THIRD NATIONAL CELEBRATES

Thirty-Fifth Anniversary of the Institution Observed on Tuesday Evening.

The thirty-fifth anniversary of The Third National Bank was fittingly observed on Tuesday evening, when a big celebration was held in the State Armory on Cross street. A banquet was given to the stockholders and their guests.

Mr. H. Stockton Startt, a member of the Board of Directors, was the toastmaster of the occasion and filled the role most acceptably.

Addresses were made by Senator W. B. Cooper, president; Thomas D. Bowers, vice-president; W. Robert Huey, cashier; Robert S. Belknap, of Baltimore, who is connected with the National City Company, and Wilbur W. Hubbard, a former director.

The banquet was most elaborate and a splendid menu was served in a most pleasing manner. The menu was as follows: Fruit Cocktail, Olives, Pickles, Jelly, Broiled Chicken, Gravy, Country Roast Ham, New Potatoes, Asparagus, Maryland Biscuit Rolls, Cuban Salad, Cheese Balls, Mints, Salted Nuts, Coffee, Ice Cream and Cake.

President Copper, in his usual pleasing manner, reviewed the work of the bank from its beginning. His was as follows: We have gathered together this evening in honor or recognition of the Thirty Fifth anniversary of the SECOND—THIRD National Bank of Chestertown, Md.

Under the original Articles of Association I quote, "For the purpose of organizing an Association to carry on the business of Banking, under the laws of the United States, the Undersigned subscribes for the Stock of the Association hereinafter named do enter into the following Articles of Association; First, the name and title of this Association shall be The Second National Bank of Chestertown, the place where its Banking House or office shall be located, and its operations of Discounts and Deposits carried on, and its general business conducted shall be Chestertown, Kent County, Maryland. The Board of Directors shall consist of Nine Shareholders. The first meeting of the shareholders for the election of Directors shall be held at the Court House in Chestertown, Maryland on the Fifth day of May, 1890, &c.

Signed by Thomas R. Hubbard, Hope H. Barroll, Harrison W. Vickers, Thos. H. Horsey, Dennis J. Nowland, Garrett Foxwell, James K. H. Jacobs, Wilbur W. Hubbard, Joel R. Clements, George W. Smith, W. Frank Hines, Marion DeK. Smith, James A. Shaw, Albert Friedman, D. Arthur Bacchus, Alexander J. Cahall, Thomas G. Wroth, Charles P. Gilpin, David Hurlock, Thomas J. McWhorter, Robt. G. Nicholson, Allan, A. Harris, W. C. A. Thompson, James S. Bradley, Cornelius J. Scott, Colin F. Stam, Wm. J. Vannort, James A. Pearce, Samuel Beck, Joseph A. Wickes, Eben F. Perkins, Wm. B. Copper, Ralphaen Bergen, Whitely Johnson, Jeremiah Peacock, J. Edwin Hurlock, Mrs. Hallie R. Goodwin and Harry L. Boyd.

At the meeting of the Stock holders held May 5, 1890 there were 487 shares of stock voted out of 500 and the following Stockholders were elected Directors for the balance of the: Jos. A. Wickes, Harrison W. Vickers, James A. Pearce, Hope H. Barroll, Wilbur W. Hubbard, David Hurlock, Thomas H. Horsey, Garrett Foxwell and James K. H. Jacobs.

At a meeting of the Directors held the same day, the Board organized by electing James A. Pearce, President and appointing Wm. B. Copper, Teller, who was electing Cashier May 19th, (two weeks after). On May 5th, 1890 a Committee was appointed to negotiate for a temporary location, and for a permanent site. On May 12th, the Committee recommended "that the two rooms in the Masonic Temple be selected as a temporary location was unanimously adopted. On May 26, 1890, Mr. Wm. F. Wroth was unanimously elected Teller. The Bank was opened for business, Monday, June 2, 1890. Our first depositor, whose name appears first on our day book is with us this evening, he having all through these many years continued to carry an account with this Institution Mr. Thomas G. Wroth, who is now one of our valued directors.

On June 17, 1890, a lot was purchased from Mr. Thomas W. Eliason, 25x 65 feet for $3.500.00, and the following Building Committee was appointed; James A. Pearce, Harrison W. Vickers, and Hope H. Barroll. The contract for the Bank Building was awarded August 19, 1890, to R. K. Pippin & Sons We occupied the building 1891 until June, 1920 over 29 years. We occupied our present building June, 1920, about five years ago. At the first Annual meeting of the Stock holders held Jan. 13, 1891, the President (Judge Pearce) said in part "From the opening day June 2, 1890, the business of the Bank has been satisfactory, especially so in view of the prevailing low prices for grain and the total failure of the fruit crop in the County. The deposits January 6, 1890, the day referred to) being $112,555.96. The gross profits up to Jan. 6, 1891, being $4,316.26, less Salary & Current expenses of $1,836.37 there remains net profits of $2,479.89.

