The Chestertown Transcript.

VOL. L—NO. 43. CHESTERTOWN, MARYLAND, SATURDAY, MARCH 23, 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	34,035.25
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.

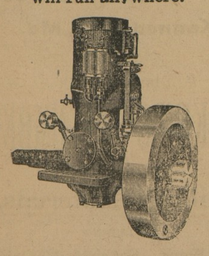
DIRECTORS.

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.

ORIOLE & BALTIMORE

Marine Engines

BUILT IN BALTIMORE,
will run anywhere.



Mianus Marine Engine

Either of the above can't be beat for hard continuous work. The Engine for working Boats.

More Oriole and Mianus Engines used than any other make at Rock Hall.

Geo. E. Leary, Agent,
ROCK HALL - MARYLAND.

LUMBER

SASH, DOORS
AND BLINDS.

BUILDING MATERIAL

OF ALL KINDS.

Delivery by Land or Water.

G. E. LEARY & SON,

ROCK HALL, MD.

☞Phone.

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.

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.

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

WATCH THIS SPACE

—FOR—

MY SPRING OPENING.

THOMPSON, THE SHOE MAN,

ROCK HALL, MD.

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.

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

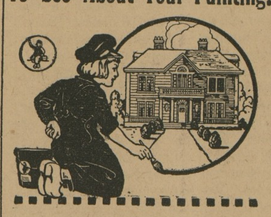
WM. H. KRUSEN,

Funeral Director

AND EMBALMER.
Still Pond, Maryland.

NOW IS THE TIME

To See About Your Painting.



We have on hand, and are sole agents for a new brand of Paint for outbuildings, brickwork, concrete, etc. Also for wall plaster and interior decorations which we can furnish at a small cost. One coat of this Paint will cover and look as well as two coats of high-priced paint on new or old buildings or scraped whitewashed buildings. This Paint has been tested and will last as long as oil paint, is also weatherproof, fireproof, sanitary; is used extensively inside of hen houses, stables, dairys, etc., as it destroys all germs, it dries hard and will not rub off. This is not the so called water paint, but is noted for wear and durability. Can furnish this paint in 21 different shades. It is easy to apply and anyone with little experience can use it. Before whitewashing this spring, consider this matter and send for sample cards and prices, and cut out that horrible job of yearly whitewashing, which will add wonderfully to the appearance of your home by using these Paints. Price 70 cents per gallon at Lynch's.

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.

If I y THOS. B. NEWCOMB, Lynch, Md

CHASE & SANBORN'S
High-Grade Coffees & Teas
NONE BETTER, TRY THEM.

D. Arthur Bacchus,
Chestertown, Md.

Subscription to the Transcript $1.00 perannum.

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.

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.

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.

EASTER CLOTHING

—FOR—

Men and Young Men

IN the collection of new Spring Clothing will be found the regular fabrics, consisting of fancy worsteds and casimeres of the very latest patterns and smartest colors. Every model and fabric that has fashion's sanction is here, including everything that the conservative man may desire.

We know that the price, the quality and workmanship in our garments are far superior to that obtainable elsewhere. We fell assured that you will agree with us after a careful inspection.

Clothes satisfaction means not only style, fabric, fit and finish, but shape, retention and satisfactory wear.

We guarantee to please you in every particular, and you can rest assured that our past reputation for a "Square Deal" to all still remains our motto.

Denny Hoffecker,

(Stam's Hall Building)

CHESTERTOWN, :: MARYLAND.

TO CLOSE UP AN ESTATE

The First Farm

IS OFFERED AT A BARGAIN

No. 626. 303 Acres, Kent Co.
Price $12,500.

Farm located near Worton Manor wharf, 250 acres in cultivation, balance in woodland, divided into 7 fields and backs on Worton Creek; apples, pears, cherries, etc.; clay loam soil, good fencing, about 1 mile from school and church, 3 miles from store, 5 miles to R. R. station. Frame Dwelling of 10 rooms, with tin roof, 4 porches, meat house, dairy, hay barrack, barn, horse and cow stable, wagon shed and hen house, good shade, good drinking water supplied by pump.

* * * *

No. 622½. 234 Acres, Kent Co.
Price $12,000.

