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,

STATE SUPERVISOR OF AGENTS, 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.

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

FRANK M. MILLER,
Chestertown, Md

Subscription to the Transcript $1.00 per annum.

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.

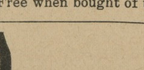
—DIRECTORS—

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.

TOLCHESTER COMPANY

FALL SCHEDULE

(WEATHER PERMITTING.)



SASSAFRAS RIVER LINE

(In effect October 4th, 1911.)

Mondays and Wednesdays steamer will leave Fredericktown at 7.00 A. M., Betterton at 8.15 A. M., Buck Neck at 9.30 A. M., Worton Manor at 9.30 A. M., Tolchester at 10.15 A. M.

Tuesdays and Saturdays steamer will leave Baltimore at 2.45 P. M. for all of the above landings.

P. S.—Port Deposit Line Steamer also stops at Worton Manor on Thursday.

PORT DEPOSIT LINE

(In effect October 4th, 1911.)

Mondays, Wednesdays, Thursdays and Fridays steamer leaves Baltimore at 2.45 P. M. for Tolchester, Betterton, Havre de Grace and Port Deposit. Stops at Worton Manor on Thursdays.

Tuesdays, Thursdays, Fridays and Saturdays steamer will leave Port Deposit at 7.00 A. M., Havre de Grace at 7.30 A. M., Betterton at 8.45 A. M., Worton Manor (Friday) at 9.15 A. M., Tolchester at 10.15 A. M.

For further information apply to Agents at different wharves, or

TOLCHESTER COMPANY,
Pier 16 Light St., Balto., 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.

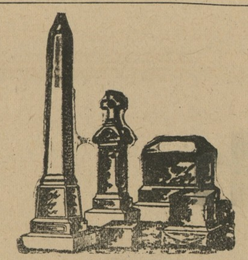
Give us a call.

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.



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.

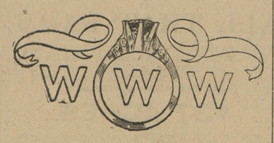
Returning steamer will leave Crumpton, weather permitting, for Baltimore, Tuesday, [illegible] Saturday at 2.00 P. M., Chestertown 5.00 P. M., stopping at the above landings.

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. P[illegible]

Birth Stones

The Birth Stone for July is Ruby.



Probably no gift is more appreciated than a nice ring. We are sole agents in this town for the White, Wile & Warner Rings. The three W. W. W. stamped in each ring. The sets in these rings are guaranteed to stay in. Call and let us show them to you.

J. S. KREEGER,

Optician,

Chestertown, Maryland.

Phone 53A.

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. 3. 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.

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



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.
[illegible] in Mr. Blaustein' House, in Rock Ha[illegible]
[illegible]ys and Wednesdays. m18-tf.

(Continued from Second Page.)

MARYLAND DEMOCRATIC PLATFORM.

chance without regard to preference of party organization.

c. Provide that hereafter only the buyer of a vote at primary elections shall be punishable under the law, and that one-half of the fine imposed upon the briber shall go to the informer. This is the surest guarantee against the buying of votes that can be devised at primary elections.

In order to make such a provision applicable to the general elections, it will be necessary to amend the Constitution of the State, and the party is pledged to the passage of a law submitting such an amendment to the voters of Maryland.

f. We recognize the fact that it is absolutely essential to the welfare of the Democratic party, as well as to the welfare of the people of Maryland generally, that not only the primary elections should be conducted fairly, but that the people should have confidence in the fairness of such elections.

The Democratic Party in convention assembled declares its resolute purpose as far as possible to put a stop to all and any violations of this law, and demands the punishment of any election officers or others who may be found to have committed any offenses against it.

In order to insure the fair counting of all ballots cast at primary elections in this State, including both counties and the City of Baltimore, the Democratic Party hereby specifically pledges itself to the enactment of a law providing for a recount of the votes at every primary and general election as a matter of right, upon petition of any defeated candidate or upon the petition of five per cent. of the registered voters of any county or legislative district; said recount to be made in open court by tellers appointed by the court, in the presence of the opposing candidates or their representatives, and to apply to such voting precincts as the petitioning parties may designate.

In cases where there is no *prima facie* evidence of fraud, error, corruption or other irregularities presented, the court may in its discretion require the petitioner or petitioners to give bond for the payment of the costs of recount. At the termination of the recount the court shall award the costs in its discretion and may put the costs upon the State, county or municipality. Said recount shall be had immediately with all possible expedition and dispatch and in preference to all other court business; the court to be required at the conclusion of the recount to compel the proper election officials to make any changes in tabulation of the votes and in the certificate required to be given under the law which such recount may show to be necessary.

g. We further pledge the party to the enactment of a law holding the annual State-wide direct vote primary on some day not earlier than the 8th nor later than the 15th of September of each and every year, except the Presidential year. And that in Presidential years the said primaries shall be held on the last Tuesday in May.

h. We further pledge the Democratic Party to the enactment of an amendment to the senatorial primary election law so as to provide for the conduct of the senatorial primary by the regular general election officials on the day of election in November in the same voting booths as the general election by the registered qualified and affiliated voters of the respective political parties.

We pledge the Democracy to strengthen the Corrupt Practices Act by still further limiting expenditures upon the part of candidates and their political agents and the treasurers of political committees and by limiting the compensation and number of messengers, runners and similar employes at or about the polls, as well as in such other respects as experience and enlightened reflection may suggest.

In the Convention of 1909 the party committed itself to the creation by appropriate legislation of a public utilities commission applicable to all public service corporations.

We point to the fact that this pledge was likewise redeemed by the Legislature of 1910, and that the law under the supervision of a competent Board of Commissioners is now in successful operation and we favor its continued enforcement without material change.

We consider it of the greatest importance that the work now in progress of building and improving a modern and up-to-date system of good roads and highways at the expense of the State shall be continued and extended, and we pledge ourselves to the enactment of such legislation as experience has taught us is necessary and proper to more economically and speedily build the roads; and we favor the use of local material for construction purposes wherever it may be feasible.

At the Democratic Convention of 1909 the party promised to enact a law proposing an amendment to the Constitution of the State, granting to the people of Baltimore City increased representation in the General Assembly.

In fulfillment of this promise the General Assembly of 1910 did provide for the submission to the voters of the State at the State election to be held in November, 1911, such an amendment to the Constitution. The Democratic Party having discharged its obligation this question is now before the people.

We also declare that the City of Baltimore should be permitted to enjoy the highest possible degree of local self-government, and that, therefore, the Legislature should afford an opportunity to the legal voters of the City to either ratify or reject the New Charter as finally recommended by the Charter Revision Committee.

Baltimore City, the metropolis of [illegible]dest of great [illegible]ies of better [illegible] system, etc., and we [illegible] to the passage of such [illegible]s may be required to successfully carry out the projected improvements, all of which we submit can better be done under a Democratic State Administration in sympathy with the City Administration.

Since the passage of the Acts of 1900 and subsequent Acts of the General Assembly providing the merit system for appointment to the police force of Baltimore City, the Police Department has [illegible] kept free from

(Continued on Sixth Page.)

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. [illegible]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. 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. 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. 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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