GET THESE

Money-making Secrets WITH THE Farm Journal



Is this cock properly held? "Poultry Secrets" tells how to carry fowls, and other secrets far more important.

FARM JOURNAL ("cream, not skim milk") is the great little paper published for 36 years in Philadelphia by Wilmer Atkinson. It is taken and read by more families than any other farm paper in the WORLD. Its four million readers (known as "Our Folks") are the most intelligent and prosperous country people that grow, and they always say the Farm Journal helped to make them so. Their potatoes are larger, their milk tests higher, their hogs weigh more, their fruit brings higher prices, because they read the **Farm Journal.**

Do you know Peter Tumbledown, the old fellow who won't take the **Farm Journal?** By showing how NOT to run a farm, Peter makes many prosperous. Nobody can go on reading the **Farm Journal** and being a Tumbledown too. Many have tried, but all have to quit one or the other.

The **Farm Journal** is bright, brief, "boiled down," practical, full of gumption, cheer and sunshine. It is strong on housekeeping and home-making, a favorite with busy women, full of life and fun for boys and girls. It sparkles with wit, and a happy, sunny spirit. Practical as a plow, readable as a novel. Clean and pure, not a line of fraudulent or nasty advertising. All its advertisers are *guaranteed* trustworthy.

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The Farm Journal Booklets

have sold by **hundreds of thousands,** and have made a sensation by revealing the *SECRETS OF MONEY-MAKING* in home industry. People all over the country are making money by their methods.

POULTRY SECRETS is a collection of discoveries and methods of successful poultrymen. It gives Felch's famous mating chart, the Curtiss method of getting one-half more pullets than cockerels, Boyer's method of insuring fertility, and priceless secrets of breeding, feeding, how to produce winter eggs, etc.

HORSE SECRETS exposes all the methods of "bish-oping," "plugging," cocaine and gasoline doping, and other tricks of "gyps" and swindlers, and enables any one to **tell an unsound horse.** Gives many valuable training secrets.

CORN SECRETS, the great NEW hand-book of Prof. Holden, the "Corn King," shows how to get ten to **twenty bushels more per acre** of corn, rich in protein and the best stock-feeding elements. Pictures make every process plain.

EGG SECRETS tells how a family of six can make hens turn its table scraps into a daily supply of fresh eggs. If you have a back-yard, get this booklet, learn how to use up every scrap of the kitchen waste, and **live better at less cost.**

THE "BUTTER BOOK" tells how seven cows were made to produce **half a ton of butter** each yer year. (140 pounds is the average). An eye-opener. Get it, weed out your poor cows, and turn the good ones into **record-breakers.**

STRAWBERRY SECRETS is a revelation of the discoveries and methods of L. J. Farmer, the famous expert, in growing luscious fall strawberries almost until snow flies. How and when to plant, how to fertilize, how to remove the blossoms, how to get three crops in two years, etc.

GARDEN GOLD shows how to make your backyard supply fresh vegetables and fruit, how to cut down your grocery bills, keep a better table, and get cash for your surplus. How to plant, cultivate, harvest and market.

DUCK DOLLARS tells how the great Weber duck-farm near Boston makes every year 50 cents each on 40,000 ducklings. Tells why ducks pay them better than chickens, and just HOW they do everything.

TURKEY SECRETS discloses fully the methods of Horace Vose, the famous Rhode Island "turkey-man," who supplies the White House Thanksgiving turkeys. It tells how to mate, to set eggs, to hatch, to feed and care for the young, to prevent sickness, to fatten, and how to make a turkey-ranch PAY.

The MILLION EGG-FARM gives the methods by which J. M. Foster made over **$18,000 a year,** mainly from eggs. All chicken-raisers should learn about the "Kancocas Unit," and how Foster FEEDS hens to produce such quantities of eggs, especially in winter.

DRESSMAKING SELF-TAUGHT shows how any intelligent woman can design and make her own clothes, in the height of fashion. The author has done it since she was a girl. She now has a successful dressmaking establishment and a school of dressmaking. Illustrated with diagrams.

