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, CENTR EVILLE, 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.
ffice on Court Street.

Plumbing & Machine Work

Executed in a Skillful Manner in EverydDetai 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 perannum.

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

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,

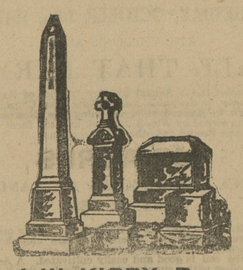
INCLUDING

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.



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.



SCHEDULE

(IN EFFECT SEPTEMBER 25th, 1911.)

Steamer will leave Baltimore, Pier 7, Light St. Wharf, Tuesday, Thursday and Saturday, 11.00 A. 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 about 5 30 P. M.

*Stops on Signal.

Returning, steamer leaves Chestertown for Baltimore, Monday, Wednesday and Friday at 8.00 A. M., weather permitting, stopping at the above landings, arriving in Baltimore about 2.00 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, *Spaniard's Point, Cliffs, *Indiantown, Ashland, Quaker Neck, Booker's, *Riverside, Rolph's, *Piney Grove, Chestertown, Buckingham, Deep Landing, Spry's, 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.

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. T. MURDOCH, Gen. Pas. Agt.

Subscription the Transcript $1 per annum.

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.

Established 1877.

J. E. HENDRICKSON & CO.,

LIVE STOCK COMMISSION MERCHANTS,

30th & RACE STS., PHILADELPHIA.

We handle Live Stock, and have all facilities for this line of trade. We solicit the patronage of shippers, and guarantee to make prompt returns. Give us a trial and be convinced

Jan. 3d 1896.

COMEGYS BROWN. R. L. HARPER.

BROWN & HARPER,

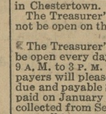
SUCCESSORS TO
BROWN & STUBBS,

Members of Chamber of Commerce, Grain, Fruit and Produce.

COMMISSION MERCHANTS,

No. 224 S. Charles St., Balto., Md.

REFERENCE—Farmers' and Merchants' National Bank or any reputable firm in our city.



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 Ha Tuesdays and Wednesdays. m18-tf.

HARRISON W. VICKERS, JR.

ATTORNEY-AT-LAW,

Chestertown, Md.

Will practice in Kent and Queen Annes Counties

IF YOU ARE ILL

from any disorder of the **STOMACH, LIVER** or **KIDNEYS,** or if your bowels are inactive at times, or you should suffer from headaches, get a 50 cent bottle of **SEVEN BARKS** of your druggist. If you are run down and don't feel as young and chipper as you used to, give **SEVEN BARKS** a fair trial; it will purify your blood, clear your system and brain, and make life worth living. It is absolutely harmless, is highly palatable, and will not disturb the most delicate stomach.

For sale at druggists at 50 cents per bottle. Don't fail to try it. 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 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

POINTED PARAGRAPHS FROM GORMAN'S SPEECH.

In one of the most forceful speeches ever made by a candidate for office, Senator Arthur P. Gorman set himself straight with the voters of Maryland in accepting his nomination on Tuesday at his beautiful country home, Fairview, in Howard county. The ancestral home was beautiful in its simplicity and natural environment, and Senator Gorman and his wife proved to be splendid host and hostess to the army of Democrats who journeyed to Fairview to give the candidates a rousing send-off. Senator Gorman's speech was fully characteristic of the man who in November will be elected by the votes of the people to administer the governmental affairs of this State. It stamps him as an independent thinker and a man whose actions are not prompted by his relations to a political Organization, so much as they are by his sense of duty to the whole people. Senator Gorman's speech proved to his critics that he is a different type of man from their superficial estimate of him, and it has such a ring about it as that it cannot fail to impress the voters with his sincerity and independence. The speech may be called very properly the opening and silencing gun of the campaign—the opening gun which calls every Democrats in the State regardless of faction to action—the silencing gun—because it blew the puff out of the issue of bosses upon which the Republican spellbinders rang the changes at Cambridge last Thursday. The notification meeting was one of the greatest events in the State recently and the speeches of Messrs. Harrington and Poe, candidates for Comptroller and Attorney General, rang true, and produced splendid effect. The following are some of the nuggets of Senator Gorman's speech.

"I am a Democrat and I am a politician, and I am not ashamed to plead guilty to either charge. * * * But while I am not ashamed to be called a politician, I have no more use for the crooked politician or the man who is in politics for graft or to serve his special friends or interests, or for the man who tries to fool the public, than I have for the hypocrite or the liar or the thief."

"If I am elected, I shall appoint Democrats to office. But in selecting Democrats I shall feel free to forget any service any individual or group of individuals may have done me or the party, and I shall refuse to appoint any man, regardless of his political backing, who does not possess the highest possible standards of efficiency."

"I shall appoint no man to any board or office whose pledges to me and whose standing in the community are not a guarantee that politics will not enter into the performance of his duties."

If there is any evidence that my own nomination is tainted with fraud, I do not want it, and, moreover, would not have it."

"I assert that as a candidate Mr. Goldsborough is a Custom House product, pure and simple."

"In all of Mr. Goldsborough's political record there is no incident or instance that marks him as independent of his political sponsors and party bosses."

"No man can say, or will be able to say, that I broke my word or my promise, or that I ever failed to keep faith, or that I wore any man's collar, or that I ever failed to say where I stood, or failed to do what I said I would do."

"No man can expect me to be unselfish enough to sacrifice my own political future in order to help him disrupt a party by trying to build up any organization or so-called machine. The day of that sort of politics is past."

"I favor the selection of delegates to the national convention by direct vote of the people at State-wide primary."

"The sanctity of the ballot is as much the keystone of popular government as simple honesty is the keystone of a good character. If I cannot be Governor on a straight, honest fight and with a fair, honest count, I don't want it."

Senator Gorman read a letter, which he sent last week to State's Attorney Owens, urging him to leave no stone unturned to ascertain the truth of the McNulty charges.

Pomona Items.

John, the infant son of Mr. and Mrs. Goodman, of Quaker Neck Wharf, is very sick. Dr. Simpers is in attendance.

Mrs. Pearl Vance, of Hill Crest, Del., has returned home after a visit to the Rev. and Mrs. McCann.

Mr. and Mrs. Jas. H. Baker are on a trip to Baltimore.

Revival services are conducted every Sunday night at Mowbray M. E. Church by the pastor. The gospel singing is an inspiration. The attendance is good. All welcome.

The blackboard talks by the pastor are proving of great interest to the scholars at Bond Sunday School. The talks will continue every Sunday morning.

Capt. Jones and wife, of Quaker Neck, are home after a week's trip to Baltimore.

E. RADZEWSKI,

DEALER IN

Harness, Collars, Saddles,

Also a good assortment of Robes, Street and Stable Blankets.

Repairing Harness a Specialty.

Practical Harness Maker,
MILLINGTON, MD.

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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