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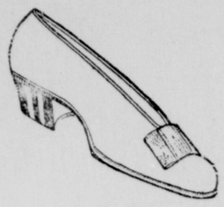
THE First-Second National Bank of Pittsburg, Pa., that closed its doors several days ago, is likely to be a far-reaching affair. It had widely advertised for funds and paid—or rather promised to pay—its depositors 4%. J. B. Ramsey, ex-examiner and ex-president of the Mechanics Bank of Baltimore, commenting on the failure in Thursday's Sun, says the bank paid too high a rate of interest for their money. We have not heard of any here being caught in the failure, being lured by the unsafe rate of 4%.

THE Primary Day has been fixed on Monday, Sept. 8th.

WHILE removing the molds of a concrete stairway in the new primary school building in Centreville on Monday, Wm. H. Neal, of Centreville, and Chas. Callahan, of Cordova, were both seriously injured by the falling of the wall and catching them under it. Mr. Neal was hurt internally about the breast, while Mr. Callahan had his right leg broken in two places. They are slowly improving. George E. Lane is the contractor.

Local buyers are paying from 85 to 88 cents for wheat.

Cool Footwear



Most any one will tell you that the Russett Shoe is the most comfortable shoe you can wear, as they are cooler than other leathers and do not draw the feet.

We still have a fair assortment.

Look in our windows for the new styles.

THE SHOE MAN **C C. JONES,** THE SHOE MAN

PHONE 222-2

CHESTERTOWN, - MARYLAND

A GREAT CHANCE TO BUY

Ladies' Garments At Remarkable Savings

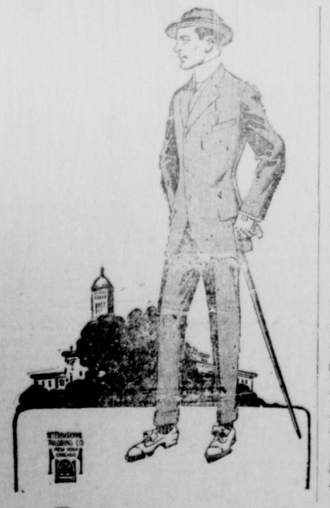
Would you like to dress better and for less mouey? Here's your opportunity. Every Suit, Coat, Dress, Shirtwaist, etc., in the store is now offered at truly remarkble reductions.

NOTICE THESE PRICES — then come and see the garments.

Ladies' House Dresses, $1.25 values..... 98c
$1.75 Values $1.39
Lawn Dresses, the new Balkan effect, $3.50 values, at $2.49
White Voile Dresses, $8.00 values $4.98
New Corduroy Skirts, in all wool advanced styles, with slits in sides; $8.50 values $4.98
All Wool Serge and Panama Skirts, newest styles, all sizes, blues and blacks only, $2.50 to $4.00 values $1.98
White Lawn Waists, Embroidery Front, $1.00 value 69c

You'll Find the Values Irresistible

H. Sachs & Son



WHAT do you think of them?

Did you ever see more perfect fits. Let me know please. There's getting to be quite a number walking around. Look at the material, fit and trimmings, then ask them what they paid. Then compare with what you've been paying.

Treat yourself right and I'll abide by the verdict.

Then come to me with your Clothing troubles. I'll diagnose them correctly for you and the small fee will be an agreeable surprise.

W. E. MOODY

Office Under Voshell House. Next to Robert McWhorter's,

CHESTERTOWN, MD.

Personal and Social

Dr. Harry Hurlock, of Baltimore, spent Sunday on the avenue with his mother and sisters. He expects to leave this week for a month's visit in the Catskill mountains.

Mr. Frank Hurlock, of Washington, spent several days here this week with his mother.

Mr. Daniel R. Woodall, Jr., and family have moved in the Rollison house, opposite Sacred Heart Church. Mr. H. B. Nicholson and family will occupy the Brock house, on Calvert street, Mr. and Mrs. Brock removing to Baltimore. Mr. and Mrs. John E Barnes will move into the Sappington house, recently vacated by Mr. Nathan Crossley. Mr. Gus Ayres and family are living in the Maul house, near T. B. Elliott's home. Mr. Nathan Crossley has moved into one of the Davis houses, on Mill street.

Mrs. Charles Baxter and daughter are visiting her parents in Virginia.

Miss Edith Kidd, of Philadelphia, is the guest of Mrs. Elwood Baker.

Miss Hazel Patterson, of Emmittsburg, is visiting Miss Avis Dodd.

Mr. and Mrs. Clarence Wise and two interesting children, of Norfolk, Va., are visiting Mrs. Wise's parents, Mr. and Mrs. Thos. B. Elliott.

