# The Chestertown Transcript.

VOL. L—NO. 41. CHESTERTOWN, MARYLAND, SATURDAY, MARCH 9, 1912. $1.00 PER ANNUM


NO. 9744.

REPORT OF THE CONDITION OF THE

## THIRD NATIONAL BANK

AT CHESTERTOWN,

in the State of Maryland at the close of business February 20, 1912.

RESOURCES.

| | |
|---|---|
| Loans and Discounts | $474,108.26 |
| Overdrafts, secured and unsecured | 171.92 |
| U. S. Bonds to secure circulation | 50,000.00 |
| U. S. Bonds to secure U. S. Deposits | 1,000.00 |
| Bonds, securities, etc. | 129,418.50 |
| Banking house, furniture and fixtures | 11,000.00 |
| Due from National Banks (not Reserve Agents) | 678.20 |
| Due from approved reserve agents. | 60,505.53 |
| Checks and other Cash Items | 421.25 |
| Notes of other National Banks | 880.00 |
| Fractional paper currency, nickels and cents | 196.79 |
| Specie and legal-tender notes | 34,085.25 |
| Redemption Fund with U. S. Treasurer (5 per cent. of circulation) | 2,500.00 |
| Due from U. S. Treasurer | 1,250.00 |
| Total | $766,115.70 |

LIABILITIES.

| | |
|---|---|
| Capital stock paid in | $50,000.00 |
| Surplus fund | 30,000.00 |
| Undivided profits, less expenses and taxes paid | 15,283.81 |
| National Bank Notes outstanding | 50,000.00 |
| Individual Deposits subject to check | 594,697.89 |
| Certified Checks | 134.00 |
| Bills payable, including certificates of deposit for money borrowed | 25,000.00 |
| Total | $766,115.70 |

State of Maryland, County of Kent, ss: I, W. B. Copper, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

W. B. COPPER, Cashier.

Subscribed and sworn to before me this 28th day of February, 1912.

SIDNEY P. TOWNSHEND, Notary Public.

Correct—Attest:

D. T. HURLOCK,
ELMER E. LEARY,
ADAM F. HUEY,
Directors.

Reserve held by this bank as per statement ..... $99,317.57
Amount required by law—15 per cent. of deposits ..... 89,204.68

Amount of reserve held in excess of requirement.... $10,112.89

☞THIS IS CERTAINLY CONSERVATIVE BANKING.

### DIRECTORS.

JAMES A. PEARCE, GARRETT FOXWELL,
HOPE H. BARROLL, ADAM F. HUEY,
WILBUR W. HUBBARD, ELMER E. LEARY,
GEO. D. LOFLAND, T. B. DURDING,
D. THOS. HURLOCK, L. WETHERED BARROLL,
W. B. COPPER.

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## SUITS & OVERCOATS

A GREAT BARGAIN
FOR MEN AND BOYS

Here's an opportunity to replenish your wardrobe for the rest of the winter and then practically a new Suit or Overcoat for next winter.

A magnificent assortment of High-Grade Clothing and Overcoats—the choicest fabrics, the latest styles and finest workmanship.

The Suits include the fancy worsted, cheviots, tweeds and a few blue serge.

The Overcoats include English raglans, tourists and black kersey. Have sizes for raglans, stouts and thins.

Sweeping reductions on all our High-Grade Suits for boys.

Hats, Caps and Gloves—just the proper things to have for this season of the year.

A full line of Stockings, Collars, Cuffs, Shirts, Ties, Suspenders or anything that can be found in a well-stocked gents' furnishing store.

Denny Hoffecker,
(Stam's Hall Building)
CHESTERTOWN, :: MARYLAND.

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MONEY TO LOAN IN SUMS TO SUIT
ON MORTGAGES ONLY.