Situated in the First District, 195 acres tillable, divided into 5 fields, 3 in grass this year. Young orchard of 500 pear trees, 125 apples, best varieties; old apple orchard bearing, cherries and grapes. Farm is nearly all under new wire fence. Plenty of wood for farm and 100,000 feet of lumber. Buildings consist of a 7-Room House with cellar; wagon and tool shed, 25x50 feet; new shed, 20x60 feet; loft, corn crib and other outbuildings; public school within few minutes walk. Farm can be bought with or without stock and implements, included, $15,000. If offer is made at once on this farm, a slight discount may be allowed. Terms, ⅓ cash, balance on time.

J. Waters Russell,

CHESTERTOWN, MD.

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.

FOR SALE.

Chestnut Posts, 6½ feet, 12c; 7 feet, 14c; Anchor Posts, 9 feet long, chestnut, 75c; walnut, $1.00; on farms near Worton and Lynch.

J. WATERS RUSSELL,
m16-3t. Chestertown, Md.

FOR SALE.

One excellent BROOD SOW weighing 200 pounds, fed on International Stock Food and immune from Cholera. For particulars apply to

J. FRANK McCLARY,
m16-3t. Worton R. R., Md.

Injured on Road.

R. G. Parks, Esq., counsel for Mrs. Sarah Garton and her daughters, Misses Annie and Mary Garton, addressed a communication to the Board of County Commissioners on Tuesday in which he recited the following facts: While driving along the road from Peacock's Corner to Delaney's one night in February, 1911, the mare driven by the Misses Garton and owned by Mrs. Garton fell in a hole in an earth covered drain across said road. Both young ladies were thrown from the carriage into a deep ditch. The mare was severely injured and Mrs. Garton estimates her loss at $250. Both young ladies have sustained injuries and Miss Mary Garton still suffers from a bruised place in her side. I shall be glad to take the matter up with yourselves as soon as possible, or with your counsel, but as the matter has been standing sometime, would appreciate a reply by Wednesday next." It is presumed that the intent of Mr. Parks' communication is that Mrs. Garton and her daughter desire the county commissioners to reimburse her for damage to her mare to the above amount.

ENTERTAINMENT.

By special request the intensely interesting play,

Phyllis' Inheritance

recently rendered with such eminent success by the Senior Class of the Chestertown High School will be repeated in

STAM'S HALL

THURSDAY Evening, March 28.

The play which consists of three well plotted acts will be interspersed with musical specialties and motion pictures.

Admission 25 cents. Reserved Seats 35 cents.
Doors open 7.30. Performance at 8.

☞Reserved seats on sale at Stam's and Toulson's drug stores.

MISSIONARY SUPPER.

The ladies of Emmanuel Church, Chestertown will give a MISSIONARY SUPPER on SATURDAY night, MARCH 23, in the old Pennington House, beginning at 6 P. M. Chicken, biscuit, etc. Supper 25 cents. Ice Cream and Cake will also be on sale.

NOTICE TO TONGERS.

All Tongers who have not got their license by the first of April will be dealt with according to law, as all have been notified and cannot wait any longer. I have over 200 names without licenses—boys, colored and white men. None excepted as there is no excuse.

CAPT. J. C. ASHLEY,
m23-3t Schooner Anna B. Smith.

FOR SALE.

One Pure Bred Young GUERNSEY BULL. Old enough for service.

Apply to
Phone 198 D. J. R. COPPER,
m23-3t Kennedyville R. R. 1.

NOTICE.



The services of my Thoroughbred Poland China Boar can be obtained at the rate of $1.00 per sow, which must be brought to my home. None but healthy sows taken.

Phone 199-O. LINWOOD A. SUTTON,
m23-3t. Chestertown R. R. No. 4.

WANTED.

Married man to carry on farm of 175 acres during the year 1913.

Address,
L. C., TRANSCRIPT,
m16-3t. Chestertown, Md.

FOR SALE.



ONE PAIR MULES, six and seven years old, well-broken, will work anywhere.

WM. T. JEWELL,
m9-3t. Kennedyville, Md.

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,
f9-3t. Administrator.

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.

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—

Large Glass Fruit Bowls, 9c.
A 35c Washboard at 15c.
A Pint Agate Cup at 2c or 3 for 5c.
A Gallon Agate Bucket at 7c.
An 8 or 10-Qt. Agate Berlin Kettle, with cover, at 19c.

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

P. S.—Remember the Tickets with your same.

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