The Chestertown Transcript.

VOL. LI—NO. 29. CHESTERTOWN, MARYLAND, SATURDAY, DECEMBER 14, 1912. $1.00 PER ANNUM

NATIONAL & STATE BANKS

ONE of the most vital and important regulations of the National Banking Law is that which controls what is known as the "LEGAL RESERVE." It requires that 15 PER CENT. OF ALL DEPOSITS shall be kept in the vaults of National Banks or in the hands of approved reserve agents.

The following statement of the deposits of three banks of Chestertown shows what reserves these banks held at the time of their last sworn statement, November 26th, 1912:

	Deposits.	15 % Reserve.	Reserve Held.	Per Cent.
Third National	$668,397.18	$100,259.57	$124,079.44	over 18½ %
Chestertown Bank	413,947.13	62,092.10	38,868.74	9½ %
Kent Savings "	356,097.42	53,414.61	10,627.97	3 %

After reading the SWORN STATEMENTS published last week, and the above exhibit which do you think is the STRONGEST and SAFEST bank in which to transact your banking business? The THIRD NATIONAL BANK cannot make as much money for its stockholders by adopting the policy of keeping on hand such a large RESERVE, but we KNOW it is better banking. Over $100,000 on hand with which to meet immediate demands. Think of the above while doing your banking. Your business solicited. Interest paid on all Savings Deposits.

Very respectfully,

THE THIRD NATIONAL BANK

of Chestertown, Md.

After driving Detroiter 3500 miles over all sorts of roads, I recommend it to any one desiring the purchase of an Automobile. It is by far the leading $900 car in America to-day—possessing features only found on $1200 to $1500 machines. After using machines for 5 years, I am in a position to know when I see a dependable, desirable car, and the "Detroiter" is just *that* car. You get an Automobile in quality, style and motoring qualities when you get a "Detroiter."

J. Waters Russell & Co.,
CHESTERTOWN, MD.

BUSINESS OPPORTUNITY

Prominently located

GROCERY STORE,

Well Stocked,

Doing Good Business. Must sell, poor health cause.

Address, Lock Box 99,
Chestertown, -:- -:- Maryland

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.

Gertrude Leimbach
Ladies' Apparel Shop
230 N. HOWARD STREET,
BALTIMORE,
EISENBRANDT BUILDING,
TAKE ELEVATOR.

REAL CHRISTMAS GIVING

Verse and song, story and legend, brush and chisel, all unite in making the institution of Christmas Day the most human and intimate memorial. It is a day not only of sacred memories, but of rejoicing, of gift-giving, of merry-making for the young, of peace for the old and good-will for all. To give because of a joy to express—preserves all the romance and sentiment which has clustered about the Christmastide for so many generations—to give that which has intrinsic beauty, which bears actual relation to the needs of life, and serves definite purpose—expresses the true spirit of this beautiful old festival.

Gifts, such as these, are shown by The Ladies' Apparel Shop of Gertrude Leimbach, and prices are "rock bottom," so that a small sum of money goes a long way. Having neither heavy rents nor enormous operating expenses to add to initial costs, there is a saving of fully one-half to one-third on gifts purchased at this delightful place to shop.

SUGGESTIONS

Beautiful Evening Wraps
Exclusive Evening Gowns
Dainty Dancing Frocks
Camp Fire Dresses
Dependable Furs
Sweater Coats
Johnny Coats
Raincoats
Evening Waists
Silk Hosiery
Fancy Scarfs
Breton Fichus
St. Gall Collars
Real Malcrame Lace Collars, Fichus and Sets
Real Escurial Collars and Sets
Real Maltese Collars, Sets and Fichus

Imported Neckwear at 25c, 35c and 50c.

REPUBLICAN BANK FOR SALE.

Notice of Public Auction, March 5, 1913

Our lease with Uncle Sam having practically expired, and having decided to retire to private life, we, the undersigned, will offer at public sale, at our residence, National Capitol, Washington, D. C., on March 5th, 1913, the following described property, to wit:

One elephant, about 60 years old, and has foot-rot.
One Bull Moose, dehorned in Nov.
One set of Injunctions and High Cost of Living, old enough to wean, sired by Goldbugs and damned by everybody.
One Republican Platform, good as new. Has only been used for campaign purposes.
One Big Stick, somewhat worn from overuse.
One Republican Machine, somewhat out of repair.
One Financial System, well supplied with clearing-house certificates and very little cash.
A large quantity of G. O. P. Bric-a-Brac, consisting of old Dinner Pails, Grand-Pa Hats, Coon Skins, Teddy Bears, Taft Smiles and other things and plunder too numerous to mention.

