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 policy-holders, 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.

HERBERT E. PERKINS,
ATTORNEY-AT-LAW,
Chestertown, Md.
Office on Court St., oppo. Court House.

WILLIAM W. BECK,
ATTORNEY-AT-LAW
CHESTERTOWN, MARYLAND,
on Court Street.

Plumbing & Machine Work

Executed in a Skillful Manner in Every Detail Steam and Hot Water Heating. Pipe an Pipe Fittings, Plumbing Materiale, 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 per annum.



The Telephone Alarm

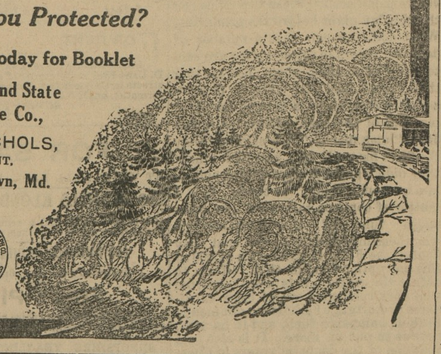
A SUBURBAN NEWSPAPER SAYS:

"Within 48 hours after the completion of a Rural Bell Telephone line a fire broke out near a cranberry bog, threatening great damage. Neighbors were summoned from miles around by Bell Telephone and strenuous work saved the bog and several farm houses."

Are You Protected?

Write Today for Booklet

The Diamond State Telephone Co.,
J. H. NICHOLS,
AGENT.
Chestertown, Md.



L. A. Pennington & Co.,

Kennedyville, Md.

DEALERS IN

ALL KINDS of LUMBER

—AND—

Building Materials,

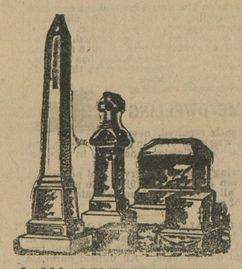
INCLUDING

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.



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

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: Begle'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.

Are You Happy?

If you are it is safe to say that you enjoy good health, as it is impossible to be happy unless you are well. Noted physicians will tell you that bad stomachs and torpid livers are the cause of 95 per cent of all diseases.

For the past 42 years **SEVEN BARKS** has proved to be the unequalled remedy for all **STOMACH, LIVER** and **KIDNEY** troubles, and the greatest tonic and blood purifier known. It makes your digestion what it should be and keeps your entire system in good condition. Price of **SEVEN BARKS** is but 50 cents a bottle at all druggists. Money refunded if not satisfied. Address

LYMAN BROWN, 68 Murray St., New York, N.Y.

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

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.

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.

GEO. W. ROEDER. GEO. W. RODENHIZER.

GENERAL COMMISSION MERCHENTS.

G. W. ROEDER & CO.,
107 W. CAMDEN ST.,
BALTIMORE, MD.

Grain, Fruit, Potatoes, Onions, Vegetables, Live Stock, Poultry, Eggs, Hides Wool, Furs Feathers, Tallow, Oysters, Fish, Crabs, &c. Reference: FIRST NATIONAL BANK.

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, Maryland

Deputies to Get Part of Fine.

Last week Automobile Commissioner John E. George announced that he would favor several important changes in the state automobile law by the next legislature. The most important of these, he said, would be for the appointment of a number of deputy automobile commissioners to operate in the several counties of the state. Mr. George said that each deputy could handle two counties and that he could be paid a salary by the state and in addition receive a percentage from all fines accruing from the arrests he made for violations of the automobile law. "Such a change in the law," said the commissioner, "would go a great way toward breaking up violations, such as speeding and reckless driving. Have these deputies in the counties given a percentage of the fines and they would work and get results too."

Frank Robbins' Circus.

Here's what those who attended say: "One of the best shows visiting LaGrange in years." "More pleasing to the average attendant than the 101 Wild West show." "It was clean and wholesome and had some splendid features." The parade in the morning far exceeded the expectations of crowds assembled along the route. Both the afternoon and the evening performances were well patronized, and should the show visit LaGrange at a future date, there will be even a larger attendance, because they "made good."

From LaGrange the show went to Angola, and was successfully handled by the Valley Line. Remember the Firefighters. They'll be here next Thursday.

Galena Items.

Corn cutting time! But the machinists with Corn cutters for sale find business along that line very dull.

The Corn Cannery closed on Wednesday for this season. The managers are pleased with the work.

