PUBLIC NOTICE!

OWING to the unfavorable weather conditions during the first 10 days of our sale, we will continue our

Great Stock Reducing Sale

Two weeks longer in order to give YOU an apportunity to take advantage of this wonderful offering. Come in and let us show you how to save 50 per cent. on your needs.

Men's & Boys'	LADIES'
SUITS, SHIRTS,	COATS, FURS,
OVERCOATS, OVERALLS,	SUITS, HATS,
PANTS, CAPS,	SKIRTS, House DRESSES,
UNDERWEAR, SWEATERS,	WAISTS, HOSE,
HOSE, ETC.	UNDERWEAR, ETC.

H. SACHS & SON,

Leaders in Ladies' and Men's Wear

TOULSON BUILDING CHESTERTOWN, MD.

Is Your Name There?

You owe it to yourself to get your name and address in the telephone book. That is where people naturally turn to look you up. It is where you look to find others and others look to find you.

You can have telephone service—and your name in the book—for a few cents a day

B

THE CHESAPEAKE AND POTOMAC TELEPHONE COMPANY

R. C. HARRIS, Agent

Tel. 9000 Spring Ave., Chestertown

Great BARGAINS!

Specials for this week—Jan. 22 to 28.

Lot Men's Caps, 50c and 75c value	35c
Lot Men's Gloves, 25c and 50c value	18c
Lot Men's Suspenders, 50c value	29c
Men's Canvas Gloves, tan and white, 3 pair	25c
Lot Outing Flannel, 10c value	7c yd.
50c Fleeced Underwear	39c
Wright's Health Underwear, $1.00 value	69c
Clean Easy Soap, 7 for	27c
Babbitt's Soap, 7 for	27c
Layer Figs, 18c value	10c lb.
Dramedary Dates, 10c value	8c pkg.
20c Layer Raisins	12½c lb.
Sweet Cider	30c gal.
No. 3 Can Beets, 10c value	8c can
3 5c Boxes Matches for	11c

Matches are advancing very fast in price. Better buy a good supply while they last, for they won't last long.

N. B.—Remember these prices are for CASH—NO CHARGES.

FRANK A. HURLOCK,

(SUCCESSOR TO O. B. CROW)

PHONE 239—R. CHESTERTOWN, MD.

Stewart Fruit Company,

of Baltimore City, Md.,

Removed to 216-218 Light Street.

Office—216 Light Street, Second Floor.

COMMISSION FRUIT AND PRODUCE SHIPPERS AND JOBBERS.

Highest market prices. Returns same day.

Fruits, Berries, Melons, Vegetables, Poultry, Eggs, Live Stock, Furs, Hides, Country Produce, Oysters, Grain, Hay, Marsh Grass.

Shippers are invited to visit our new store.

Largest Fruit and Produce House in Baltimore.

Reference—National Bank of Commerce, Bradstreet or Dunn.

CONSIGNMENTS SOLICITED.

LIGHTNING

DOESN'T WARN US OF ITS COMING

The damage in done before we realize it—Building struck and Live Stock killed.

And then who suffers loss?

Are you taking chances?

At the usual minimum rates we cover Live Stock against LIGHTNING *anywhere.*

Are you sure your policy reads that way?

JOS. N. WHEATLEY & CO.,

PHONE 29. CHESTERTOWN, MD

Subscription to the Transcript $1.00 per annum.

The Proper Course

Information of Priceless Value to Every Chestertown Citizen.

How to act in an emergency is knowledge of inestimable worth, and this is particularly true of the diseases and ills of the human body. If you suffer with kidney backache, urinary disorders, or any form of kidney trouble, the advice contained in the following statement should add a valuable asset to your store of knowledge. What could be more convincing proof of the efficiency of Doan's Kidney Pills than the statement of a Chestertown citizen who used them and who publicly tells of the benefit derived?

S. F. Robinson, stationary engineer, Front street, Chestertown, says: "Besides having trouble from my bladder, I also suffered from backache. The passages of the kidney secretions were irregular and attended with pain. Doan's Kidney Pills were the best kidney medicine I ever used, giving me great relief."