The Institution forged ahead and in July, 1902 took the lead in Individual deposits and has continuously been the Big Bank of Kent County.

The charter of the Second National Bank expired in the Spring of 1910, the life or charter of a National Bank (at that time) being twenty years. The Second National Bank was liquidated paying off its Stock holders $222.22 per share, par value being $100.00. The Second National closed for business May 4, 1910, having paid its stockholders during the 20 years of its existence $118,210.00 in dividends.

The Third National Bank of Chestertown, Maryland opened for business the next day, May 5, 1910 with a capital of $50,000.00 and Individual deposits aggregating $607,000.00. Our Individual deposits at the close of business yesterday were $1,364,044.21.

We have paid to the stock holders of the Third National Bank during the past 15 years $112,750.00 in dividends. Five years ago our surplus and net profits were $10,048.08, we now have a surplus and net profits of $47,623.51.

The Second—Third National Bank commenced paying interest on savings deposits May 1, 1899, and during the past Twenty Six years we have paid to our savings depositors $546,140.14 in interest. In addition to having paid this very creditable sum to our depositors we have also born our share (we think) in Taxes. We have paid (during the past thirty five years) Federal, State, County and Municipal Taxes amounting to $48,978.25. It will probably be of interest to you to have a list of the directors who have served, when elected, and time of service, as follows:

Jos. A. Wickes from May 5, 1890, to January, 1898.

Jas. A. Pearce, from May 5, 1890, to January 8, 1918.

Hope H. Barroll, from May 5, 1890, to September 28 1821.

Wilbur W. Hubbard, from May 5, 1890, to January 10, 1922.

Garrett Foxwell, from May 5, 1890, to April 1914.

David Hurlock, from May 5, 1890, to January 2 1901.

Harrison W. Vickers, from May 5, 1890, to April 8, 1910.

Jas. K. H. Jacobs, from May 5, 1890, to January 3, 1900.

Thomas H. Horsey, from May 5, 1890, to Sept. 1894.

Adam F. Huey, from November 21, 1894, to June 1918.

Theodore E. Hayes, from January 11, 1898, to December 1901.

D. Thomas Hurlock, from January 8, 1901, to October 26, 1921.

George D. Lofland, from April 8, 1910, to October 26, 1921.

Elmer E. Leary, from January 10, 1911, to January 1918.

L. Wethered Barroll from January 9, 1912, to July 17, 1918.

Morrs K. Barroll, from January 14, 1919, to June 30, 1920.

Wm. B. Copper, from May 16, 1900, to the present.

T. Benjamin Durding, from January 14, 1902, to the present.

Thomas D. Bowers, from January 13, 1914, to the present.

Samuel J. Johnson, from July 17, 1918, to the present.

Andrew W. Wilson, from July 17, 1918, to the present.

G. Ellsworth Leary, from September 4, 1918, to the present.

H. Stockton Startt, from October 26, 1821 to the present.

P. Medford Brooks, from November 2, 1921, to the present.

Ellsworth C. Bowers, from November 2, 1921, to the present.

Thomas G. Wroth, from March 1, 1922, to the present.

These men are regular in their weekly attendance rarely miss a meeting always looking to the interest of the Bank.

We have had three president as follows:

James A. Pearce from May 5, 1890 to Jan. 8, 1918—nearly 28 years; Hope H. Barroll from Jan. 8, 1918 to Sept. 28, 1921; Wm. B. Copper from Jan. 8, 1922 to the present. We have had three Vice-Presidents as follows:

Hope H. Barroll from Jan. 11, 1905 to Jan. 8, 1918; Wm. B. Copper from Jan. 8, 1918 to Jan. 11, 1922; Thos. D. Bowers from Jan. 11, 1922 to the present. We have only had two Cashiers, as follows:- Wm. B. Copper from May 19, 1890 to Jan. 11, 1922, nearly 32 years; Wm. Robt Huey from Jan. 11, 1922 to the present. We have had only two Assistant Cashiers, namely, W. Robt. Huey from Jan. 9, 1918 to Jan. 11, 1922, Raymond R. Wilkins from Jan. 11, 1922 to the present. Members of the Clerical force, all of whom have done and are now doing splendid work. Wm. F. Wroth, our 1st Teller, Eben F. Perkins who served as Teller for a number of years, Henry T. Deaver, Miss Palmer Carroll, James Dunbracco George W. French, Harry T. Morris, Miss Eunice C. Morris, Miss Dorothy Tucker, Frank O. Estes.