SHALL I FARM? is a clear, impartial statement of both advantages and drawbacks of farming, to help those who have to decide this important question. It warns you of dangers, swindles, and mistakes, tells how to start, equipment needed, its cost, chances of success, how to get government aid, etc.

These booklets are 6 x 9 inches, and profusely illustrated.

Farm Journal FOUR full years, with any one of these booklets, both for $1.00

The Booklets are NOT sold separately—only with Farm Journal.

Be sure to say WHICH booklet you want.

What Our Folks Say About F. J.

"I have had more help, encouragement and enjoyment out of it in one year than I did out of my other papers in ten years," says C. M. Persons.

"It is a queer little paper. I have sometimes read it through and thought I was done with it, then pick it up again and find something new to interest me," says Alfred Krogh.

"Farm Journal is like a bit of sunshine in our home. It is making a better class of people out of farmers. It was first sent me as a Christmas present, and I think it the choicest present I ever received," says P. R. LeValley.

"We have read your dear little paper for nearly 40 years. Now we don't live on the farm any more, yet I still have a hankering for the old paper. I feel that I belong to the family, and every page is as dear and familiar as the faces of old friends," says Mrs. E. W. Edwards.

"I fear I neglect my business to read it. I wish it could be in the hands of every farmer in Virginia," says W. S. Cline.

"I live in a town where the yard is only 15 x 18 feet, but I could not do without the Farm Journal," says Miss Sara Carpenter.

"I get lots of books and papers, and put them aside for future reading. The only paper I seem to have in my hands all the time is Farm Journal. I can't finish reading it. Can't you make it less interesting, so I can have a chance at my other papers?" writes John Swail.

"If I am lonesome, down-hearted, or tired, I go to Farm Journal for comfort, next to the Bible," says Mabel Dewitt.

"Farm Journal has a cheerful vein running through it that makes it a splendid cure for the "blues." When coming home tired in mind and body, I sit down and read it, and it seems to give me new inspiration for life," writes G. E. Halderman.

"We have a brother-in-law who loves a joke. We live in Greater New York, and consider ourselves quite citified, so when he sent us the Farm Journal as a New Year's gift we nearly died laughing. 'How to raise hogs'—we who only use bacon in glass jars! 'How to keep cows clean'—when we use condensed milk even for rice pudding! 'How to plant onions'—when we never plant anything more fragrant than lilies of the valley. I accepted the gift with thanks, for we are too well-bred to look a gift horse in the mouth. Soon my eye was caught by a beautiful poem. I began to read it, then when I wanted the Farm Journal I found my husband deeply interested in an article. Then my oldest son began to ask, 'Has the Farm Journal come yet?' He is a jeweler, and hasn't much time for literature; but we find so much interest and uplift in this fine paper that we appreciate our New Year's gift more and more," writes Ella E. Burkman.

"I received 'Corn Secrets' and 'Poultry Secrets,' and consider them worth their weight in gold," says W. G. Newall.

"What your Egg Book tells would take a beginner years to learn," says Roy Chaney.

"Duck Dollars is the best book I ever had on duck-raising," says F. M. Warnock.

"If your other booklets contain as much valuable information as the Egg-Book, I would consider them cheap at double the price," says F. W. Mansfield.

"I think your Egg-Book is a wonder," says C. P. Shirey.

"The Farm Journal beats them all. Every issue has reminders and ideas worth a year's subscription," writes T. H. Foter.

"One year ago I took another agricultural paper, and it took a whole column to tell what Farm Journal tells in one paragraph," says N. M. Gladwin.

"It ought to be in every home where there is a chick, a child, a cow, a cherry, or a cucumber," says I. D. Bordus.

WILMER ATKINSON COMPANY, PUBLISHERS FARM JOURNAL, WASHINGTON SQUARE, PHILADELPHIA.



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The TRANSCRIPT is regularly $1.00 a year. If you subscribe NOW we can give you the Chestertown Transcript for one year and the Farm Journal FOUR years, with any one of the Farm Journal BOOKLETS.