Price 50c, at all dealers. Don't simply ask for a kidney remedy—get Doan's Kidney Pills—the same that Mr. Robinson had. Foster-Milburn Co., Props., Buffalo, N. Y.

THE STAM DRUG CO.

QUALITY SERVICE

Between the two things in which we always endeavor to excel we announce an addition to our line of

EVERYTHING BEST

Gardiner's Purity Ice Cream

THE VELVET KIND

dispensed at the Fountain in delicious Ice Cream Sodas, Cones and Sundaes, and sold by the quantity delivered to your home in boxes at whatever time you want it.

Stam's Drug Store,

Chestertown, Md.

PHONE YOUR ORDERS.

Md., Del. & Va. Ry. Co.

CHESTER RIVER LINE.

SCHEDULE

In Effect Monday, January 3rd, 1916.

Steamer will leave Baltimore, Pier 9, Light St. Wharf, Tuesday, Thursday and Saturday, 11 A. M., weather and tide permitting, for the following points: Rock Hall, Queenstown, Bogles, Cliffs, *Ashland, Quaker Neck, Booker's, *Riverside, Rolph's, *Piney Grove, arrive Chestertown about 5.30 P. M.

*Stop on Signal.

Returning, steamer leaves Chestertown for Baltimore, Monday, Wednesday and Friday, 8.00 A. M., weather and tide permitting, stopping at the above landings, arriving in Baltimore about 2 P. M.

Steamer operating to Points above Chestertown, namely, Deep Landing and Crumpton, will be withdrawn on and after January 1st, 1916, last trip from Baltimore, December 29th, 1915, last trip to Baltimore, December 30th, 1915.

This time-table shows the times at which steamers may be expected to arrive at and depart from the several wharves, but their arrivals or departures at the times stated is not guaranteed, nor does the Company hold itself responsible for any delay or any consequences arising therefrom.

WILLARD THOMSON, General Manager. T. MURDOCH, Gen. Pas. Agt.

W. H. BROWN, Agent, Baltimore.

TOLCHESTER COMPANY!

WINTER SCHEDULE

(Weather and Ice Permitting.)

In effect 12 o'clock noon, December 24th, 1915.

SASSAFRAS RIVER ROUTE

Steamer will leave Baltimore Thursdays at 7.00 A.M., for Betterton, Sassafras River Landing and Tolchester, returning same day.

Leave Fredericktown at 12.00 noon, Betterton 1.00 P. M., Worton Manor 1.45 P. M., Tolchester 3.00 P. M., arriving in Baltimore at 5.00 P. M.

TOLCHESTER ROUTE

Steamer will leave Baltimore Saturday, January 8th and 22nd, 1916; Saturday, February 5th and 19th, 1916; Saturday, March 4th, 1916, at 7.00 A. M. and 2.20 P. M.

Returning, Leave Tolchester same day at 9.00 A. M. and 4.30 P. M.

TOLCHESTER COMPANY, Pier 16 Light St., Balto., Md.

INSURANCE!

Fire, Lightning, Life, Accidnet and Health

In old reliable companies at lowest current rates. Policies cover Grain and Hay in both Stack and Barn. Prompt Personal Attention to all business.

EDGAR P. BECK,

Office in new Transcript Building

OMEGYS BROWN. R. L. HARPE

BROWN & HARPER,

Members of Chamber of Commerce, Grain, Fruit and Produce.

COMMISSION MERCHANTS,

No. 234 S. Charles St., Balto., Md.

REFERENCE—Farmers' and Merchants' National Bank or Mecantile Agencies.

ADVERTISING PAYS.

Time Has Come When Merchants Must Get After Business. And Keep Constantly At It.

"The greatest trouble in most small communities," writes an advertising expert, "is that the merchants as a general rule are jealous of their competitors in the same town or neighboring towns and think because a spasmodic insertion of a small ad. doesn't keep them and their clerks jumping to fill orders, it doesn't pay to advertise. And also they do not pay enough attention to this important part of their business. As a general rule, in his ad. writing when he finally does decide to invest a few jitneys with the local paper, he waits until the last possible moment before getting the printer the copy and then scribbles only a few general remarks that the public already knows, such as be it a grocery store: "We have sugar lots of it," and signs his name, and the same way with the dry goods store:

"We handle shirts, socks," and so on through the different lines of business. Get some pep into you and give the people the inducements that others are doing and it will pay to advertise.