THIS SALE will positively take place on above day and date, regardless of weather, and everything will be closed out on that day.

(NO POSTPONEMENT)

TERMS OF SALE—Cash before removing property.

COL. PERKINS, } Managers
J. P. MORGAN, }

Joe Cannon, Auctioneer.
Tobascus (Teddy) Roosevelt, Clerk.

N. B.—The Chicago Steam Roller, made in the South, will be included in the above sale.—(Forwarded by Centreville Observer.)

FESTIVAL.

Turkey and Oyster Supper, "Comegys Hall", SATURDAY, DECEMBER 21, 1912. Fancy table Home-made Candy, Chincoteague Oysters, Stevenson's Ice Cream served in abundance. Supper 35 cents; served from 4 to 10 P.M. Special Music. Benefit Asbury M. E. Church, Millington, Md. All welcome. d14-2t.

CANDIDATE FOR POSTOFFICE.

I desire to announce to my friends and the public generally that I am a candidate for Postmaster at Chestertown, and ask for the support of all patrons of the office.
d14-3t. EBEN F. PERKINS.

WANTED.

A trustworthy white man or well-grown boy to assist in caring for stock this winter. A comfortable room and satisfactory wages. Would engage for the year also for general farm work.
MILTON MELVIN,
d14-3t. Phone 180-11. P. O., Kennedyville, Md.

THOROUGHBRED TURKEYS FOR SALE.

I have for sale a number of THOROUGHBRED BRONZE GOBBLERS at $5 each and a number of THOROUGHBRED BRONZE HENS at $3.50. Also a number of BARRED ROCK ROOSTERS at $1.00. For particulars, apply to
WM. B. WILLIS,
d14-3t. Phone 212-3. Worton R. R. No. 1.

FOR SALE.

MIXED WOOD sawed in stove lengths, $2.50 per wagon load, delivered in Chestertown.
J. WATERS RUSSELL,
d14-3t. Chestertown, Md.

PUBLIC MEETING.

This is to give notice that a public meeting of the Chestertown Water Board will be held at its office in Fireman's Building, Cross street, on FRIDAY, JANUARY 3rd, 1913, at 8 o'clock P. M.
d14-3t. HARRY R. GRAHAM, Pres't.

ENTERTAINMENT.

The second in the series of Grange Entertainments to be held under the auspices of the Fairlee Grange will be given on THURSDAY EVENING, DECEMBER 19th, in Fairlee Grange Hall, at 7.30 o'clock. Miss Marion Ballon Fisk, Cartoonist-Lecturer, will be the attraction. Admission 35 cents, season tickets $1.00. 1t.

RHODE ISLAND RED COCKERELS FOR SALE.

I have a number of THOROUGHBRED ROSE COMB RHODE ISLAND RED COCKERELS for sale. Price $1.00 apiece. These are fine young roosters and are of excellent color.
Apply to
ROMIE YOUNGER,
d14-4t. Phone 200-2. Worton R. R. No. 1.

ROOM FOR RENT.

I shall have for rent on January 1st, one LARGE AND AIRY ROOM with four windows overlooking the river. This room is very suitable for two persons. For particulars, apply to
Phone. MRS. M. P. FINLEY,
d7-3t. Chestertown, Md.

POULTRY & OYSTER SUPPER.

The Mite Society of Grace Presbyterian Church will hold a POULTRY AND OYSTER SUPPER. Also Apron and Handkerchief Bazar on SATURDAY, DECEMBER 14, 1912, in Weer's Hall, Kennedyville. d7-2t.

FOR RENT.

HAIL POINT FARM, on East Neck Island, for 1913.
Apply to
R. NELSON STEVENS,
n30-3t. 226 S. Charles St., Baltimore, Md.

BANK NOTICE.

