W. M. CULP

Successor to

Lofland & Culp

Wire Fencing

Poultry Netting

Garden Seed

Rope Traces

Bridles

Collars

Garden Tools

YOU WILL FIND A FULL STOCK OF SEASONABLE GOODS AT

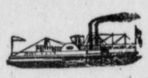
WM. M. CULP.

Chestertown, Md.,

Opp. Court

Chester River Line

SCHEDULE



In Effect October 19, 1922.

Steamer leaves Baltimore, Pier 9, Light St., Monday, Wednesday and Friday 11 a. m. for Rock Hall and Chester River landings, arriving at Chestertown 5.30 p. m.

Returning steamer leaves Chestertown Tuesday, Thursday and Saturday at 7.30 a. m., stopping at Chester River landings, arriving at Baltimore at 1 p. m.

Steamer leaves Baltimore, Pier 9, Light street, Saturday at 3.00 p. m. for Rock Hall, Md.

Returning steamer leaves Rock Hall Saturday at 5.30 p.m., arriving in Baltimore at 7.45 p. m.

SUNDAYS

Steamer leaves Baltimore, Pier 9, Light St., Sundays at 8.00 a. m., arriving in Rock Hall 10.15 a. m., Love Point 11.15 a. m., Queenstown 12.15 p. m.

Returning steamer leaves Queenstown Sundays 3.00 p. m., Love Point 4.00 p. m., Rock Hall 5.00 p. m., arriving in Baltimore Sunday 7.15 p. m.

R. H. SOULSBY,
Gen'l Frt. & Pass. Agent.

BRICE'S MILL

JOSEPH BRICE, Proprietor.

Bake things he likes with FLAVO FLOUR. It's healthful and tissue building. There is more nutrition and a sweeter taste in FLAVO FLOUR. It is made with a new process by the most modern mill in the world. Nature's food values and the delicious flavor of the wheat are not milled out as they are by other methods. FLAVO FLOUR is milled at home from home wheat. It is good. Buy it and patronize Home Industry.

GEO. W. FRENCH, Agent

For all kinds of insurance. Prompt personal attention.
Phones 117 and 222R. Court Street.
Chestertown, Md.

Subscription to the Transcript $1.50 per annum.

BROWN & HARPER,

Members of Chamber of Commerce, Grain, Fruit and Produce.
COMMISSION MERCHANTS
No. 224 S. Charles St., Balto., Md.
REFERENCE—Farmers' and Merchants National Bank or Mercantile Agencies.

ANNOUNCEMENT TO THE PUBLIC

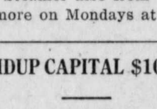
Mr. John Wethered Barroll, Counsellor-at-Law, announces that he has opened his office in the frame law office on Court Street, adjoining the Lyceum Theatre. All kinds of legal business will receive his prompt and close attention. When not in the office, a message can be left with his father, Hope H. Barroll, Esq., whose assistance is always at his command.
Phone No. 182. o8-tf

WM. PEPPER CONSTABLE

Attorney-at-Law
700-706 Maryland Trust Building
Baltimore, Maryland

—and—
Elkton, Maryland

TOLCHESTER COMPANY



CHANGE OF SCHEDULE
Effective Thursday, November 9, 1922
(Weather and Ice Permitting.)

PORT DEPOSIT, HAVRE DE GRACE AND SASSAFRAS RIVER LINE.

Steamer will leave Baltimore Thursdays 6.30 a. m. for Tolchester, Betterton, Havre de Grace, Port Deposit, Fredericktown and Worton Manor, arriving Tolchester, at 8.30 a. m.; Betterton, at 10.00 a. m.; Havre de Grace, at 11.45 a. m.; Port Deposit, at 1.00 p. m.; Frederickton, at 4.15 p. m.

Returning to Baltimore the same day, leaving Havre de Grace at 12.30 p. m.; Port Deposit, at 1.30 p. m.; Fredericktown, at 4.45 p. m.; Betterton, at 5.45 p. m.; Worton Manor, at 6.45 p. m.; Tolchester, at 7.30 p. m. Arriving in Baltimore about 10.00 p. m.

