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.

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

GENERAL COMMISSION MERCHENTS.

G. W. ROEDER & CO.,

107 W. CAMDEN ST.,

BALTIMORE, MD.

Grain, Fruit, Potatoes, Onions, Vegetables, Eggs, Hides Wool, Furs ters, Fish, Crabs, &c. ATIONAL BANK.

Insurance

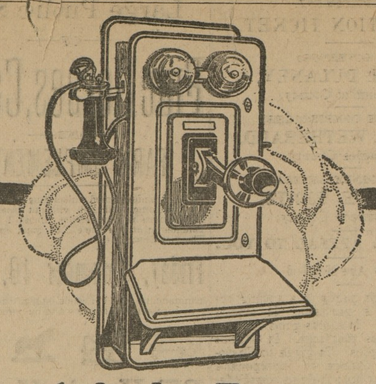
Best Companies,

LOWEST

Currant Rates.

James G. Beck,

Subscription to the Transcript 1.00 perannum.



Ask the Farmer Who Has One

what wonders the Bell Telephone works for him. He will reply:

1 Sells my products
2 Gets best prices
3 Brings supplies
4 Protects the home
5 Helps the housewife
6 Increases profits
7 Pays for itself over and over

Seven cardinal reasons why *you* should be interested and send to-day for booklet

THE Diamond State Telephone Company

J. H. Nichols, AGENT, Chestertown, Maryland

WHY OWN WEBSTER'S NEW INTERNATIONAL DICTIONARY

THE MERRIAM WEBSTER?

Because it is a NEW CREATION, covering every field of the world's thought, action and culture. *The only new* unabridged dictionary in many years.

Because it defines over *400,000 Words;* more than ever before appeared between two covers. *2700 Pages. 6000 Illustrations.*

Because it is the *only* dictionary with the new divided page. A "Stroke of Genius."

Because it is an encyclopedia in a single volume.

Because it is accepted by the Courts, Schools and Press as *the one supreme authority.*

Because he who knows *Wins Success.* Let us tell you about this new work.

WRITE for specimen of new divided page. G. & C. MERRIAM CO., Publishers, Springfield, Mass. Mention this paper, receive FREE a set of pocket maps.

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

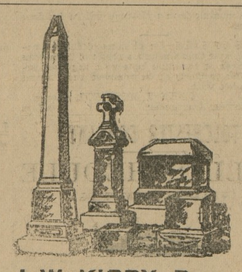
Its members are saving from 30 to 50 per cent. of premiums paid.

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.



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

DR. HORACE W. NICHOLSON

114 W. Franklin St., Baltimore, Md.

—SPECIALIST ON—

Ear, Eye, Nose and Throat Diseases.

I will be in Chestertown at Dr. H. G. Simpers' office on Tuesday, August 22nd, and in Church Hill on Wednesday, August 23rd, at Dr. Coppage's office until 1 o'clock and at Dr. Dudley's in the fternoon.

WEDDING AND ANNIVERSARY PRESENTS

Those who are looking for presents for Weddings and Wedding Anniversaries will find here a hundred and one suggestions in silver, fine silver plate, cut glass, clocks, etc. Our line of Hand Painted China is unusually large, our new line is on display.

Our stock is varied in assortment and fine in quality, and our prices are as low as would be asked anywhere for goods of like grade.

For birthday and other gifts we offer a large assortment of high grade watches and jewelry of all kinds.

Wedding Rings our specialty.

ROTE'S JEWELRY STORE

CHESTERTOWN, MD.

Phone 98D.

DATES OF SITTING OF THE BOARD OF CONTROL AND REVIEW.

NOTICE TO ALL TAX-PAYERS:

The County Commissioners sitting as a Board of Control and Review, under and by virtue of Chapter 300, Act of 1910, hereby give notice to all Tax-payers of Kent county, Maryland, that it will resume sitting as a Board of Control and Review, beginning

On MONDAY, OCTOBER 23rd, 1911,

at 10 o'clock A. M. to 3 P. M., at the office of the County Commissioners in the Court House, in Chestertown, and continue to sit every day each week there after until the business of the Board is completed or until otherwise notified.

BY ORDER OF THE BOARD.

SAMUEL HICKS, Clerk. 014-tf

Many Children Are Sickly.

Mother Gray's Sweet Powders for Children Break up Colds in 24 hours, relieve Feverishness, Headaches, Stomach Troubles, Teething Disorders, and Destroy Worms. At all druggists, 25c. Sample mailed FREE. Address, Allen S. Olmsted, Le Roy, N. Y. o28-4t.

If ou Are a Trifle Sensitive

About the size of your shoes, it's some satisfaction to know that many people can wear shoes a size smaller by shaking Allen's Foot-Ease into them. Just the thing for Patent Leather Shoes, and for breaking in new shoes. Sole everywhere, 25c. Sample FREE. Address, Allen S. Olmsted, Le Roy, N. Y. o28-4t.