Mr. Wm. Parr and son Holton, and Misses Lucile Parr, and Jennie Bowers, of Still Pond, spent Sunday with Miss Jennie Parr.

Miss Clara Racine, of Wilmington, and Mrs. T. Caldwell, of near town are visiting Mrs. Lewis King, of Warwick.

Miss Nellie Harper, of Philadelphia is visiting Miss Edith Caldwell.

Miss Frances Scott who has been visiting relatives in Baltimore returned home Tuesday.

Mr. I. L. Dempsey is spending a few days with relatives in Washington D. C.

Mrs. M. E. Pierce spent several days of last week in Philadelphia.

Miss Jennie Stevens is visiting friends in Wilmington.

Rumor has it there will be several weddings in town in the very near future.

Misses Mattie Whitaker, Mary and Anna Smith have gone to resume their school duties.

Miss Grace Merchant has resumed her duties at Swathmore.

Miss Mabel Huhn has returned to Chester where she is attending High School.

"Shrewsbury Academy" opened Monday morning with Prof. F. E. Mattox, of Snow Hill prin. and Miss Rose Duyer, of Chestertown and Miss Marian Lockerman, of Millington, assistants. Lots of happy little folks suddently became "grown up" on their very first day at school.

The Ladies' Aid Society met last Friday evening at the home of Mrs. L. R. Vansant. A large number of the members were present and two new members were received. A pleasant social evening followed the brisk business session.

It is reported that Mr. and Mrs. Wm. Merchant and little daughters have left their home in Denver to visit their father, Mr. Henry Gray.

Chesterville Items.

Emmanuel, Sunday school 10 A. M. Preaching 11 A. M. League followed by short service, 7.30 P. M.

Trinity, Sunday school 2 P. M. Preaching 3 P. M. Epworth League 7.30 P. M.

The Sunday school picnic on the church green on Saturday proved quite a success.

Mrs. Wm. Baldwin, of Chestertown, has been spending a few days with Mrs. Agnes Jarman.

Miss Minnie Stevens accompanied by her friend, Miss Mary Quinn, returned to Philadelphia on Monday.

Mr. McCosh Walls is entertaining his brother, Mr. Jack Walls and sister and family, Mr. and Mrs. Newton Blue and son, from Pennsylvania.

Why Not Insure Your Property

—IN THE—

Mutual Fire Insurance Co., of Kent County.

During the past five years it has paid to its members whose policies have been discontinued over $24,000.00

It has paid losses over $22,000.00

And at the same time has increased its assets over $14,000.00

Its members are saving from 30 to 50 per cent. of premiums paid.

THOMAS W. ELIASON, President.
GEO. B. WESTCOTT, Secretary.

—DIRECTORS—

Alday Clements,	James A Casey,
James H Baker,	Jeff. D. Bacchus,
Samuel Vannort,	R. G. Nicholson,
E. S. Valliant,	L. C. McGinnis,
E. W. Emory,	Fred. G. Usilton,
Geo. B. Wescott,	Thos. W. Eliason.



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

---

DENTIST

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

FOR SALE

No. 614. 80 ACRES, KENT COUNTY. PRICE $3,000.

On the road leading into Piney Neck, has 30 acres in cultivation, 50 acres in good large timber, divided into 4 fields and meadow, and backs on Gray's Inn Creek, has a nice loamy soil, good fencing, near school and stores and wharf, variety of fruit, and good drinking water. Give possession any time.

No. 612. 9 ACRES, KENT COUNTY. PRICE $3,250.

On the road leading from Lynch to Still Pond, all in cultivation, near school and church, 7-room new dwelling, front and side porches; stable and barn, and good shade.

No. 610. 57 ACRES, KENT COUNTY. PRICE $3,750

In Quaker Neck, level land, medium and productive, with 6-room frame dwelling, stable, poultry house, fine cold water, fenced, handy to steamboat wharf and close to water. Has some choice fruit—cherries, apples and pears.

No. 609. 45 ACRES, KENT COUNTY. PRICE $1,900.

Near Worton, Kent county, 25 acres tillable, balance meadow and running stream, affording water for stock. Apples, pears, plums and damsons; 5-room frame dwelling, with porch; 3-stall stable, carriage and wagon house under ene roof.

No. 608. 14½ ACRES, KENT COUNTY. PRICE $1,200.