Apply to
JOHN D. URIE,
Attorney-at-Law,
Old Transcript Building,
Mar.12-y. Chestertown, Md

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DURING THE LENTEN SEASON
TRY A CAN OF
Baldwin's "Home Packed" Herring or Herring Roe
We also have plenty of Salmon, Kippered Herring, Bloaters and Mackerel.
McINTIRE & SON'S,
Phone 72. RELIABLE MERCHANTS,
n18-1y. Chestertown, Md.

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Subscription to the Transcript
$1.00 perannum.

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## JOHN P. AHERN,

DEALER IN

## DRESSED LUMBER

The Best Big Vein George's Creek
SOFT COAL

ALWAYS IN STOCK. This coal will not clinker and is the best steam and blacksmith coal on the market. Try it once and you will use no other.

BALED HAY kept constantly on hand.

I will constantly keep on hand a full supply of

MATERIALS
NEEDED IN BUILDING

such as Georgia, Oak and Native Framing, Doors, Sash, Blinds, Shutters, Porch Posts, Balusters, Newels, Brackets, Georgia and North Carolina Kiln Dried Flooring, Ceiling and Partition, Galvanized Iron Roofing, Nails, Locks and Hardware, Ruberoid and Felt Roofing, Cypress and White Pine Dimension Shingles, Dressed North Carolina and Cypress Boards, Plastering Laths, Lime, Cement, Brick and Hair.

Hard and Soft Coal under cover.
A full line of Pumps carried.
Insurance against Fire and Lightning in first-class companies.

John P. Ahern,
Millington, Md.

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NOTICE TO PUBLIC.

I desire to notify the public that I am located at the Livery Stables of Mr. Wm. T. H. Whiteley, near the Depot, where I am prepared to do all kinds of Harness and Leather Repairing with skill and promptness. I ask the patronage of all my friends.

f24-3t S. R. BOYER LUSBY.

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WATCH THIS SPACE
—FOR—
MY SPRING OPENING.

THOMPSON, THE SHOE MAN,
ROCK HALL, MD.

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## Turner & Son,

BETTERTON, MD.

WE HANDLE

THE INTERNATIONAL GASOLINE ENGINES
CREAM SEPARATORS
FEED MILLS

We can show you the goods from stock on hand.

Now is the time to buy if you are interested.

Turner & Son,
BETTERTON, MD.

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WM. C. SUTTON,
Sanitary Plumbing,
SUTTON'S GARAGE,
Cannon Street near Queen,
Chestertown, :: :: Maryland.

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WM. H. KRUSEN,

## Funeral Director

AND EMBALMER.
Still Pond, Maryland.

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NOW IS THE TIME
To See About Your Painting.



I give my personal attention to every detail of every painting job. A large part of my success is due to the fact that we use only the best material, Lewis white lead, (Dutch Boy painter, trade mark) and absolutely pure Linseed Oil, our other materials are of equially high value. Always ready to show sample cards and quote prices. Let me estimate on your painting.
Phone 177 M.
1f 1 y THOS. B. NEWCOMB. Lynch, Md

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TO LOAN ON MORTGAGES.

I have to loan on Mortgages at 6 per cent. $500, $600, $800, $1000, $1500, $2000, $2400, $2500, $3000, $4000, $5000, $7000, $10,000 and $20,000. Some of these sums can be placed for five years. On first-class mortgages where the loan does not exceed three-fifths the value of the farm, a large part of this money can be borrowed at 5 per cent.
HOPE H. BARROLL,
Jan. 20-6t. ATTORNEY-AT-LAW, Chestertown, Md.

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CHASE & SANBORN'S
High-Grade Coffees & Teas
NONE BETTER, TRY THEM.
D. Arthur Bacchus,
Chestertown, Md.

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## DAVIS & SATTERFIELD

Cross Street, near Depot,
Chestertown, - Maryland.

## Value of Manure!

Manure is just as necessary to the soil as food is to the human body.

Land may produce for a time on stored fertility, but it cannot do so forever. To-day there are millions of acres of abandoned land on this continent that bear testimony to the soil-robbing methods of man. These farms are the darkest blot on the escutcheon of modern civilization—but, thanks to the rising generation—this blot is being gradually obliterated through the use of the modern farm builder—the MANURE SPREADER.