Mr. Earle Thomas, of Baltimore, is visiting Mr. and Mrs. James Brice, on the avenue.

Mrs. A. E. Maslin is quite sick at the home of her daughter, Mrs. S. A. Ivens.

Mrs. Physick and sister, Miss Lucy Martin, have gone to Fredericksburg, Va., for a six week's visit.

Miss Alringer, of Fort Wayne, Ind., has been the guest of her sister, Mrs. Fred. Hirons, during the week.

Mrs. Albert Whaland, of Philadelphia, is visiting her mother, Mrs. Harriett Welch, on Maple avenue.

Mrs. Sarah Colelazer, of Philadelphia, has been the guest of Mr. and Mrs. W. B. Copper, on the avenue, during the past week.

Mrs. Hope Malin is visiting her sister at Sandwich, Mass.

Miss Helen Gale, of Baltimore, is the guest of Mrs. J. D. Bacchus.

Misses Anna Joiner and Elizabeth and Harriett Reed are visiting Miss Ruth Allen, at Clayton.

Miss Edith Weyl is visiting Mr. and Mrs. Earle A. Barnes.

Mr. W. K. Hudson, of near Fairlee, went to Baltimore last week to have his arm examined, as noted in the NEWS. He is in the Maryland General Hospital and the doctors have determined to cut his right hand off just below the elbow. His many friends hope the amputation may be the means of saving his life. Mr. John Hudson spent a short while with him on Sunday.

Miss Lillian Gale is the guest of Mr. and Mrs. Edw. Beck.

Mr. H. C. Stavely is in Western Maryland for his health.

Misses Mamie and Maud Miller are the guests of their sister, Mrs. Chas. N. Satterfield, on Queen street.

Miss Margaret Baxter, of Baltimore county, has been the guest this week of Miss Katharine Fowler, on Cross srreet.

Mrs. J. H. Hetherington and daughter, of Wilmington, have been visiting relatives in Chestertown.

Mr. and Mrs. H. C. Kitchen, of Philadelphia, are visiting Mr. and Mrs. Jamison, on Mill street.

Mr. Walter U. Lusby and family and Mrs. Ollie Estes and family are spending the week at Tolchester in one of Mr. L.'s bungalows.

Mr. and Mrs. J. H. Sides and Miss Edith Fallowfield gave a lawn fete Tuesday evening on Washington avenue in honor of their guest, Miss Florence Phillips, of Dover. It was a delightful affair.

Mr. Charles N. Satterfield was given a birthday dinner Wednesday evening at his home on Queen street which was enjoyed by a few friends also.

Mr. Purnel Leatherbury, of Baltimore, has been the guest at W. C. Sutton's.

Mrs. Wm. Pennington and son, of Philadelphia, have been visiting her sister, Mrs. Frank Clark, High St.

Mrs. Wm. J. Vannort returned from Ocean City Monday improved in health.

Misses Florence Beck and Elizabeth Connelly, who are taking courses in trained nursing at the Union Protestant Infirmary, Baltimore, are at home for a visit.

Dr. A. S. Hall and family have gone to Saline, Michigan, where they will spend the summer on the doctor's farm.

Miss Emma Clough, of Baltimore, is the guest of her cousin, Miss May Taylor, near Kennedyville.

R. Groome Parks, Esq., has removed his law office from Court street to the second story in Mr. A. L. Sparks' building.

Mr. John Brock and family removed to Baltimore this week and will live at 2714 Harlem Ave.

Rev. Oliver J. Whaley and wife, of Baltimore, will be guests next week of Rev. and Mrs. Rice at the Bond Chapel parsonage.

Mr. Fred Burt, of Mannington, W. Va., joined his wife and daughter this week at the home of his wife's parents, Mr. and Mrs. Henry Brown, Quaker Neck.

Mrs. William W. Beck gave a reception on Wednesday afternoon from 5 to 6 at her beausiful home on Chester river, Chestertown, in honor of her guest, Mrs. Wm. H. Bryan, of Baltimore.

Mr. Justin Mc. Miller, nee Miss Margaret Wall, of Baltimore, is the guest of Mrs. W. B. Usilton, Jr. Mrs. M.'s husband, Ensign Justin Mc. Miller, has been ordered to the battleship Minnesota as one of its officers.

Mr. and Mrs. James Bannon, of Wilmington, have been guests this week of the latter's brother, Mr. Allan A. Harris, Chestertown.

Mrs. Catherine Hatcherson and granddaughter, Miss Gladys, are visiting relatives in Delaware.

Mrs. Horace Reed and two daughters are visiting friends in Clayton and Wilmington.