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.

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.

THE BEST ATTENTION, THE QUICKEST AND MOST SATISFACTORY SETTLEMENTS

IN THE MATTER OF

FIRE INSURANCE

IS FOUND WITH

Jos. N. Wheatley & Co.,

CHESTERTOWN, MD.

Our entire attention to Fire Insurance. The Strongest Companies in the World

WILLIAM P. IRELAND,

Fruit, Produce and Live Stock

COMMISSION MERCHANT

131 DOCK STREET,

Philadelphia

ROWLAND FOR GORMAN.

Financier Says His Election Will Be Best for the State.

Declares that, if Chosen, he will Prove a Firm-Minded, Capable and Honest Governor.

Mr. Samuel C. Rowland, vice-president of the Baltimore Trust Company, declared Friday that the best interests of the State would be subserved by the election of Senator Gorman. He said:

"Mr. Gorman impresses me as a man of rare ability, and, in my judgment, is now and will continue to be a leading factor in the politics of Maryland.

"He is a man of honor, capacity and wealth, and has deliberately adopted politics as a career. He is a young man, naturally ambitious, and, I believe, in accepting politics as his profession, he has been led to do so by love of his party and State, and not for financial gain.

"A professional politician, he stands for fair play within and without the party, and despises the use of hypocrisy, equivocation or sham. He is fearless in his actions and has no hesitation in acknowledging his exact relations to the Organization, Independents and the press. His independence, however, never savors of a play to the galleries and his statements carry conviction to unprejudiced audiences.

"Being ambitious to win popular favor and political preferment, and being a man of good hard common sense, he apparently realizes that his ambition can only be gratified by keeping perfect faith with the people and with himself, and I believe he will prove a firm-minded, capable and honest Governor.

"Having been nominated by the people, and if elected by the people, he will be answerable to them in all matters. Of courteous manner, democratic in his bearing, he is always easily accessible, and I feel that he will make an ideal Governor in every sense of the word.

"I am not in politics, and have endeavored to look at the situation dispassionately and carefully from the standpoint of a business man, and I think the best interests of the people of the State will be subserved by electing Mr. Gorman, upon November 7 next, to fill this most important office of Governor."

Millington Items.

The funeral of Mr. Wood who was accidentally killed while managing a steam engine on Mr. Alday Clements' farm, was held Sunday last in the M. E. Church, Millington. Mr. Thompson preached the sermon to a large and sympathetic congregation. Mr. Clements and a great many of the representative citizens of Crumpton, followed his remains to the grave. The funeral was under the care of Mr. Wm. Sparks. Interment in Millington cemetery.

The building of Mr. Hurlocks' house has been indefinitely postponed.

Mr. Sudler Weist has moved into Mr. Arthur Tolson's house.

Mrs. Agnes Jarman is preparing to occupy her new home, formerly owned by Mr. J. T. Power.

Mr. Geo. Dixon's little daughter who died last week of typhoid fever, was buried Monday last. Funeral from the house. Interment in Sudlersville.

Mrs. F. C. Numbers went to Washington last Tuesday as a delegate for the M. E. Missionary society.

Miss Cochran is still confined to her home, suffering from some rheumatic trouble.

Mrs. Jeter is at her home again, having returned from New York last week.

Mrs. Sutton, of Baltimore, Md., is with Miss Vic Power.

Rabbits are plentiful, and gunners busy with dog and gun.

Mrs. Gordon is sick at her home.

Mr. John Gillespie is now able to be at his business, much to the delight of his many customers.

Mrs. John Higman and Mrs. Taylor spent Saturday in Philadelphia, Pa.

Worton Items.

The tournament held here last Saturday was enjoyed by a very good crowd. The riders did well for amateurs.

The festival given by the ladies of the First Presbyterian Church of Worton proved quite a success and quite a good sum was realized.

Two new cases of typhoid fever. Our little village has been sorely afflicted with this disease this past summer, having had eight or ten cases. There surely must be a cause for so much fever in this place and an investigation should be made.

Miss Ida Wood spent a few days with the Misses Cooper.

Mr. and Mrs. Fletcher Clark have been visiting friends in Wilmington.

Tuesday night being Hallowe'en a number of merry-makers were out.

Revival services begin Sunday evening at Union M. E. Church.

Rev. W. Wylie, one of the ablest ministers of the Newcastle Presbytery, will deliver a sermon at the Presbyterian Church here to-morrow (Sunday) evening.

Miss Mary Keyser, who has been sick with typhoid fever, is able to be out, we are glad to say.

The wheat stacks on the farm of Mr. Frank Smith were destroyed by fire Tuesday night.

Subscription to the Transcript $1.00 per annum

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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