# A. W. CARMINE,

PHONE 67-A. CHESTERTOWN, MD.

**HOSIERY DEPT.**

Always lead in Hosiery. Ladies' White Hose have been and are now very scarce. You can find here just what you want in anything; all colors, in Cotton Lisle Thread, all Silk and Half Silk.

**CORSETS**

ROYAL WORCESTER AND BON TON CORSETS once tried always worn. NUF SED. 50c to $3.00 pair.

**NOTION DEPT.**

Always brimming full of the latest novelties of the season.

**GROCERIES**

You can always find the very best the market affords at prices as low as the lowest. Try one of our nice lean Hams these warm days, they are fine.

**Coffee and Teas**

We are HEADQUARERS FOR COFFEE AND TEA. Try some of our Ceylon Tea for your next Ice Tea.

**KOLB'S BREAD**

Kolb's Bread fresh every day; delivered in time for dinner, and you get 18 ounces of the best bread you have ever eaten for 5c.

A. W. CARMINE,

PHONE 67-A for your wants. CHESTERTOWN, MD.



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,

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.



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.

HERBERT E. PERKINS,

ATTORNEY-AT-LAW,

Chestertown, Md.

Office on Court St., oppo. Court House.

WILLIAM W. BECK,

ATTORNEY-AT-LAW

CHESTERTOWN, MARYLAND.



# Insurance

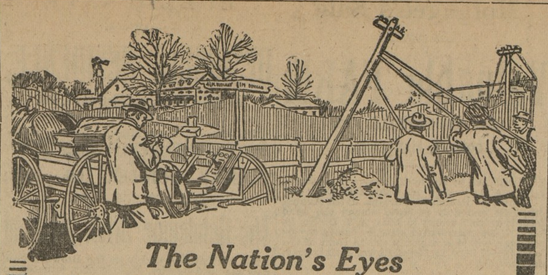
Best Companies,

LOWEST

Currant Rates.

James G. Beck,


Subscription the Transcript $1 per annum.

*The Nation's Eyes Are Turned Toward the Farm*

Life on the farm is no hardship in these days, when conveniences of the city brother may be enjoyed, and the greatest of these is the

*Bell Telephone*

In his spare time the farmer may construct his own rural line. His natural knack is all that is needed; his time the only cost. The earlier begun, the earlier the benefits.

*Write Today for Booklet.*

THE Diamond State Telephone Company

J. H. Nichols, AGENT, Chestertown, Maryland



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. |



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.

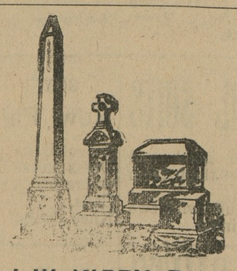
Give us a call.

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



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.



DENTIST

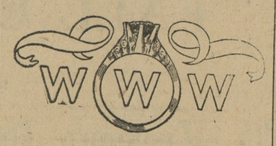
D. A. WEINBERG, Dentist.

Office in Mr. Blaustein' House, in [illegible] Tuesdays and Wednesdays.



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.



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.



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 departures at the times stated is not guaranteed, nor does the company held itself responsible for any delay or consequences arising therefrom.

GERARD THOMSON, General Manager. T. MURDOCH, Gen. Pas. Agt.


## NEW RULE OF COURT.

### Designed to Avoid Delays and Curtail Expenses.

The judges of the Circuit Court took action at the Elkton term recently closed to lessen or end the delays and expense incident to assignment of cases for trial for set dates and their non-trial or postponement after such assignment, compelling the attendance of jurors when their services are not needed, thus adding to the total of the costs of the court's sessions. Judge Atkins, speaking for the court, on the re-opening of the Harriott case last Thursday, said that hereafter jurors would not be kept in attendance from day to day, and that cases assigned for trial on fixed dates would be disposed of in some other way than postponement to other dates. Later Chief Judge Pearce read the following new rule of court, covering assignment of cases:

Hereafter motions for special assignments may be made at the conclusion of the first call of the trial docket, but no day for the trial of a case removed into this court from any other court shall be named until a reasonable estimated time has been allowed for the disposal of all local cases marked for trial and no preference shall be given in the trial of local cases to any such case because the parties or witnesses are non-residents, except by unanimous consent of the members of the bar appearing in local cases marked for trial and present in court at the time fixed for making special assignments. All assigned cases shall await the disposition of local cases on the peremptory call of the trial docket, except by the consent, during or at the close of the second call of the docket, of all members of the bar having local cases marked for trial and present in court at second call of the trial docket.

JAMES A. PEARCE,
WM. H. ADKINS,
PHILEMON B. HOPPER.

## Still Pond Notes.

Mr. and Mrs. Andrew Eliason and little daughter, of Wilmington, Del., are visiting commissioner and Mrs. Harry Davis.

Miss Lillias Walter is spending sometime in Baltimore.

Miss Mabel Norris is visiting her cousin, Miss Edith Caldwell, Galena.

Mr. Mike Quinn spent a few days in Chestertown.

Miss Alice Wood is visiting friends in Baltimore.

Miss Verma Krusen and niece, Mary Kerin, of Philadelphia, spent Monday at the home of her father, Mr. C. B. Krusen.

Mr. Harry Watkins, of Rock Hall, spent Sunday in our town.

Mrs. Edward Ford is visiting her sister, Mrs. G. W. Jones, Wilmington.

Mrs. Sallie Rasin has returned home after spending the summer at Townsend, Del.

The Ladies Aid met at the home of Rev. and Mrs. John Beauchamp on Wednesday afternoon. A good crowd was present.

Miss Mary Schofield is visiting her cousin, Miss Marion Potts, Queen Anne's.

The conduct in our town on Saturday night is something awful. We certainly think some one ought to get busy.

The topic for the Epworth League Sunday evening, "The Christian and Emancipation." Preaching after as usual. All invited.

## Millington Items.

Mrs. Elliott, of Sudlersville, Md., is visiting Miss Vic Power.

Mr. John Gillespie is sufficiently improved in health to have returned from the hospital.

Mrs. Oscar Roe is quite sick at her home, near Sudlersville, Md.

Mrs. Wm. Mallalieu is with her friend, Mrs. Price Vansant, in Wilmington, Del.

Mr. Julian Power's new home is nearly completed and is in every respect an ideal one.

Mrs. Dr. Jeter left town last week. Her son, Allen, has entered Goldy College and Julian is attending Chestertown High School. Mrs. Jeter will be greatly missed, socially and in church work.

Rally Day was observed last Sabbath in the M. E. Church, Millington, and the M. E. Church South in Chesterville.

The farm near town now tenated by Mr. Glen Anthony, will be held by his father next year, 1912.

Mr. Clarence Comegys, of Virginia, is with his family, visiting his father, Dr. Comegys.

Mrs. Aldred Walls, gave a talk at the M. E. Rally which was so ably conducted last sabbath by Mrs. Tonkins.

Mr. Richard Poor has returned from the hospital.

F. C. Numbers, Sr., has gone to his position near Baltimore.

**Tower Nearly Completed.**—Mr. Geo. E. Lane, contractor and architect in charge of the construction of the 35-foot tower on the Queen Annes National Bank at Centreville, expects to complete the structure by the middle of October. At that date the big triple-faced clock will have been installed and doing service as the standard time-piece in that town. No formal presentation will be made by the donor, Mr. Walter T. Wright, president of the institution upon which the tower is being erected. When the tower is finished, the Queen Annes National will be one of the handsomest bank buildings on the Eastern Shore.


# 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. 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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