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and every subscriber whose order is received before the edition is exhausted, the publishers of the Farm Journal promise to send also their famous ALMANAC, "Poor Richard Revived," for 1913, provided you WRITE ON YOUR ORDER, "If in time please send the Almanac."

If you are now taking the Farm Journal, your subscription will be MOVED AHEAD for four full years.

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THE RELIGIOUS WORLD.

The regular services will be held at Emmanuel P. E. Church on Sunday.

Presbyterian services: Georgetown, 10.30; Kennedyville, 2.45; Worton, 7.30. The pastor and people of the above churches cordially invite all to their services, and especially those who have not yet identified themselves with any church. All such will find a hearty welcome. The pastor will endeavor to preach short, sharp, interesting and restful sermons, and will also strive to make the music attractive.

Honoring the late Reverend Doctor and Mrs. J. Houston Eccleston, a white marble tablet has been placed in the chancel wall of St. Andrew's Episcopal Church, Preston and Chester streets, Baltimore. Dr. Eccleston, who was rector of Emmanuel Church, and Mrs. Eccleston gave constant and generous help to St. Andrew's while it was a struggling mission. For many years it was under the charge of Dr. Eccleston. The church is still a mission of Emmanuel Church, but now has a flourishing congregation and a Sunday School. The Rev. E. Ashley Gerhard is the priest in charge. An oak pulpit has also been placed in the church by the congregation and Sunday School in memory of the late John Loos, who for many years was superintendent of the Sunday School and warden of the parish.

The spring meeting of the New Castle Presbytery was held in Elkton on Tuesday and Wednesday.

At the annual election of officers of the Juvenile Home Missionary Society of Christ M. P. Sunday School held last Sunday, the following officers were elected for the ensuing year: President, Russell Wheatley; vice-president, Neavitt Stafford; secretary, Miss Lourrinne Smith; treasurer, Miss Hattie Bacchus.

President John S. Bowers, of the Maryland Conference will preach at Wesley Chapel tomorrow (Sunday) morning and in Christ M. P. Church, Chestertown, tomorrow evening at 7.30 o'clock.

Rev. H. P. Jester, the new pastor of St. James and Lynch, is suffering with an attack of tonsilites and will not be able to fill his pulpit until Sunday, April 27th. Mr. Jester and wife will arrive at St. James parsonage next Friday. Rev. G. A. Morris, the retiring pastor, will preach to-morrow.

Charles E. Redeker, former pastor of Bethany Methodist Protestant Church, Baltimore, and at one time a member of the Maryland Annual Conference of that denomination, has just been granted a divorce from his wife in Tacoma, Washington. Mrs. Redeker is now living in Hughesville, Pa. A special from Tacoma recently stated: "Superior Judge Ernest M. Card in granting a divorce degree to Mr. Redeker, paid a fine tribute to Mrs. Evelyn T. Redeker, the wife, declaring her, in his estimation to be a worthy mother and lauding her for remaining in the East with her daughters." Both Mr. and Mrs. Redeker agreed to the separation as each stated that it would be impossible for them to live happily together.

Services at Salem M. E. Church, Sunday, April 20, 1913. Preaching at 10.45 by Rev. E. C. Sunfield, of Wilmington, Del.; 7.30 preaching by Rev. T. N. Given. Rev. Sunfield will also preach at Union M. E. Church, Worton, at 3 P. M. All are invited.

Chestertown M. E. Church, Rev. L. E. Barrett, D.D. Pastor—Services next Sunday, April 20th, as follows: 10.30 A. M., preaching by the pastor; 1.15 P.M., Sabbath School and Pastor's Bible Class; 7 P. M., Epworth League Song service; 7.30 preaching by the pastor; Wednesday evening Prayer service. To all these services the public is invited.

Kennedyville M. P. Church services. Sunday School 9.30 A. M. Preaching by the new pastor, Rev. Frank S. Cain. Also preaching in the evening by the pastor.

