The Chestertown Transcript.

VOL. LI—NO. 30. CHESTERTOWN, MARYLAND, SATURDAY, DECEMBER 21, 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	$118,079.44	over 17½ %
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.

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 price 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 Makrame Lace Collars, Fichus and Sets
Real Escurial Collars and Sets
Real Maltese Collars, Sets and Fichus

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

NUPTIAL EVENTS.

COCHRAN—STRONG.

Miss Hattie E. Strong, daughter of Mrs. Edgar H. Strong, of Rock Hall was quietly married on Wednesday to Mr. Robert T. Cochran, Jr., of Middletown, Del. The ceremony took place at the home of Mr. Jas. W. Crouch, uncle of the bride, on Front street, in the presence of only the immediate families, and was performed by Rev. Dr. Henry B. Martin. The bride wore a becoming costume of taupe cloth with hat and gloves to match. Immediately following the ceremony a light luncheon was served, after which Mr. and Mrs. Cochran took the afternoon train for a wedding trip. They will reside on the groom's farm near Middletown.

LOWE—EVANS.

Mr. and Mrs. William G. Evans, of Pittsburg, Pa., formerly of Chestertown, announce the marriage of their daughter, Violet Melbourne, to Mr. Thomas Charles Lowe, on Wednesday, December 18th, 1912, at Pittsburg. Miss Violet is a charming young lady, a great favorite with her Chestertown friends, all of whom wish her much happiness.

HARPER—HARDESTY.

Miss Mary Morris Hardesty, daughter of Rev. G. L. Hardesty, and Mr. Leonard Y. T. Harper, of Stevensville, Kent Island, were married on December 11th in Zion M. E. Church, Cecilton, by the father of the bride.

Transcript's Influence Farreaching.

We received the following letter last Friday afternoon from Mr. Bartus Trew, who advertised his splendid Stayman Winesap apples for sale in the TRANSCRIPT two weeks ago:

Chestertown R. R. No. 3,
Dec. 13th, 1912.

MESSRS. COLLINS AND BOWERS,
DEAR SIRS:

The advertisement in your paper for the sale of apples brought an order from far away Wisconsin. We have more left.

Yours truly,
BARTUS TREW.

We appreciate very much the motive which prompted Mr. Trew to forward us this note, because it attests the satisfaction of our advertisers with the results produced by the paper, while at the same time showing the paper's farreaching influence.

LEGAL HOLIDAY.

WEDNESDAY NEXT DECEMBER 25th, being CHRISTMAS DAY and a legal holiday, the Third National Bank, of Chestertown, will be closed. All notes maturing on that day may be attended to the day following. The directors will meet on Tuesday.
1t. W. B. COPPER, Cashier.

CANDIDATE FOR POSTOFFICE.

Having decided to be a candidate for the postmastership at Chestertown at the expiration of Mr. Thomas' term, I request the support of my friends and the patrons of the office. If I am successful in securing the appointment I pledge my best efforts in the fair and faithful performance of my duty.
Dec. 21, '12-3t. MRS. M. P. FINLEY.

AN EXPLANATION.

During the very heavy gale, Thursday morning, Dec. 12th, 1912, the new Hay Barrack on Arcadia farm, tenanted by Mr. Howard Rees, blew over. It was mechanically constructed by Mr. Azariah M. Kendall, Fairlee, and it was not any fault of his, that the building went over. I make this explanation in justice to Mr. Kendall whom I regard as a very competent builder.
d21-2t MALCOLM W. HILL.

CARD OF THANKS.

I wish to thank my friends for their help at the fire at my place Saturday, December 14th.
Respectfully,
WM. H. WHITELY.

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. 3

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.

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.

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.

S. P. TOWNSHEND, Attorney.

Ratification Nisi.

Annie M. Cotton, et al.,
vs.
Eli E. Rasin, et al.

In the Circuit Court for Kent County, in Equity.

No. 1741.

ORDERED, this 20th day of December, 1912, by the Circuit Court for Kent county, in equity, that the auditor's account and report, stated and reported by Lewin W. Wickes, auditor, in the above entitled cause, be ratified and confirmed, unless cause to the contrary thereof be shown on or before the 13th day of January, next; provided, a copy of this order be inserted in some newspaper printed and published in Kent county, once in each of two successive weeks before the 6th day of January, next.

JAMES T. DIXON, Clerk.

True Copy—Test:
d21-3t. JAMES T. DIXON, Clerk.

DAVIS & SATTERFIELD

Cross Street, near Depot,
Chestertown, - Maryland.

We reach out our hands to you in

GREETING

Wishing you a MERRY CHRISTMAS and a Healthy, Happy and Prosperous NEW YEAR.

Thanking one and all for their patronage during the year, and assuring you that we shall try more than ever before to merit your favors.

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.

Subscription to the Transcrip $1.00 per annum.

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.

A Christmas Present
FOR EVERY ONE!

Sale Three Days Only---December 21, 23 and 24.

Owing to my most successful year in the shoe business, I am going to offer all of my stock of shoes at a REDUCTION OF 10 CENTS ON THE DOLLAR.

Why Not Increase the Joy of the Christmas Morning by Giving a Pair of SHOES, BOOTS or RUBBERS?

Every pair of Men's, Women's and Children's Rubbers come in a neat box for Christmas. My stock of Christmas Shoes for Men, Women and Children is now complete for Christmas.

Thanking you for past patronage, I am
Yours truly,

THOMPSON—THE SHOE MAN,
ROCK HALL, MARYLAND.

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.

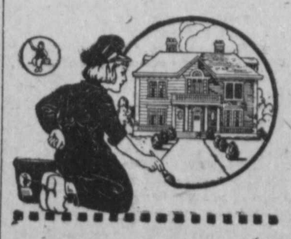
HURRY UP!
HURRY UP!

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.
THOS. B. NEWCOMB,
1f 1 y 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. Robinson,
Next door to Kreeger's Jewelry Store
Chestertown, Maryland

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, Bellair 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.
Phone 14.

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.; 2½ 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.

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.

SPECIAL ATTRACTION
AT STAM'S HALL
CHRISTMAS WEEK

FOUR NIGHTS--Wednesday, Thursday, Friday, Saturday, 25, 26, 27, 28.

In addition to regular program of PICTURES will present

PHIL HEATH
America's Greatest Ventriloquist

with his ever popular Duke and Tommy Exhibition, Royal Marionettes, Feats of Legerdemain and Magic, and Funny Punch and Judy.
ADMISSION—Adults, 15 cts.; Children, 10 cts.

MONDAY AND TUESDAY NIGHTS souvenirs will be presented every patron. Regular Picture Show at regular prices, 5 and 10 cts. 1t

WM. H. KRUSEN,
Funeral Director
AND EMBALMER.
Still Pond, Maryland.

FOR SALE.

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