past sixty at the beginning of the Trojan war. Judas is already on his feet. Nero is absolved from his murders. Henry VIII. has become a noble, free hearted spirit, and, as for his wives, the new version is, "Served them right." William Tell has vanished into the darkness of myths. Eugene Aram is a sentimentalist who could not help himself. No one but maniacs in their fits of madness is now guilty of murder.

Almost no villain is left us except Cain, and let us grapple him with hooks of steel. Let no man try to take Cain from us.—Story's "Conversations In a Studio."

SOUND WAVES.

They Can Be Focused With a Lens Just as Light Can.

Few people are aware that sound can be focussed just as light can. All are familiar with the burning glass or reading lens which, if placed in a beam of sunlight, will focus the rays into a small point which is so hot as to be able to set fire to a piece of paper. Light is a wave in the ether, but sound is a wave in a material medium, generally the air.

If we make a convex lens out of rubber or collodion and fill it with gas heavier than air, say carbon dioxid, we shall have a sound lens analogous in nearly all respects to a glass lens for light. It will be found that we can focus sound waves in the following manner:

Take a watch and place it some feet away from one side of the lens and put your ear on a line with the watch and the center of the lens, but on the other side, and move outward from the lens. While moving out you cannot hear the watch until you get to a certain point where the waves are focused, at which place you will hear it plainly. This is called the conjugate focus of the watch.—New York Tribune.

A Scolding Dress.

"Before I take off this dress," said the woman to the home dressmaker, who was fitting a party gown, "I want to go into the kitchen and read the riot act to Maria."

"Oh, not with this dress on," the dressmaker protested. "She is cooking and the grease might pop"—

"Can't help it," the woman interrupted. "Maria needs a lecture. She has been needing it for some time, but I didn't dare deliver it because I hadn't good enough clothes to make it effective. Maria is black and lately from the south. She judges people by the clothes they wear. If I had scolded in shirt waist and skirt or even in my old blue afternoon dress Maria would have scorned me, but with all this finery on I can speak my piece and Maria will be properly impressed and maybe she will reform."—New York Press.

Treasure Trove Law In England.

In England treasure trove belongs to the crown. According to the law, if any one finds hidden treasure and conceals it for his own use he is liable to fine and imprisonment. It used to be a hanging matter. However, it may be some encouragement to English treasure seekers, if any such there be in these enlightened days, to know that the laws of treasure trove only apply to such as is discovered by accident. Treasure discovered by systematic search would not come within this description; neither would finds discovered by astrological or cabalistic sciences or by the potent influence of the divining rod.—St. James' Gazette.

Completely Hypnotized.

The dentist had not advertised himself as a "painless dentist," says a writer in the Kansas City Times, but he pulled a patient's tooth so quickly and dexterously that the man said: "How do you manage to extract women's teeth without their screaming? You don't give gas always, of course?"

"But my office," the dentist replied, "is, as you see, opposite a department store millinery display. When the women get absorbed in looking at hats they're insensible to pain."

That Which Counts.

What is it that counts in the celestial city? Only that good which is done for the love of doing it. Only those plans in which the welfare of others is the master thought. Only those labors in which the sacrifice is greater than the wages. Only those gifts in which the giver forgets himself.—Henry van Dyke.

First Choice.

Mr. Jawback—My dear, I was one of the first to leave. Mrs. Jawback—Oh, you always say that. Mr. Jawback—I can prove it this time. Look out in the hall and see the beautiful umbrella I brought home.—Toledo Blade.

Johnny's Reasoning.

Sunday School Teacher—What is conscience, Tommy? Tommy—An inward monitor. Sunday School Teacher—And what is a monitor, Johnny? Johnny—An ironclad boat.—Chicago News.

DENTIST

D. A. WEINBERG, Dentist.
Office in Mr. Blaustein' House, in Rock Ha Tuesdays and Wednesdays. m13-tf.

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 Feddeman & 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 r - covering 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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