Mrs. E. J. Barr, of Philadelphia, and Mrs. James T. Ford, of Delaware, are guests of Miss Sue B. Ford, near town.

Children Cry
FOR FLETCHER'S
CASTORIA

AUCTIONEER.

I offer my services to the public both in Kent and Queen Anne's to auctioneer their personal sales or property of any kind. I am confident that I can please you. Terms reasonable. Best of reference furnished.

JAMES H. LEE.
Worton, R. D. 2.

j7-4t

FOR SALE.

WYCKOFF WHITE LEGHORN EGGS, 50c per setting. $3.00 per 100. Cockrels no relation.

JAMES WEER.
Kennedyville, Md.

eb1-4m*

ROCK HALL NOTES.

Mr. Fred. Carter and family, of near Still Pond, were visiting relatives here on Sunday.

Mrs. D. J. Moore has been the guest of her parents, Mr. and Mrs. J. A. Casey, the past two weeks.

Mr. J. A. Casey has just installed in his store room brilliant gasoline lights, which afford a most agreeable relief from the oppressive heat of the oil lamps heretofore used.

Miss Anna Leary and her music class conducted a very interesting entertainment in Coburn's Hall on Wednesday evening, for the benefit of the church bell for Wesley Chapel. The hall was packed with a most appreciative audience.

The threshing rig managed by Mr. Alex. Taylor broke down on Wednesday while leaving the farm of Mr. Wilson, in lower Eastern Neck. One of the axles of the engine broke. This is a source of worriment, not only to Mr. Taylor and his crew, but to the farmers also, who were waiting for his coming.

Mrs. M. L. Maslin met with an accident two weeks ago which proved quite a shake-up to her. She was returning from milking the cows when she stumbled over the door sill of the stable and fell heavily to the hard ground. She has been confined to her room ever since, but is now on the improve.

The ladies of the Robekah Lodge chide us for making a slip in our report of their recent meeting, in stating they enjoyed a repast of cake after adjournment. They did not partake of cake. The cake was there and we thought they feasted—we didn't stay to witness. But we do know that a large gathering of the membership did ample justice to a splendid set-out of cream and cake at their meeting of last week. We stayed and feasted with them.

The Urie bugaboo failing to produce the desired effect on our intelligent voters, the Anti's have circulated, through the mail and otherwise, a lot of campaign thunder in the shape of Organization and Anti-Organization catechism. With the rehash has come a letter from their Legislative candidates, with promises of wonderful things they will do next winter; but they say nothing of what their candidate, Harris, did at Annapolis when he had the chance to help the fishermen and temperance people of Kent county.

Mr. Thos. R. Reiche, of Goffs, Cal., has written his old friend, Jack Collison, a very interesting letter descriptive of men and things in San Bernardino county and other sections of California. He sent ahead of his letter a 2-pound lump of crude salt taken from the bed of Danby Lake, which is now as dry as a bone, with an immense crust of salt over the entire bed of the lake. Tom is now in the employ of the Santa Fee Railroad Company. He says the company wants him to occupy a house near a 40 horse-power engine, so that it will be more convenient for him to manage one of the plants, but he says he is afraid the thing will blow up. He wouldn't mind being blown up, provided he was safely landed in dear old Rock Hall.

CHURCH NOTES.

Christ Methodist Protestant Church Rev. W. R. Graham, D. D., pastor. Regular services on Sunday and preaching by the pastor at 10 30 a. m. and 6.30 p. m. Short twilight sermon at the evening service. Sabbath school 2.30 p. m. Mid week service Thursday evening at 8 o'clock. Christian Endeavor service Friday evening at 8 o'clock.

The monthly missionary meeting at Christ Church Sunday school resulted in Miss Clara Usilton's class winning the banner which was presented by the President, Russell Wheatley; total collection over $17.

Chestertown M. E. Church, Rev. L. E. Barrett, D. D., pastor.—Services next Sunday, July 20th, as follows: 10.30 a. m. preaching by the pastor, subject, "The Home Pull"; 2.15 p. m. Sabbath school and Pastor's Bible Class; 7 p.m. Epworth League Song Service, followed by brief sermon by the pastor, the whole service one hour. Come, the church is pleasant, and the singing inspiring.

Clean Linen is Essential To Good Standing

The Home Laundry

CHESTERTOWN, MD.

NEW MACHINERY
PERFECT FINISH

Agencies

John Gillespie, Millington.
Sudler's Drug Store, Sudlersville.
E. C. Payne, Hillsboro.
Thos. H. Whaley, Church Hill.
P. H. Feddeman, Centreville.
James D. Davis & Bro., Galena.
James H. Weer, Kennedyville.
Wm. Parr, Still Pond.
Howard Owens, Betterton.
Harry Todd, Tolchester.
J. W. Ivens, Worton.