TOLCHESTER BEACH

Steamer leaves Baltimore for Tolchester, Mondays, via Annapolis, 7.30 a. m.; Thursdays at 6.30 a. m.; Saturdays at 7.00 a. m. and 2.45 p. m.

Steamer leaves Tolchester for Baltimore—Mondays at 3.00 p. m.; Thursdays at 7.30 p. m.; Saturdays at 9.00 a. m. and 4.45 p. m.

TOLCHESTER SPECIAL SATURDAYS.

Effective Nov. 4, 1922.

Steamer will leave Baltimore for Tolchester at 7.00 a. m. and 2.45 p. m.

Steamer will leave Tolchester for Baltimore at 9.00 a. m. and 4.45 p. m.

For further information apply to agents at different wharves, or
THE TOLCHESTER CO.,
Baltimore, Md.

P. S.—Steamer also from Tolchester to Baltimore on Mondays at 3.00 p. m.

PAIDUP CAPITAL $100,000

Business Established Since, 1882.

Stewart Fruit Co.,

of Baltimore City,
1 & 3 E. Pratt St., Baltimore, Md.

Commssion Merchants,

Jobbers and Distributors
All Fruits, Vegetables and Farm Produce generally.

☞We have an excellent store location, expert marketers.

Stevens Brothers

Grain, Fruit, Poultry & Produce
Commission Merchants

226 S. Charles St., cor. Camden St.
Baltimore, Md.
Under personal supervision of R. Nelson Stevens, over thirty-five years successful experience.
References—Merchants & Mechanics First National Bank. All commercial agencies.

Subscription to The Transcript $1.50 $4.50 per annum.

COAL

Smokeless Lumpy Soft Coal

Best Obtainable for Domestic Use

Your Patronage Solicited.

C. W. Kibler&Sons

PHONE 149 CANNON STREET,

DONT WAIT FOR FOOT TROUBLE

TO PREVENT IT

RIGHT NOW—while your feet are yet good and healthy—why not wear shoes that will keep them well? We know the correct shoe for your foot and fit you carefully. Little Pains and Aches do not necessarily indicate weak arches, but are often warning, that unless your feet are properly fitted, future troubles will be the penalty.

Our prices are usually lower and our shoes wear longer.

We have a large selection of all makes and can fit all feet.

SACHS' SERVICE SHOE STORE

A Bigger and Better Xmas to Offer Your This Year.

An Entire New Line

CONSISTING OF

TABLE AND PIANO SCARFS, SHANTING AND VELOUR OVERDRAPES

HAND-TINTED PHOTOGRAPHS BY "WALLER"

The largest assortment of Pictures in years. Come early and get the pick.

The latest models in Hoosier Kitchen Cabinets, ranging in price from $45 to $65. Don't forget the one you promised your wife or mother. Let her prepare your Xmas dinner on one.

Beautiful Cedar Chests, ranging in price from $15 to $26.

A new fresh stock of Fibre Rockers, in attractive designs.

Mirrors, Bathroom Fixtures, Tabourettes, Costumers, Suit Cases, Traveling Bags and Carpet Sweepers.

ANY OF THE ABOVE WOULD MAKE A USEFUL AND APPRECIATED GIFT. LET'S MAKE IT A USEFUL XMAS.

JOHN BARTLEY

CHESTERTOWN, MARYLAND.

T. H. M. BRAMBLE

FAIRLEE, MD.

Our Stock of Dry Goods is omplete

and we are prepared to take care of your needs for fall and winter. Ladies', Men's and Children's Winter Underwear.

MEN'S AND BOYS' PANTS

Men's Sweet Orr Corduroy Suits.....$14.50
Boys' " " Suits.....$6.50

Lion Brand, Wyeneburg and Endicott Johnson Shoes for men and boys. A lot of Ladies' and Children's Shoes at very lo price—closing out.

Goodrich Rubber Goods in Boots, Felts and Ladies' and Men's Rubbers, Ball Band Boots and Rubbers.

Men's Kaki Rain Coats, heavy, $5. Enamel Beds, Springs and Mattresses, Bed Blankets and Quilts, all grades.

