The Chestertown Transcript.

VOL. LI—NO. 31. CHESTERTOWN, MARYLAND, SATURDAY, DECEMBER 28, 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.

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

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.

Shad For Xmas Dinner.

To Captain William C. Eliason, of the Tolchester Company, probably was accorded the distinction of having as part of his Yuletide dinner the first shad of the season from the Chesapeake.

Months ahead of its brethren, the shad was making its way up the bay Saturday placid in its solitude, when it arrived off Tolchester Beach. There its premature journeying ended, for it was caught sight of in the water and promptly landed.

Superintendent Noland, of the beach, thought it would make an acceptable addition to the Christmas larder, so he sent it to Captain Eliason, with the compliments of the season.

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

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

LEGAL HOLIDAY.

WEDNESDAY NEXT, JANUARY 1st, being NEW YEAR'S 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 Thursday, Jan. 2, instead of Wednesday, Jan. 1st, 1913.

1t. W. B. COPPER, Cashier.

TURKEYS WANTED.

I expect to be in the market for dry-picked Turkeys the first of each week so long as I can get good fat stock. My prices will be Philadelphia top quotations less 1 cent for fancy selected Turkeys delivered at my residence at Pomona. Phone or see me before you sell.

A. H. COVEY.
Dec. 28, '12-tf. Phone 215-2.

NOTICE!

JOS. N. WHEATLEY & CO.
Joseph N. Wheatley. Fannie G. Wheatley.

Having purchased the interest of J. Waters Russell in the firm of Jos. N. Wheatley & Co., I beg to inform the public that I shall personally conduct the business hereafter under the same firm name, and trust that we will be favored with your continued patronage.

JOSEPH N. WHEATLEY.
Dec. 28, '12-4t. Chestertown, Md.

[redacted]

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.

NOTICE TO PUBLIC.

THE TRANSCRIPT will print next week on good size card board, THE COMPLETE SCHEDULE OF RATES FOR PARCELS POST, which is to go into effect on January 1, 1913. These rates will be extremely useful to all our Merchants and Farmers who will have occasion to use the Parcels Post, AND THEY SHOUD HAVE A COPY OF THESE RATES in their stores and homes. The TRANSCRIPT will sell ese printed schedules FOR 5 CENTS APIECE. Your order will receive prompt attention after next week.

nov.30-tf.

TO LOAN ON MORTGAGES.

I have to loan on Mortgages at 6 per cent. $00, $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,
nov 16-6t. ATTORNEY-AT-LAW, Chestertown, Md

NUPTIAL EVENTS.

COUNCILL—REED.

The home of Mr. and Mrs. Wm. E. Reed was the scene of a very pretty wedding Xmas day at high noon, when their eldest daughter, Ollie Warfield, became the bride of J. Herbert Councill, of Wilmington, Del. The ceremony was performed by Rev. J. M. Arters, of Portland, Maine, under an arch made of holly and mistletoe. The wedding march was beautifully rendered by Miss Ruth Lambert. The parlor was decorated with holly, mistletoe and pot flowers. The bride was attired in a handsome blue tailor-made traveling suit with large black picture hat and carried pink carnations tied with white ribbon. The groom wore conventional black. The bride's maid, a sister of the bride, Miss Naomi Reed, looked lovely in a white hand embroidered voile with pink sash and carried pink carnations tied with pink ribbon. A cousin of the bride, Mr. Clarence Newcomb, was best man. The wedding breadfast was served at 10 o'clock to the immediate family and a few friends. After the ceremony refreshments were served, then the bride and groom left on the afternoon train for Baltimore and Washington amid a shower of rice. They will return sometime next week to their home at 8th and Poplar streets, Wilmington, Del.

BURGESS—WOOD.