There is not a farm in the universe that can produce a bumper crop year after year without plant food being returned to the soil. As is well-known, there is a constant chemical action going on in the manure pile at all times. This action generates heat and heat liberates the ammonia gases. The addition of manure accelerates this action in the soil and, as a result, heat is developed. Instances are recorded where the prevention of loss from damaging frosts could be attributed to no other cause than that the field was well-manured. Manure does not produce best results unless spread evenly. From figures quoted by agricultural experiment stations, it has been found that from eight to fifteen tons of manure per acre produce the best results. Field experience proves that not less than twenty loads must be used to cover an acre; more often twenty-five or thirty tons are used. Thus, it is easy to see that hand spreading is intrumental in wasting the producing value of from ten to fifteen tons of manure per acre. A spreader will distribute a given amount of manure twice as far as a fork will, and with better acreage crop results. On the average farm the crop increase secured from the additional ground fertilized will pay for a spreader in two seasons.

We have a liberal proposition on Manure Spreaders just now and a VERY LOW PRICE along with the liberal proposition. A copy of our spreader book will be sent on request or better still come and look the machine over and see what we have to offer you.

YOURS FOR BETTER CROPS,

Davis & Satterfield,
Cross Street, near Depot,
Chestertown, - Maryland.

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## LOFLAND & CULP

## DO IT NOW!

BUY FROM LOFLAND & CULP, THE HARDWARE MEN.

Wiard and Oliver Plows and Repairs.

Iron Clad Plow Hames, Ropes and Chain Traces, Plow Lines, Back Bands and Hame Straps.

Complete line of Work Collars and Bridles and Paper Mill Mule Collars.

Wagon and Carriage Harness, Chain Traces, Breast Chains and Tongue Chains.

☞"Page and "Lion" Woven Wire Farm and Garden Fence—the best on the market.

Galvanized Poultry Netting, Hog Wire and Plain Galvanized Wire, Nos. 9, 10, 12 and 14.

Tin Roofing and Galvanized, Corrugated Roofing a specialty.

Lofland & Culp,
CHESTERTOWN, MD.
☞Phone 14.

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DR. HORACE W. NICHOLSON,
EYE, NOSE, THROAT AND EAR.
WILL BE AT
Millington, Dr. Brice's office, Friday, March 1st, 10 A. M. to 4.30 P. M.
Church Hill, Dr. Dudley's office, Friday March 1st evening and Saturday morning until 11 A. M.
Chestertown, Dr. Simpers office, Saturday evening and Sunday morning.

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ORCHARD GRASS SEED FOR SALE.

Grown on clean land, free from all weeds. About 140 bushels.
Apply to
WHITE HALL FARM,
Telephone 199-H. JONES & LEAVERTON, Mgrs.,
f17-4t. Chestertown, Md.

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## PROMPT PAYMENT.

W. H. GIBSON, Agent,
NEW YORK LIFE INS. Co.,
Centreville, Md.

DEAR SIR:

I wish to express my thanks for the prompt settlement of the insurance policy issued on the life of my father, Wilbur Eliason, by the New York Life Insurance Company.

The amount paid by your company clearly indicates that the sum total of the premiums paid with interest would just about equal the said amount and make the cost of the production given, really nothing. This clearly indicates the benefit of the insurance, not only to my father during his life, but also to the estate at his death

Very truly yours,
JOHN ELIASON,
f9-1t. Administrator.

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## NOTICE TO PUBLIC.

We the undersigned, citizens and tax-payers of Chestertown, disire to announce ourselves as candidates for members of the Chestertown Water Board at the coming town election.

We pledge ourselves to a careful and economical operation of the Water system and promise to conduct its affairs in the interest of the water users and tax-payers.

We also promise if elected that we will furnish no supplies directly or indirectly for the use of the water department.