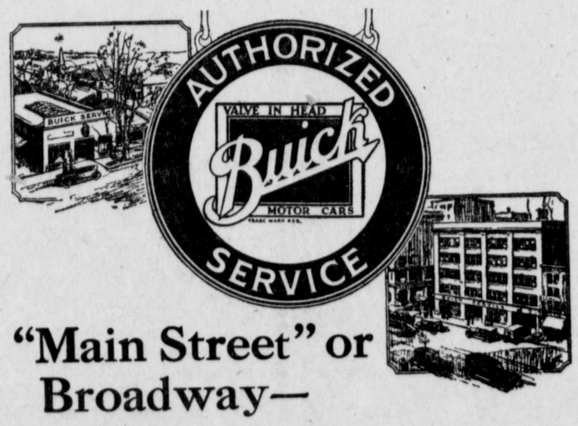
TIRES AND TUBES.

30x3½ Nonskid Tire, guaranteed 6000 miles, $7.50. 32x3½ Nonskid Tire, guaranteed 6000 miles, $15. 30x3½ Tubes, $1.50.

A FEW SPECIALS IN GROCERIES

Kellogg's Corn Flakes..3 for 25c	Walter Baker's Coco.....20c
Sea Gull Yeast Powder-.7 for 25c	Very Best Cheese.....28c
Can Pork and Beans....3 for 25c	Kenny's Best Tea, ½ lb.....25c
All Toboccos .....3 for 25c	Country Lard, lb.....15c
Bee Brand Vanilla Extct 2 for 25c	Best Flour, 98 lbs.....$3.00

Will pay highest prices for Eggs and Chickens in trade.



"Main Street" or Broadway—

Buick Authorized Service Maintains Buick Dependable Performance

The blue and white emblem of Buick authorized service is always a guarantee of adequate facilities for maintaining Buick dependable performance.

On an imposing building in the biggest city, or on a cross-roads garage, it marks the place where Buick owners may obtain mechanics skilled on Buick cars, where they will find genuine Buick factory made parts, and where they will receive courteous, conscientious and helpful assistance in the continued perfect operation of their Buicks.

Buick owners have come to regard "Authorized" Buick service, no matter where they see it, with the same confidence and satisfaction that they have in any motor car that bears the Buick name.

D-15-20-NP

BUICK MOTOR COMPANY

FLINT, MICHIGAN

When better automobiles are built, Buick will build them

The Noland-Bennett-Russell Motor Co.

CHESTERTOWN, MD.

ANSWERS TO QUESTIONS

Twelve Questions Propounded By The Third National Bank, Bring Out Most Creditable Answers By Kent County Children

In a former Third National Bank advertisement these questions were asked the pupils of the Public Schools of the county, prizes offered for the three best answers, as follows: First prize, $5.00; second prize, $3 and third prize, $2.00.

The questions were as follows:

No. 1—How would you stop payment on your check if lost

No. 2—Why do banks decline to pay post-dated check

No. 3—Should depositors make their own deposit tickets, and why?

No. 4—What is a Certified Check?

No. 5—What is the difference between Interest and Bank Discount?

No. 6—When does a note mature dated Nov. 30, 1922, at 90 days?

No. 7—Does the population of a city or town have any bearing upon the minimum capitalization of a National or State Bank when it is desired to start business?

No. 8—What Banks may be members of the Federal Reserve System?

No. 9—Who owns the stock of the Federal Reserve Bank?

No. 10—How many main Federal Reserve Banks are there and where are they located?

No. 11—Do all National Banks use the word "NATIONAL" in their corporate name?

No. 12—What official has supervision over all National Banks? Give his name.

The first prize was awarded to Miss Anna Cook Coleman, Chestertown, Md. Her answers are as follows:

No. 1—Notify the bank at once of the loss of the check, giving date, number, amount and name of party to whom payable. This gives the bank a complete record of the lost check, which, if presented for payment, will be dishonored.

No. 2—Banks decline to pay post-dated checks because the drawer has ordered the bank to make payment on date set forth in his check.

No. 3—Yes, deposit tickets should be made by the depositor, thus furnishing a record of the transaction in the handwriting of the depositor, instead of a bank officer.

No. 4—A certified check is a check of a depositor which has been certified to by an officer of the bank by writing the words, "Certified" or "Good when properly endorsed," across the face of the check, also writing the amount and his name and title. A check when certified is immediately charged against the balance of the maker and becomes a liability of the bank.