STRONG PUBLICITY IMPORTANT FACTOR

"The sooner the merchants of any town where such conditions exist get to understand that getting up good readable ads. in an intelligent manner, of what they have to sell and what prices they want, is an important as opening up their stores in the morning the sooner they will learn that it is advertising that brings in the coin. So many merchants and others who have goods to advertise say: "Oh I haven't time to write an ad;" but yet these merchants sit around and growl about trade leaving the towns for the cities, condemn the parcels post and rural free delivery, instead of being progressive and getting after busiuess by persistent advertising the same as their wide-awake competitiors do. Get busy or you will be sorry some day to see your trade gradually slipping away from you, and no one's fault but your own. What would you say to a clerk who would tell you he hadn't time to do a certain important duty he had to perform? Undoubtedly it would be, "Take time or get out."

"Others say: "I don't hava to advertise; everybody for miles around knows me." Sure they do, but how does the public know you are making any bid for trade and what inducements you are offering in the way of bargains if you do not advertise. If you don't get up and hustle, or "shake a leg," as is sometimes said, they will put you down as a has been, and in these days of hustle you have to be up and going after what you want or someone will beat you to it. If you haven't time or don't know how, why don't you, and others in a like predicament get together and employ some system or hire one who can write ads. and you will make advertising pay. This can be done at a very nominal cost."—Ex.

How to Use the Bible.

When in sorrow, read John 14.

When men fail you, read Psalm 79.

When you have sinned, read Psalm 51.

When you have the blues, read Psalm 34.

When you worry, read Matthew 6:10.24.

When you are in danger, read Psalm 91.

If you want to be fruitful, read John 15.

When God seems far away, read Psalm 139.

When you are discouraged, read Isiah 40.

When doubts come upon you, try John 7-17.

When you are lonely or fearful, read Psalm 23.

When you forget your blessings, read Psalm 103.

For Jesus' idea of a Christian, read Matthew 5.

For James' idea of religion, read James 1:19-27.

When your faith needs stirring, read Hebrews 11.

When you feel down and out, read Romans 8:13-39.

When you want courage for your task, read Joshua 1.

When the world seems bigger than God, read Psalm 90.

When you want rest and peace, read Matthew 11: 25-30.

When you want Christian assurances, read Romans 8: 1-40.

For Paul's secret of happiness, read Colossians 3: 21-1.

When you leave home for labor or travel, read Psalm 121.

When you are bitter or critical, read 1 Corinthians 13.

When your prayers grow narrow or selfish, read Psalm 67.

For Paul's idea for Christianity, read 2 Corinthians 5: 15-19.

For Paul's rules on how to get along with men, read Romans 12.

When you think of investment, and returns, read Mark 10: 17-31.

For a great invitation and a great opportunity, read Isaiah 55.

For Jesus' idea of prayer, read Luke 11: 1 13, Matthew 6: 5-15.

For a prophet's picture of worship that counts, read Isaiah 58, 1-2.

For the prophet's idea of religion, read Isaiah 1: 10-17, Micha 6: 6-8.

C. A. BACON LAURIE HACKETT

Automobile Repair Service and GARAGE.

ACCESSORIES, TIRES, GASOLINE and LUBRICANTS.

We have installed a complete line of FORD parts, Batteries, Prosto Lights exchanged and FREE AIR.

BACON & HACKETT

PHONE 103-R,

Maple Ave. Garage. CHESTERTOWN, MD.

SHORT TERM LOANS FOR THE FARMER

Rural Credit Associations Provide Working Capital For German Farmers At Low Rates Of Interest.