THOS. W. PERKINS,
WM. M. CULP.
STEWART R. MATTHEWS.

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## TO CLOSE UP ESTATE

THESE FARMS
ARE OFFERED

## FOR SALE!

No. 626 303 Acres, Kent county, divided into 7 fields, 250 tillable; 10 acres in apples, pears and cherries. Located on branch of creek leading into Chesapeake bay and only 5 miles from R. R. station. Handy to church, school and 2 miles from steamboat wharf. Medium loam soil. 10-Room Frame Dwelling, iron roof, porches, shade, lawn, barn, horse and cow stables, sheds, meat house, dairy, hay barrick. Now tenanted. Price $12,500; ½ may remain on mortgage.

No. 625 320 Acres, 5 miles from Chestertown, on Chester river, with wharf, 275 tillable. Old Brick Dwelling, usual outbuildings. Level land, producing good yields wheat, corn, and adapted to fruit and truck. For home or investment, this tract is second to none. Price $12,000.

J. Waters Russell,
CHESTERTOWN, MARYLAND.

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## SPECIAL CASH SALE!

Our Mr. H. R. Graham has just returned from a big ADMINISTRATORS SALE of Hardware, Agateware, Etc, where he bought for us a large lot of above merchandise at less than 50c on the dollar, and we are going to give our customers the benefit of this purchase. Beginning on TUESDAY, MARCH 12th, we are going to offer these goods at a strictly Cash Sale at unheard of prices. For instance—

A 35c Washboard at 15c.
A Pint Agate Cup at 3c or 2 for 5c.
A Gallon Agate Bucket at 7c.
An 8 or 10-Qt. Agate Berlin Kettle, with cover, at 19c.
A Large Glass Bowl and Pitcher at 39c.

And a large lot of other different articles at equally as low prices, and we do not limit you to one article of a kind, you may have as many as you want while the lot lasts. Watch our window for these goods on display.

Graham & Clements,
CHESTERTOWN, MD.
Next Door to Chestertown Bank of Maryland.

P. S.—Remember that you get the Prize Tickets with your cash purchases just the same.

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## W. S. & A. M. CULP.

LUMBER,
MILL WORK,
CEMENT,
LIME AND COAL,
ROOFING SLATE,
METAL SHINGLES.

We have the above and all kinds of Building Material in stock. Experience has taught us WHERE TO BUY and WHAT TO BUY.

We have now enroute large shipments from the best mills in the south.

W. S. & A. M. Culp,
CHESTERTOWN, MD.

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IF YOU ARE HAVING TROUBLE WITH

## Your Eyes and Need Glasses

Consult a competent Optometrist or Oculist.

I will devote from 9 A. M. to 4 P. M. daily (except Saturdays and Sundays) to

EYE TESTING AND FITTING GLASSES.

JULIAN T. POWER.
OPTOMETRIST,
MILLINGTON, -:- -:- MARYLAND.

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## Chautauqua Moving.

The committee in charge of the Chautauqua for Chestertown is meeting with success and judging by the manner in which the merchants and business interests have taken the matter up, the movement looks to be a go. 305 tickets have been guaranteed, and the Swarthmore end of the movement will send a number of solicitors here in the near future to sell 295 more which will furnish the $1200 which the town is asked to guarantee in order to assure the Chautauqua. As a suggestion to those in charge of the movement we would say that the tickets will find more ready sale if the people are told just exactly what kind of entertainment they will get for such a large outlay as $1,200. The people want a guarantee that the best the Chautauqua has to offer in lectures, musical entertainments, etc., will be sent to Chestertown for the week. Otherwise the people will be loathe to subscribe. The Chautauqua is undoubtedly a fine thing, and it should be encouraged. But the management should not hesitate a moment longer to let the people know just exactly what they will get for their money.