The beautiful home of Mr. and Mrs. James M. Wood, of Piney Neck, was the scene of a pretty home wedding on Xmas morning, when their attractive and popular daughter, Rilla, was married to Mr. James V. Burgess, one of Kent's most highly esteemed young men. The ceremony was performed by the Rev. James L. Elderdice, an uncle of the bride. The bride wore a very becoming suit of blue serge with hat and gloves to match. The groom wore the conventional black. Miss Alice Wood, a sister of the bride, most artistically played the wedding march on the piano. Only a few of the relatives and friends of the bride and groom were invited, and no cards were issued. An early breakfast was served and refreshments of all kinds were in abundance. The happy couple took the steamer for Baltimore, and thence by train to Washington, D. C., to spend their honeymoon. They will be back to their cozy home in Piney Neck on Saturday, December 28th, where they will be pleased to receive their many friends. Those present were: Mr. and Mrs. James M. Wood and family, Mr. and Mrs. Charles C. Wood, Mr. and Mrs. James L. Elderdice, Mr. and Mrs. Milton Maslin, Mr. and Mrs. James Fitzpatrick, their daughter, Annie, and her husband, of Baltimore, and Mr. D. W. Crosby, who all wished the bride and groom long, happy and prosperous lives.

PIPPIN—VANSANT.

The wedding of Miss Mary A. Vansant, daughter of Mr. and Mrs. J. D. W. Vansant, and Mr. Fred W. D. Pippin, both of Kent county, was quietly solomnized at Church Hill Thursday afternoon at four o'clock, Rev. W. C. Smith officiating. The bride was very becomingly attired in a tailor-made suit of blue serge with large black hat. The groom wore the conventional black. They will leave centreville Friday morning for Baltimore and Washington. When they return they will reside at Lankford, Kent county, where the groom is engaged in farming.

People You Know.

Other personals on page 2.

Mr. Milbourn Davis, wife and little son, of Philadelphia, are guests of Mr. Davis' mother in Chestertown.

Mr. Jack Barroll, son of Mr. and Mrs. Hope H. Barroll, delightfully entertained a number of Chestertown and Centreville friends at the home of his parents on Thursday evening. Dancing was the chief feature of the entertainment.

Miss Ethel Collenberg, of Baltimore, is visiting Miss Sarah Hessey, near Hanesville.

John Hessey, Esq., of Baltimore, spent Christmas with his mother, Mrs. Emma Hessey, near Hanesville, as did also her daughter, Mrs. Morgan Hessey.

Mrs. Harlan, of New York, has been visiting Miss Sophie Beck during the week.

Mrs. H. Stockton Startt has been quite sick during the week.

Mr. and Mrs. Walter H. Hadaway have issue invitations to the marriage of their accomplished daughter, Miss Mary Caroline, to Mr. John Merritt Thompson on Thursday evening, January 2, 1913, at eight o'clock in Wesley Chapel M. P. Church, Rock Hall.

Mr. John P. Nicholson and daughter, Miss Florence, will entertain at five o'clock family dinner this evening.

Mr. Frank Skirven is recovering from a recent severe attack of la grippe.

The Chestertown Band Minstrel Show was a great success both financially and socially.

Mr. Metcalfes' automobile ran into a lady's team on Monday and damaged it.

The young men of Chestertown gave an impromtu dance to their lady friends in Fireman's Hall on Thursday evening. The dance was attended by the young people of Chestertown and vicinity.

Miss Helen Hackett and Mr. Ford, of Still Pond, were married on Christmas day.

Dr. Horace Nicholson is a guest at a house party at the home of Miss Dickinson in Pocomoke City.

Somebody distributed a dearborn load of turkeys in Chestertown on Christmas Eve.

Somebody stole two turkeys from Robert Moffett just before Christmas and also from Owen Crow.

Someone made an unsuccessful attempt to rob Mr. Muellers store one night this week. They broke a side window but failed to secure anything.

Mrs. M. O. Cacy, we regret to state, is reported ill at the residence of her daughter, Mrs. R. E. Feddeman, Millington, Md.

Mr. Hope Hudson, of Pittsburg, Pa., is spending the Christmas holidays with his parents in Chestertown.

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.

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.

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.

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.

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.

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. Robinson,
Next door to Kreeger's Jewelry Store,
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.

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.
Phone 14.

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.

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ON MORTGAGES ONLY.

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Attorney-at-Law,
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Mar12-y.. Chestertown, Md.

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McINTIRE & SON
Always keeps Good Fresh Groceries and Confectionaries.
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Sanitary Plumbing
SUTTON'S GARAGE,
Cannon Street near Queen,
Chestertown, :: :: Maryland.

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Christmas Confections, Nuts and Fruits
At D. Arthur Bacchus' Store,
Corner High and Queen Sts,
Chestertown, Md.

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