F. B. BOMBERGER,
Maryland Agricultural College.

Just as the Landschaften or Land Mortgage Associations are designed to provide for the German land owners long-time loans of capital upon the security of their land, so the Raiffeisen or Rural Credit Associations or Banks are designed to provide short term loans of working capital to enable the German farmers to plant, cultivate, harvest and market their crops. These institutions derive their name from William Raiffeisen who established in 1862 at Anhausen a co-operative union or association of farmers for the purpose of commanding credit for the individual members upon their combined credit. In 1890 the number of Rural Banks in Germany was 1,729; in 1900, they had increased to 9,793; while in 1910 they numbered 15,517. Moreover, they have spread over the whole Continental Europe and are in operation in Asia, Australia, South America and even in Canada.

Is A Neighborhood Bank.

The Raiffeisen type of Rural Credit Bank is a very unimposing affair. Its operations are confined to a very limited area usually a district in which the members are personally known to the others, the average membership in the province of Saxony being ninety two per bank. Usually the only paid officer is a treasurer, while the office may be a centrally located farmhouse, a postoffice, a store or often the residence of the parish priest. The average cost of management is only one-fifth of one per cent.

The management of the bank is in the hands of a committee of five, with another committee of five to audit the accounts, both committees being elected by the members of the association at its annual meeting in which every member has a vote. Loans which are made only to members are usually small, averaging about $25.00 and are always secured for some specific productive purpose, specified in the application. To secure a loan the borrower must give his note to the association, endorsed by a fellow member or supported by collateral of approved type. The advisability of making the loan in each case is passed upon by the managing committee, and the use to which the proceeds of the loan are put is under the scrutiny of the members of the association who are the neighbors of the borrower.

Low Interest Rates.

The terms for which loans are made range from six months to three years, the average being about one year. In case of failure of a crop, in bad seasons, the loans are extended for additional periods. A very common form of loan is that made on current account. In this case the loan is approved up to a certain amount, but the money is drawn out only as needed, interest being charged only on the amount used. If the money is misused the loan can be called at any time.

Funds for the use of members are derived from the sale of capital stock, one-half per cent.; from reserve funds accumulated from previous years, 2.6 per cent; from savings deposits and current accounts, 85 per cent; from central associations, referred to later, 11.2 per cent. Deposits are accepted from anyone, but only members are allowed to keep current accounts.

The rates at which loans are made to members are very low, averaging from 4 1-2 to 5 1-2 per cent. This condition is made possible from the fact that these banks are co-operative in fact as well as in name. Usually no dividends are paid on capital stock, all earnings being carried to the reserve funds. The more successful the bank the lower are the rates of interest charged to members. The profit sharing policy, together with the exceedingly low cost of administration, gives to the farmer exactly what he needs, abundant working capital, at a very low rate of interest, for periods of time that will enable him to plant a crop and await its maturity before being called upon to repay the loan.

A National System.

Each of these local Rural Banks is combined into a provincial union, at the head of which is the provincial bank which serves as a clearing house for the local banks. These provincial banks tend to equalize the surplus funds of the several banks and furnish capital to the local banks for loans to their members at a cost of about one-half per cent more than is paid on deposits. The provincial banks are in turn united with the National Federation of Darmstadt which is an association of practically all of the agricultural co-operative societies of Germany.

The Rural Banks of each province are united to form a Central Co-operative Association for the purchase and sale for members of agricultural products on a wholesale basis or for carrying on co-operative enterprises of any kind.

Thus the Raiffeisen Rural Credit Banks provide their members with abundant capital at low rates of interest for periods suited to their needs and enable them to co-operate on a scale scarcely dreamed of in America. They enable the German farmers to cultivate better, fertilize better, take better care of their land and harvest and market their crops to better advantage. Above all they furnish the machinery for effectivs and efficient co operation.

Farmer Boy or Girl, Succeed!