No. 5—Interest is due and payable on an obligation at maturity, while bank discount is payable in advance.

No. 6—February 28, 1923.

No. 7—Yes, banks starting business have to conform to the amount of minimum capital as set forth in the banking laws, which is based on the population of the town in which the bank is located.

No. 8—All National Banks are required to be members, and eligible state banks and trust companies may become members with the approval of the Federal Reserve Board.

No. 9—The member banks.

No. 10—There are twelve main Federal Reserve Banks, located as follows: San Francisco, Cal.; Dallas, Texas; Kansas City, Kan.; Minneapolis, Minn.; St. Louis, Mo.; Chicago, Ill.; Cleveland, Ohio; Atlanta, Ga.; Richmond, Va.; Philadelphia, Pa.; New York, N. Y.; Boston, Mass.

No. 11—Yes.

No. 12—The Comptroller of the Currency, D. R. Crissinger.

—The two campaigns which will take place in Maryland next year—first, the contest for the mayor of Baltimore and second, the contest for the governor, attorney general and comptroller and a full state ticket, have begun to attract the attention of the people.

Ten Commandments of Success

1.—Work hard. Hard work is the best investment a man can make.

2.—Study hard. Knowledge enables a man to work more intelligently and effectively.

3.—Have initiative. Ruts often deepen into graves.

4.—Love your work. Then you will find pleasure in mastering it.

5.—Be exact. Slipshod methods bring only slipshod results.

6.—Have the spirit of conquest. Thus you can successfully battle and overcome difficulties.

7.—Cultivate personality. Personality is to a man what perfume is to a flower.

8.—Help and share with others. The rea ltest of business greatness lies in giving opportunities to others.

9.—Be democratic. Unless you feel right towards your fellow-men you can never be a successful leader of men.

10.—In all things do your best. The man who has done his best has done everything. The man who has done less than his best has done nothing.

—Chas. M. Schwab.

ROCK HALL

A Biblical pageant, entitled "The Prince of Peace," arranged and directed by Rev. John R. Diehl, will be presented in Rock Hall M. E. Church Tuesday evening, Dec. 26, beginning at 7 o'clock. The pageant is an impressive interpretation of Bible truths concerning the advent of the Messiah. More than 90 people will participate.

Mrs. George Jankowski and niece, Miss Edith Wachowiz, spent from Friday to Monday with Baltimore relatives.

Mr. William Frazier, of Piney Neck, went to Baltimore Hospital for treatment for kidney trouble recently.

Mr. and Mrs. W. A. P. Strang visited Baltimore friends for the week-end.

Bernice, nine-year-old daughter of Mr. and Mrs. Charles Crouch, leaned her head near a lighted lamp and a celluloid comb in her hair exploded. She escaped unhurt.

Mrs. Clarence Hersch was a Baltimore visitor from Friday to Tuesday.

Mr. John Snowman, who recently sold his home here and moved away, visited friends here for the week-end.

Mr. and Mrs. William Witt and children went to Mayo Saturday, having received a message that the former's mother, Mrs. Woolhiser, died that morning. She had often visited relatives here.

Mr. and Mrs. Marion Coleman and family motored to Salisbury Saturday and visited friends.

Mrs. Richard Coleman, of Baltimore, spent from Friday to Sunday with her sister-in-law, Mrs. James A. Casey, who is ill with double pneumonia.

John Wanamaker Dead

John Wanamaker, the world-famous merchant and former Postmaster General, died at his home in Philadelphia Tuesday, Dec. 11. He had been confined there since early in November with a heavy cold, contracted at his country estate, at Jenkintown, near Philadelphia. He was 84 years old. He was active in business up to the time he was stricken.

Mr. Wanamaker leaves a son, Rodman, of New York, and two daughters, Mary B., wife of B. H. Warburton, and Elizabeth, wife of Norman MacLeod, both of Philadelphia.

The death of Mr. Wanamaker, who spent his entire life in Philadelphia, and was always one of its its leaders in civic movements, was received with sorrow by all classes of citizens.

Mr. Wanamaker's life was insured for more than $3,000,000.