Christ Methodist Protestant Church, Dr. W. R. Graham pastor. Regular services on Sunday and preaching by the pastor at 10.30 A. M. Rev. J. S. Bowers, D. D., President of the Maryland Conference, will preach at 7.30 P. M. Sabbath School 2 30 P. M.; Junior meeting at 6 o'clock; Christian Endeavor service 6 45 P. M. The Probationers' Union will meet Wednesday evening at 7.30 o'clock. Mid-week service Thursday evening at 7.30 o'clock.

Rev. Robert Watt, D. D., will lecture in Salem M. E. Church on Tuesday evening, 22nd, at 8 P. M.; subject "The Mistakes of our neighbors." Admission 25 and 15 cents.

Still Pond Notes.

Miss Rachel Parrott is spending sometime with friends in Baltimore.

Miss Avis Dodd, of Savage, Md., spent several days with her friend, Miss Lucille Parr.

Miss Sallie Rasin is spending sometime with her sister in Townsend.

Mrs. Lester Coleman of Roland Park, Baltimore, and sister, little Miss Edna Hackett, are visiting their grandmother, Mrs. Elwood Whaley, Chestertown.

Mrs. Fred Ford and daughter, Velma, are visiting Mr. and Mrs. Wm. Thompson.

Miss Lucille Parr spent a few days in Chestertown.

Miss Sallie Norris is spending a few days with F. H. Cornelius, near Lynch.

Mr. and Mrs. T. Baxter and children are in Baltimore attending the funeral of her father, who died Wednesday.

Mrs. Joreph Bowers spent the past week at the home of Mr. and Mrs. Leonard Price.

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Particularly do we wish to supply you with the sort of things that you cannot purchase in your home town---we have no desire to take away from your local merchants a dollar's worth of business which is legitimately theirs.

When you come to Baltimore, you are invited to make this store your headquarters. Make use of our commodious Rest Room, with its comfortable chairs, telephones and writing facilities, where you can also check your packages and make appointments with your friends. Take luncheon in the Tea Room, where the meals are delicious and the prices reasonable.

Shop here, if you wish---you will receive courteous treatment and good service. And H. K. & Co. merchandise is in a class of its own, so far as quality and value are concerned.

Your money back on any purchase which is not absolutely satisfactory.

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Wire Staples and Barbed Wire, Brace Wire.

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Of course everybody knows where to buy good Clean COAL. Also

Why Not Insure Your Property —IN THE— Mutual Fire Insurance Co., of Kent County.

During the past five years it has paid to its members whose policies have been discontinued over.....$24,000.00

It has paid losses over.....$22,000.00

And at the same time has increased its assets over.....$14,000.00

Its members are saving from 30 to 50 per cent. of premiums paid.

THOMAS W. ELIASON, President.

GEO. B. WESTCOTT, Secretary.

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Grain Salesmen—R. Nelson Stevens, J. K. B. Emory. Fruit and Produce Salesmen—John L. Corson, A. B. Carey, Thomas Caddell, C. H. Norris. All under the personal supervision of R. Nelson Stevens.

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References:—Merchants' Mechanics' National Bank of Baltimore and all Commercial Agencies.

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Jos. N. Wheatley & Co.,

Chestertown, Md.

Phone 29

INSURANCE STATEMENTS.

STATEMENT

Showing the Condition of the CONTINENTAL INSURANCE COMPANY of New York, December 31, 1912.

Capital Stock paid up	$ 2,000,000.00
Total Assets	27,070,031.28
Total Amount of all Liabilities	10,580,040.08
Surplus as Regards Policyholders	16,489,991.20
Bonds & Stocks owned by the Com'y	22,282,237.00

The following Companies whose excellent Statements appear below are represented in this territory by Mr. Edgar P. Beck:

STATEMENT

Of the Condition of the CONNECTICUT FIRE INSURANCE COMPANY of Hartford, January 1, 1913.

Cash Capital	$1,600,000.00
Reserve for Reinsurance	4,111,887.66
Reserve for all Outstanding Claims	327,200.85
Net Surplus	2,266,021.48
Total Assets	$7,735,109.99

W. T. HOWE, Vice-President.
JOHN A. COSMUS, Secretary.

EDGAR P. BECK, Resident Agent, Chestertown, Md.
a12-3t.