On the road from St. Paul to Sandy Bottom, 6-room frame dwelling, wheelright and blacksmith shop, nice loam soil and well fenced.

No. 606. 90 ACRES, KENT COUNTY. PRICE $1,100.

30 acres tillable, near railroad, no buildings.

No. 602. 150 ACRES, KENT COUNTY. PRICE $5,000.

All tillable except 15 acres in timber, level land and good quality; 1 mile from Pennsylvania Railroad Station; 5-room frame dwelling, with stable and barn; handy to wharf, and in a prosperous and thickly settled section.

No. 601. 114 ACRES, KENT COUNTY. PRICE $10,500.

On the road from Worton to Lynch, 5 acres in wood, 100 apple trees, medium soil, ½ mile from church and stores, 1½ miles from Lynch Station; 12-room frame dwelling, kitchen, pantry, and cellar, front and side porches; 8-stall stable, loft, fine well at barn and house, and windmill. The soil is rich and worth $100 per acre

No. 597. 10 ACRES, KENT COUNTY. PRICE $1,000.

On the main road from Edesville to Rock Hall, has 4-room dwelling, new barn and corn crib, two horse stable and carriage house; some fruit trees, good well of water and nice land.

No. 592. 115 ACRES, KENT COUNTY. PRICE $10,000.

Beautifully located on the water, with broad and picturesque view. This farm lies high and occupies a commanding view and is second to no water front in this section. Has large, new frame dwelling house constructed along modern lines with English halls, finished in oak and best of maple, cemented cellar, large veranda; the rooms are large and well lighted, bath and unusal modern conveniences. As a charming and convenient home the property is desirable. This farm is about 3½ miles from steamboat wharf, and for a summer home on the water is difficult to surpass. The soil is easy to till and is very responsive to cultivation. Stable, poultry house, engine house supplying water throughout dwelling and elsewhere; some fruit.

No. 591. 37 ACRES, KENT COUNTY. PRICE $2,200.

25 acres tillable, good soil and in fair state of cultivation; 8-room frame dwelling, water at door, barn and granary, all in good condition, nice neighborhood; apple orchard and small fruit.

No. 1567. 150 ACRES, QUEEN ANNES CO. PRICE $6,500.

On the road from Church Hill to South East, 106 acres in cultivation and balance in timber, 200 pear trees, few peach, plum, apple and cherry trees, good wire fencing, medium loam soil, 1½ miles from school and church and Price's Station, close to wharf; new 8-room frame dwelling, front and back porch, house painted, stable and barn, granary, corn crib, all new, under one roof, 2 wells of fine water.

No. 1564. 48 ACRES, QUEEN ANNES CO. PRICE $2,800.

Near Deep Landing, 3 acres in oak, chestnut and hickory timber, fruits of different kind, well fencsd, 2 miles from church and stores, frame dwelling, good shade, stable and other outbuildings. Nicely located on river with fine sand beach, only 5 miles from Chestertown.

No. 1561. 37 ACRES, QUEEN ANNES CO. PRICE $2,800.

30 acres tillable, near Stevenvills; 7-room frame dwelling, shade, fine well of water, near town R. F. D., telephone, outbuildings. Level and fine quality soil.

No. 2011. PROPERTY, KENT COUNTY. PRICE $650.

In the town of Still Pond, ¼ of acre, 5-room frame dwelling, side porch, well of good water, poultry and coal house.

No. 1568. 52 ARCES, QUEEN ANNES CO. PRICE $3,200.

20 acres woodland, 32 acres cleared and in cultivation, railroad station at corner of this property, few minutes walk to river, which abounds in fish and oysters; 6-room frame dwelling, perfect shade trees, fenced, No. 2 dwelling of 4 rooms, barn, stable and shed. Accessible to Baltimore. Some fruit and very conveniently located.

No. 2010. PROPERTY, KENT COUNTY. PRICE $2,750

At Gratitude, 100x300 ft. lot, with 7-room frame dwelling, 2 large halls and pantry, carriage house and stable all in good condition, stores, 1 mile from church, some fruit. Beautifully located facing the Chesapeake bay, with sand beach, fine for bathing. Within 3 minutes walk to steamboat. Dwelling is surrounded by fine shade trees, maple, beach, etc.

J. Waters Russell,

REAL ESTATE BROKER,

Chestertown, Maryland.

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