—The special session of the Dorchester Grand Jury, recalled to consider the shooting of Emerson Pritchett while engaged in tonging oysters on the private beds of Capt. Travers and other in Deep Creek, Dorchester County, met in Cambridge last week and found indictments against both Capt. John W. Collier and Capt. William Travers on the charge of murder. Both parties have been held without bail by the court, which also removed the case to Snow Hill for trial. Capt. Travers and Capt. Collier are two of the county's most reputable citizens, and their friends insist they are not guilty.

NOLAND'S CHRISTMAS STORE

Get out your pencil and start on your Gift List NOW. You'll make it easier for yourself and everyone else, or call and get one of our FOLDERS.

Gifts For All

This year, more than ever, we've been especially fortunate in choosing Gifts for every member of the family. Of course, because this is the kiddies' Season, we have to stress the importance of OUR TOY DISPLAY. There are novel creations this year that will delight even the most fastidious youngster. An unusual selection of fancy and sturdy imported toys will be found here. Dolls at their prettiest are here for the girlies. Father, Mother, Sister, Brother, will all be delighted on Christmas morning with the beautiful and useful Gifts that fill our store—THE CHRISTMAS STORE.

And don't forget our LARGE STOCK OF HOUSEHOLD NECESSITIES, like Sheets, Blankets, Comforts, Spreads, Towels, Underwear, Hosiery, Neckwear and all the little trimmings for dresses. A big line Bed Mattresses, Airtight and Oil Stoves. Don't forget our Yard Goods Department. It is filled for all your needs. Shoes for old and young.

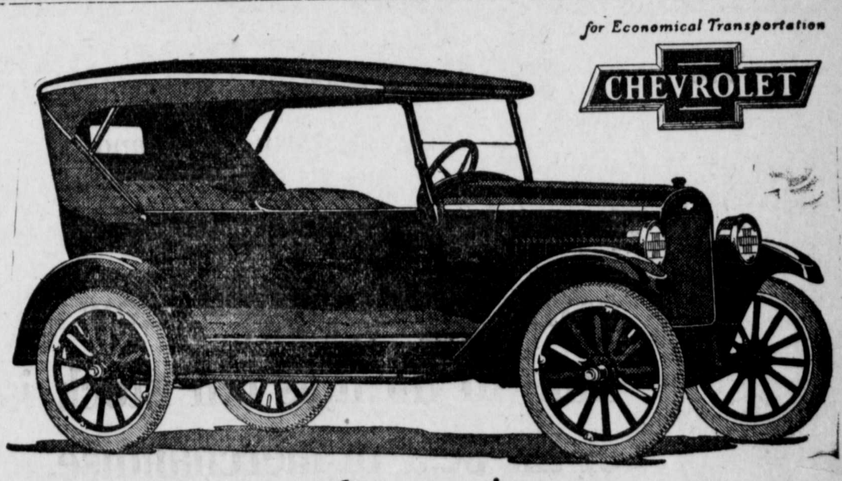
NUTS and CANDIES. Our lines are all good, fresh goods.

NOLAND

The Christmas Store

for Economical Transportation

CHEVROLET



Announcing

1923 SUPERIOR Models

Again Chevrolet Motor Company has emphasized its admitted leadership as producer of the World's Lowest Priced Quality Automobiles.

The 1923 SUPERIOR models—one of which is here illustrated—represent the most sensational values in modern, economical transportation ever established.

QUALITY has been still further improved by more artistic design and added equipment.

ECONOMY has been still further increased by engineering refinements and added facilities.

SERVICE is now offered on a flat rate basis by 10,000 dealers and service stations.

PRICES remain the same in spite of added equipment and more expensive construction, which have greatly increased value.

Some Distinctive Features

Streamline body design with high hood; vacuum feed and rear gasoline tank on all models; drum type head lamps with legal lenses. Curtains open with doors of open models. Closed models have plate glass Ternstedt regulated windows, straight side cord tires, sun visor, windshield wiper and dash light. The Sedanette is equipped with auto trunk on rear.

Prices f. o. b. Flint, Mich.

Five Passenger Touring -	$525
Two Passenger Roadster	510
Five Passenger Sedan - -	860
Four Passenger Sedanette	850
Two Passenger Utility Coupé	680

See these remarkable cars. Study the specifications

Nothing Compares With Chevrolet

CLARENCE NEWSOME. Dealer,

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