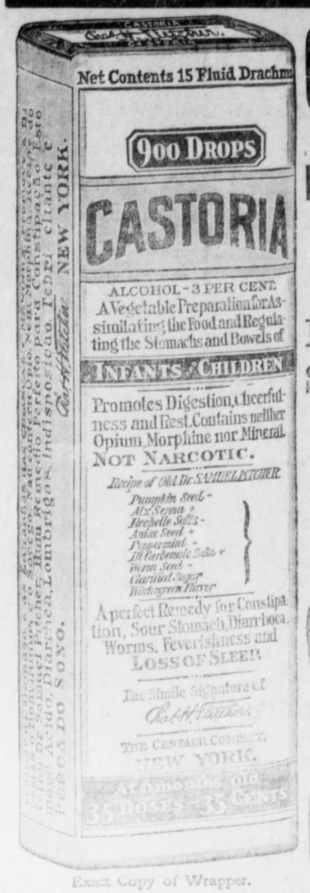
Be a Leader in Your Neighborhood

Make the best money earned to-day by fitting yourself as a well-paid producer on your home farm. Your profession demands a live, up-to-date business education. Spend your winter vacation with practical and paying results. Attend the *free* short courses in dairying, fruit growing, poultry keeping, home making, and better farming at

YOUR AGRICULTURAL COLLEGE

H. J. Patterson, President, College Park, Md.

Eight Miles from Washington, D. C.



Exact Copy of Wrapper.

CASTO

For Infants and C

Mothers Know Genuine Cas

Always Bears the Signature of

Chas. H. Fletcher

In Use For Over Thirty Years

CASTORIA

THE CENTAUR COMPANY, NEW YORK CITY

LOOK! STOP!!

BUT DON'T LISTEN! COME AND SEE B. S. SUTTON & SON, the old firm that is overstocked with good and not with money. Our loss is your gain. You hav the money, we have the goods; you need the goods we need the cash, so let's trade and make all happ Our goods are the best money will buy—your cash cann be beat. Spring is coming fast, goods are going slo cash cannot be found, but good business men are creepi around, and while you are creeping, please creep arou and SEE B. S. SUTTON & SON, the firm that alwa pleases the creeper or jumper, so don't be afraid— quick—deal fair and jump or creep—we are here to se you at any and all times. Make 1916 your best and ha year by doing business with a fair and square firm.

WEDNESDAY'S ARE OUR SPECIAL DAYS, every day means money to the buyer and seller, and are both, and are here to divide our profits. Come see us. WEDNESDAY'S SPECIALS for January

Regular $3.00 Shoes	$2.18
Regular $3.00 Boots	[illegible]
Regular $3.50 Shoes	2.48
Regular $3.50 Boots	2.48
Regular $2.50 Shoes	1.96
Regular $2.00 Shoes	1.49
Sugar	.05¾
Coffee	.16½
20c Candy	.12½
15c Candy	.10
10c Candy	.05
6 Yeast Powder	.25
6 Borax Soap	.25
Best Loose Tea	.41

Special price on EGGS every Wednesday. Start the New Year right by dealing with—

B. S. Sutton & Son, Black's, Md

A. W. CARMINE,

PHONE 67—J. CHESTERTOWN, MD.

FREE FREE FREE FREE

A Beautiful Doll will be given away ABSOLUTELY FREE. Everyone gets a chance on this beautiful Doll who spends the sum of 50 cents.

Toys Toys Toys Toys

We have a larger and more complete line of Toys this year than ever before. Come early and select your Toys and leave them here for old Santa Claus.

Nuts, Candies, Raisins

CURRANTS, FRUITS, MINCEMEAT, PLUM PUDDING and CANNED GOODS of all kinds. See our line before you lay in for the holiday supply, as we can save you money and give you quality also.

Hosiery and Corsets

It is an acknowledged fact that the best line of Hose to be had in town is here for ladies and children. CORSETS—the famous Bon Ton and Royal Worcester Corsets are here, and once worn always worn. They please.

Comforts and Blankets

Look them over if you are after saving 25 per cent. on the money you spend—it's worth looking at.

COAL! COAL! COAL!

UNDER COVER!

Palmer's Lump Lime in Barrels.

HEADQUARTERS FOR CEMENT!

BALED HAY!

AGRICULTURAL LIME

BY RAIL AND WATER!

YOUR ORDERS SOLICITED

J. D. BACCHUS.

PHONE 22. CHESTERTOWN, MD.

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