Notice is hereby given to the stockholders of the THIRD NATIONAL BANK OF CHESTERTOWN, MARYLAND, that the regular ANNUAL MEETING for the election of a Board of Directors for the ensuing year, will be held at their banking house in Chestertown, on TUESDAY, JANUARY 14th, 1913, between the hours of 10 A. M. and 2 P. M.
d7-5t. W. B. COPPER, Cashier.

APPLES FOR SALE.

I have for sale a quantity of fine STAYMAN'S WINESAP APPLES, put up in hampers. A hamper contains two peach baskets of apples. These apples are of fine size and color, and in excellent condition. Will sell for $1.50 per hamper.
Apply to
BARTUS TREW,
n30-3t. Phone. Chestertown R. R. No.

PORK FOR SALE.

At White Hall Farm, near Chestertown. Never had cholera on this farm. Prices dressed, purchaser's choice, 18½ cents, or will sell on the hoof at 8½ cents and butcher free. Come Saturday or Monday and make your selection. Will butcher Tuesday, December 3rd.
Telephone 199-2.
B. C. SMITH, Supt.,
Or D. B. STEWART, Owner,
n30-3t. St. Paul 946. Baltimore, Md.

WEATHER PERMITTING

TWO BIG EXCURSIONS

TO BALTIMORE



Saturday, December 14th and 21st.

Steamer Emma Giles leaves Tolchester at 9 A.M. and 4.30 P. M.; 5½ hours in the city. Leave Baltimore at 7. M. and 2.30 P. M.

TICKETS 50 CENTS.

A CHANCE TO SEE CHRISTMAS.
d7-3t. TOLCHESTER COMPANY.

DAVIS & SATTERFIELD
Cross Street, near Depot,
Chestertown, - Maryland.

CORN SHELLERS.

We have anything in Corn Shellers, from the little fellow you attach to a box at $1.75 each, to an 8-hole if you wish it.

We have a special 2-hole sheller that we believe is the easiest running one there is on the market. It is roller-bearing, has easy feed, riddles corn, separates cob and corn. If you need anything in the sheller line, see ours before you buy.

DEARBORNS.

We have again been enabled to put some completed jobs on our floors after an unprecedented run on them during the summer. We are trying to improve on our jobs all the time in the way of more neat construction, better materials, etc. Come see us if you are in need of a dearborn. You can take it home with you. No waiting to get it finished now.

Poultry Supplies.

Ground Meat, Poultry Bone, Chick and Scratch Feeds, Charcoal, Mica Grit, Oyster Shell. Fairfield's Poultry Tonic.

Yours for business,

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

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

FULL AND COMPLETE SUPPLY OF
Christmas Confections, Nuts and Fruits
At D. Arthur Bacchus' Store,
Corner High and Queen Sts,
Chestertown, Md.

DR. HORACE W. NICHOLSON
Madison and Howard Streets.
Baltimore, Md.,
EYE, EAR, NOSE AND THROAT.

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,
Mar13-y. Chestertown, Md.

OPPORTUNITIES!

Come to those who are prepared. A savings account is often the key that opens when opportunities knock at your door. But a CASH ORDER of $1.00 or more will net you a 10 per cent. discount at McINTIRE & SON'S, fall in line. Phone 72.

Everybody's Doing It,
DOING WHAT?

Why the best and only thing they can do—to save the "pennies," which, owing to the stringency of the times, are so hard to get.

Thompson knows how hard it is to make both ends meet, and now that his annual reductio sale is over, we propose to continue to give the very best bargains for the smallest amount of mone obtainable. The proof of the pudding is chewing the string, and if you will give our stock an inspec tion and allow us to quote our prices we will cheerfully accept the result.

At last we have found the "one thing needful," and that is a guaranteed rubber boot, the ARROW BRAND, used by lumbermen and miners all over the United States to the exclusion of other brands. One merchant's sales increased from one season to the next over 500 per cent., showing the absolute reliability of the article.

Thompson is not in business for glory, but to make an honest, square livelihood, and it is his endeavor to give you your money's worth every time. Recollect, if a shoe does not wear as it ought, it is not his fault, and he will do everything to right the matter if possible. Any complaint, come right back and see if you cannot be satisfied. All dealers have complaints, and he is not an exception, but all he asks is to let him help satisfy you.