STATEMENT

Showing the Condition of the FIDELITY-PHENIX FIRE INSURANCE CO., of New York, December 31, 1912.

Capital Stock Paid Up	$ 2,500,000.00
Total Assets	15,145,065.69
Total Amount of all Liabilities	8,045,415.68
Surplus as Regards Policyholders	7,099,670.01
Bonds & Stocks owned by the Comp'y	12,185,736.00

STATE OF MARYLAND,
Office of the State Insurance Department,
BALTIMORE, MD., February 21, 1913.

I HEREBY CERTIFY, That the above is a true abstract taken from the Annual Statement of the Fidelity-Phenix Fire Insurance Company, for the year ending December 31st, 1912, now on file in this Department.

(Signed) WILLIAM MASON SHEHAN,
Insurance Commissioner.
a5-3t.

CONDENSED STATEMENT

Showing the Condition of the United States Branch of the LIVERPOOL AND LONDON AND GLOBE INSURANCE CO., Ltd., of London, England, December 31st, 1912.

Assets	$13,789,218.97
Liabilities	9,723,246.05
Surplus	4,015,972.92

STATE OF MARYLAND,
Office of the State Insurance Department,
BALTIMORE, MD., February 12th, 1913.

I HEREBY CERTIFY, That the above is a true abstract, taken from the Annual Statement of the U. S. Branch of the Liverpool and London and Globe Insurance Co., for the year ending December 31, 1912, now on file in this Department.

WM. MASON SHEHAN,
Insurance Commissioner.
a5-3t.

CONDENSED STATEMENT

Showing the Condition of the GLOBE INDEMNITY COMPANY, of New York, December 31st, 1912.

Total Income during the year		$2,687,307.15
Total Disbursements during the year		1,216,955.12
ASSETS.		
Bonds and Stock owned by Com'y (book value)	$2,078,029.31	
Cash in Office & in Banks and Trust Companies	274,100.07	
Premiums in Course of Collection	464,214.29	
Interest and Rents due and accrued	22,110.00	
Agents Balances	3,466.26	
Workmen's Compensation Re-insurance	1,386.46	
Gross Assets		$2,843,246.39
ASSETS NOT ADMITTED.		
Premiums in Course of Collection due three months or more	$ 21,002.09	
Book Value of Ledger Assets over Market Value	11,559.31	
	3,466.26	36,027.66
Total Admitted Assets		$2,807,218.73
LIABILITIES.		
Unpaid Claims and Expenses on Settlement	$ 173,101.21	
Total Unearned Premiums	1,019,419.07	
Commissions Brokerage, Etc	113,427.03	
Salaries, Rents, Expenses, Etc	12,000.00	
Estimated amount hereafter payable for Federal, State, and other taxes	32,000.00	
Agents Credit Balance	2,378.31	
Workmen's Compensation Re-insurance	175.51	
Voluntary Reserve for Claims & Contingences	200,000.00	
Total Liabilities, Except Capital		1,552,501.13
Capital actually paid up in Cash	$ 700,000.00	
Surplus over all Liabilities	504,717.60	
Surplus as regards Policyholders		1,254,717.60
Total Liabilities		$2,807,218.73
Premiums on Maryland Business in 1912	$ 14,441.90	
Losses Paid in Maryland in 1912	1,804.63	

STATE OF MARYLAND,
Office of the State Insurance Department,
BALTIMORE, MD., February 7th, 1913.

I HEREBY CERTIFY, That the above is a true abstract, taken from the Annual Statement of the Globe Indemnity Company, for the year ending December 31, 1912, now on file in this Department.

WM. MASON SHEHAN,
Insurance Commissioner.
a5-3t.



NOTICE.

SHOULD YOU WANT TO MARK THE UNMARKED GRAVES IN THE SPRING, NOW IS THE TIME TO PLACE YOUR ORDER.

You will save money by placing it now. I guarantee a first-class job in any design you may select for less than you can buy it elsewhere.

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