**Prof. Topping's Will.**—The last will and testament of the late Prof. Thomas H. Topping was admitted to probate in the Orphans' Court on Tuesday. The will bequeaths to his widow the entire estate in fee simple, and names her executrix without bond. The estate consists of the fine milling property and splendid home, together with other valuable assets. The will was written by the testator on July 17th, 1905, and was witnessed by Messrs. J. F. Thompson and J. Waters Russell.

## Chesterville Items.

Emmanuel—Sunday school 10 A. M., preaching 11 A. M.
Trinity—Sunday school 2 P. M., preaching 3 P. M. Epworth League 7.30 P. M.

Miss Florence Skinner has gone to Baltimore to take the training course at the University of Maryland, and has been honored by being made senior of her class. Mr. Walter Gale accompanied her and returned on Friday.

Mrs. J. C. Johnson, of Franklin, West Virginia, is visiting her daughter, Mrs. J. Alexander Rood, at the parsonage.

Rev. W. Spencer Skinner, of Downingtown, Pa., will lecture before the Emmanuel and Trinity Epworth Leagues M rch 15 and 19 respectively, on "In His Steps". The public is invited to enjoy this with the Leaguers, to be given under the auspices of the 4th department.

Miss Annie Clements is spending several weeks with friends in Baltimore.

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WANTED

RELIABLE MEN to sell our Patented Household Specialties, easy to handle and easy to sell. Catalogue and particulars free.
KEYSTONE SPECIALTY CO.,
1t. 5513 Walten Avenue, Philadelphia, Pa.

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FOR SALE.



ONE PAIR MULES, six and seven years old, well-broken, will work anywhere.
WM. T. JEWELL,
m9-3t. Kennedyville, Md.

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Wesley Chapel Social Circle Entertainment!

FRIDAY, MARCH 15th, 1912, at 8 P. M.

Doors open 7.30 P. M., Rock Hall, Jr. O. U. A. M. Hall. "FUN ON THE PODUNK LIMITED," a farce in one act—twenty-three characters. "POPPING THE QUESTION," a short play. Vocal and Instrumental Music and other features. Admission—Adults, 25 cents; Children, 15 cents: Reserved Seats, 35 cents. 1t.

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POULTRY ADVERTISEMENTS



## Buff Plymouth Rocks

GOLD NUGGET STRAIN

The best all-round Farmers' Fowl. As WINTER LAYERS they cannot be excelled.
EGGS, $1.00 per 15; $3.00 per 50; $5.00 per 100.
CHAS. H. SKIRVEN,
Phone 206-U. Chestertown, Md.

☞Also CHAS. A. CYPHERS NEW MODEL INCUBATOR, 250 eggs, regulates perfectly, half price. m9-3m.

## Eggs for Hatching

—FROM THE—
Great Winter Egg Machine
—THE BEAUTIFUL—
Golden Buff Rocks!

The Buff Rock is among the finest and best-known breeds, and my strain is up to standard, especially as to laying quality.
$1.00 per setting of 15 Eggs, taken from pen of finest quality birds.
Apply to
Phone 2 or 125. THOMAS D. BOWERS,
m2-1m. Chestertown, Md.

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## FOR SALE.

The closest to an Egg Machine yet found is certain strains of

Rhode Island Reds.

We have the blood lines for egg production. 75 per cent. of fertile eggs guaranteed.

$1.00 PER SET OF 15 EGGS.
R. SNOWDEN THOMAS,
m2-1m. Chestertown, Md.

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PURE BRED BARRED ROCK EGGS FOR HATCHING!

75c Single Setting, 3 Settings for $2.00.

Satisfaction guaranteed. These birds are from the best strains. Have been breeding Barred Rocks for 15 years. For further particulars,
Apply to
SAMUEL J. COMLY,
m2-2m. Locust Grove, Md.

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## THOROUGHBRED EGGS FOR SALE.

Eggs for Hatching at 5c apiece. From the Famous American Beauty Strain of Ros[illegible] R. I. Reds. They are vigorous, [illegible] heavy layers and KING W[illegible] good hatch guaranteed.

m2-2m

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