We know you cannot do better than with us. We will guarantee your money's worth, good treatment and satisfaction every time.

So do what others are doing, try us and be convinced.

THOMPSON—THE SHOE MAN,
ROCK HALL, MD.

PROVED SATISFACTORY!
MARYLAND SEAL AND ROSE BUD FLOUR
IN THE MAJESTIC RANGE DEMONSTRATION AT GRAHAM & CLEMENTS.
CAN WE NOT FURNISH YOU WITH FLOUR.

Buckwheat Flour, unadulterated.
PRICES LOW.

Local Mill Bran,
Meal, Chops, Oats, Middlings, Hay, Scracth Feed for Chickens.

Radcliffe Mills---P. M. Brooks,
Phone 81. CHESTERTOWN, MD.

HURRY UP! HURRY UP!

PAY YOUR BOOK ACCOUNT,
PAY YOUR NOTE
AND SPEND YOUR CASH
AT GRAHAM & CLEMENTS' STORE,
AND GET YOUR PRIZE TICKET.
ONLY A FEW MORE DAYS LEFT.
DECEMBER 21st, 2 P. M., LAST DAY AND HOUR.

GRAHAM & CLEMENTS,
CHESTERTOWN, MD.

P. S.—Remember, that all tickets must be at the store at 2 P. M. on Dec. 21, or you will lose what they might draw.

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 materials. Lewis & Masury's White Lead, Pure Linseed Oil, Varnishes, Barn Paints, etc., in fact everything in the paint line.
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

A Bad Spill



will often spoil a Suit of Clothes—apparently. But I can freshen them up and make them look as good as new again. I have a system that is infallible and I never injure a fabric. In Cleaning and Pressing I take the lead and enjoy the patronage of the most particular people. Suppose you give me your next job in my line? You will find the work as pleasing as the price is small.

C. N. Robertson,
Next door to Kent County Savings Bank
Chestertown, Mar

LOFLAND & CULP

YES, WE HAVE IT!
WHAT?

The best line of

Fire Place Heaters

Double Heaters, Cook Stoves, Steel and Cast Ranges on the market.

Spear's Old Golden Sun, Sheppard's Excelsior and Grand Domestic Fire Place Heaters, Excelsior Cook Stoves, Laurel and Magic Ranges.

Rupert, Belair and Beaver Oak Double Heaters.

Spear's Anticlinker Peninsular Oak, Round Oak, Regal, Garnet and Crystal Heating Stoves.

The South Bend "Maleable" Steel Range, the latest and most perfect, economical and unbreakable, with and without hot water tank. Take a look at them.

Perfection and Ideal Oil Heating Stoves.

Corn Knives, Rope Yarn, Bushel Baskets, Half Bushel Measures.

Lard Cans, Meat Choppers and Lard Presses.

Full line Agateware and Tinware.

Lofland & Culp,
SUCCESSORS TO
J. K. Aldridge & Co.,
CHESTERTOWN, MD.

THE GREATEST MINSTREL AND MUSICAL
EVER GIVEN BY LOCAL TALENT
IN CHESTERTOWN
IN STAM'S HALL,
FRIDAY EVENING, DEC. 20th, 1912.

35 PIECE BAND CONCERT 35
10 PIECE ORCHESTRA 10
Minstrel and Comedy
with S. Startt and D. Ford, End Men.
Chestertown Band and some of the best Musical Artists on the Eastern Shore, directed by Prof. McDaniel.
PRICES - - - 50c, 35c, 25c.
COME ALL. d7-2t.

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.

We Believe in Friendship Founded on Business
NOT BUSINESS FOUNDED ON FRIENDSHIP

We do not expect any of our friends to patronize us unless they feel we will do them justice.

We want your business only because it is our aim to give you full value for every dollar spent with us.

We carry a full line of everthing necessary to make an up-to-date drug store.

Yours for business,

Power's Pharmacy,
MILLINGTON, MD.

TO LOAN ON MORTGAGES.

I have to loan on Mortgages at 6 per cent. $500, $600, $800, $1000, $1500, $2000, $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.
HOFF H. BARROLL,
nov 16-6t. ATTORNEY-AT-LAW, Chestertown, Md.

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