The Bank That Pays

FOUR PER CENT

ON ALL SAVINGS DEPOSITS

ANOTHER STEP IN ADVANCE

Ordinary Savings Accounts Put Upon a Four Per Cent. Interest Basis.

All well regulated Banking Institutions carry several classes of deposit accounts in order to best meet business conditions and the requirements of individual depositors.

In harmony with, and abreast of the more progressive banks, THE PEOPLES BANK, adopted at its inception and continues to employ three classes of accounts as follows:

First:—Active, or daily checking accounts, subject to no interest allowance.

Second:—Ordinary savings accounts, being deposits entered in pass books, and remaining four months or longer on deposit upon which interest at rate of THREE per cent. has been allowed and paid.

Third:—Certificates of deposits being deposits made for a specific time, six or twelve months, for which a certificate is issued and upon which interest at the rate of FOUR per cent. is allowed and paid.

INTEREST RATE INCREASED

Three years ago, when the rate of interest payable on the two interest bearing accounts was fixed, existing conditions impelled and justified a discrimination in the interest allowance and the rate was fixed at THREE PER CENT. on the one most subject to fluctuation; and FOUR PER CENT. on the other more stable and less variable account.

Fortified by an experience of nearly three years, during which time the success that has attended the business management of this Bank, has fully demonstrated not only the Absolute Safety, but profitableness of the liberal interest policy, and in keeping with their determination to accord depositors and patrons the most liberal treatment at all times, the Directors of the Peoples Bank, now announce that both classes of saving deposits — the Ordinary Pass Book Savings Account and the Certificates of Deposit—will be maintained at a parity, and at the same liberal rate of interest, namely:

4 PER CENT

This rate will be in effect as of July 1st, and holders of Savings Account Pass Books, will receive interest January 1st, 1914, at the rate of Four Per Cent. instead of THREE per cent. stipulated in their pass books.

Certificates of Deposit will also be issued as heretofore at FOUR per cent. to those preferring this class of account; or those holding Certificates and preferring Pass Books, may exchange one for the other.

All present patrons of this Bank and Prospective depositors are cordially invited to investigate thoroughly the record and affairs of this Bank, and to remember that

FOUR PER CENT. IS JUST ONE THIRD MORE THAN THREE PER CENT.

Cordially and Sincerely,

THE PEOPLES BANK
OF CHESTERTOWN, MD.

DIRECTORS:

Dr. H. B. Simmons, President — A. Parks Rasin, Cashier
William M. Slay, Counsellor — L. Bates Russell, Vice-President
Capt. Daniel Hill — Joseph Downey,
W. Irving Walker — John C. Davis
William T. Brown — Howard F. Owens
William G. Smyth — James S. Bradley

Banking House in Maul Building

ESTRAY HOGS.



Four hogs came to my place about ten days ago. They will weigh about 125 lbs. each. Owner will please come forward, pay charges and take same away.

HENRY B. PRICE,
Betterton, Md.

jy12-3t

FOUND ADRIFT.

On July 10th, 1913, ONE BATEAU, 16 feet long and 5 feet wide, painted white. The owner will please come forward, prove property, pay charges and take her away.

Apply to ROABY KELLEY.
Skinner's Neck, Rock Hall, Md.

jy19 3t*

Kodak BROWNIE

Fun in Store For Every Holiday When You



KODAK

Anyone can take pictures with a Kodak. No experience needed. Let us show you how simple it is the Kodak all by daylight way.

KODAKS $5 00 AND UPWARDS.

This Store Closes Evenings at 7 O'clock

J. S. KREEGER,

JEWELER AND OPTICIAN, Phone 53-2. CHESTERTOWN, MD.

H. F. Jefferson & Bro.

"The Ladies' Store" CHESTERTOWN, MD



The pictures in these columns show some of the new Ladies' Home Journal Patterns to be found at our store.

Reducton Sale of Children's Shoes

Our Special Sale of Children's Shoes was well patronized last week and we will continue the reduced prices for another week.

The $1.00, $1.25 and $1.50 values at $1.00

The $1.75, $2.00 and $2.25 values at $1.25

Some Broken Lots up to $1.50 value at 75c

This is a rare chance to fit up the children for the summer.

This Special Sale is employed to relieve the over-stocked condition of our Children's Shoe Department.

DON'T MISS IT.



The pictures in these columns show some of the new Ladies' Home Journal Patterns to be found at our store.

And, too, we have all the materials you could wish for to be made into dresses according to these designs and many others. You will find our prices moderate and quality the best.

H. F. Jefferson & Bro.

The Ladies' Store CHESTERTOWN, MD.