It would be physically impossible to handle our present volumn of business with our present working force if it were not for the many working devices which have been created during the past 35 years, such as Type writer, Telephone,. Adding. Machine, Posting Machine, Loose Leaf Ledgers, Card Indexes and many others.

In looking over our old records and ledgers for the year 1890 I find the names of the following well remembered and highly esteemed citizens who did business with this Bank at that time and many years after, as follows: Colin F. Stam, Harry L. Boyd, Harrison W. Vickers, James A. Shaw, Theo. E. Hayes, William Ford, Benjamin F. Fleming, Samuel Beck, Albert Friedman, Robert K. Pippin, James S. Bradley, John Bordley, Eben F. Perkins, Cornelius J. Scott, Norris Barnard, George W. Smith, Thomas R. Hubbard, Charles Estes, Wickes, Bros, John Bell, Dr. J. H. Hessey and many others.

In conclusion upon this the Thirty fifth anniversary of the Second Third National Bank of Chestertown, Md., we wish to express our sincere thanks and appreciation to the thousands of loyal Friends who have made possible the growth and progress of this institution. We again pledge ourselves, as was done thirty five years ago, to conduct the affairs of the Third National Bank so as to deserve and receive the continued confidence, friendship and patronage of our Friends and Neighbors. This Bank is not a private institution responible to itself alone, or to a few. It is a Public institution, under a moral obligation to be administered for the public welfare. In so far as the standard is accepted and followed, it is my belief this Bank will be prosperous; in so far as it is disregarded, it will be a failure. Any power which is not used for the general welfare will in the end destroy itself. What we do today tells where we will be tomorrow.

S. S. Association

Kent County S. S. Association held its annual session at Fairlee Friday May 29. about 150 were present the regular routine of business followed; Rev. A. B. Brown and Owen C. Brown and Miss McCormick were the speakers.

The fact that over 7,000 in Kent County are not attending any S. S. is evidence that we have work to do.

The following Officers were elected for '25 and '26: Pres., H. S. Startt; 1st V. P., W. T. Hague; 2nd V. P., Mrs. Wm. T. Brice, Jr.; Stat. Sec. and Treas., Miss Shafer; Asst. Stat. and Treas., Mrs. R. Hill; Sec. Sec., Mrs. Harry Williams; Supt. of childreus Div., Mrs. Moore; Supt., of young People's, Mr. Caldwell; Supt., of Adults Division, R. O. T. Baynard; Supt. of Home Dept., Rev. W. H. Revelle; Asst Supt of Home Dept, Rev. Rorrelt, Millington; Supt Teacher Training, Rev. E. M. Shockley; Publicity Supt, Mrs. Harry Williams.

A. County-wide Rally was recommended. A Standard Training School will be held in Chestertown in the near future. Every school was urged to put on the Children's Week program as those who have, found it most profitable. Galena invited the Convention for 1926. A vote of thanks was given Fairlee for its hospitable entertainment.

News Items

Don't get discourage by a touch of Spring Fever. It has been proven that even the "Busy Bee" in tropical climates where flowers bloom all the year round, will not work and store up honey, but merely works enough to keep himself alive.

The Eastern Star Democrat states that scientists have found a pair of dice in the home of a gentleman burried over two thousand years ago which disproves the statement that the World War was the first invasion of an American Army in the old world.

A farmer while attending a farmer's convention, related to some of his friends that he had a bull that could run faster than the fastest express trains, stating that this bull would often race the express trains that passed his farm and easily out distance them. He was very much embarrassed a few days later when he saw some of these friends drive up to his farm, and not knowing what to do told a darky servant what he had told these men at the convention, with instruction to tell the gentlemen that he was not home nor was the Bull. Upon arrival of the gentlemen the darky met them at the door and when questioned as to the whereabouts of the gentleman of the house and the fast Bull, he said that neither was home but de boss had gone to Chicago a distance of 1,000 miles that morning but would be back that evening. One of the gentlemen said, "Impossible, how is he traveling, by, airoplane?" The answer was "No Sah! he's riding dat bull."

War-Time Vice-President Dead

Thomas R. Marshall, War-time Vice president of the United States with the late President Wilson, died in Washingon at 10 o'clock Sunday morning. The end came unexpectedly, as he had shown some improvement in the week he had been confined to his hotel room and plans had been made for his return to his home in Indianapolis sometime this week. Mr. Marshall was born in North Manchester, Wabash county, Ind., March 14, 1854, the only son of Dr. Daniel M. and Martha A. Patterson Marshall. He was a man of great intelligence and marked ability and, with President Wilson, is thought by many to have been the greatest men that have ever occupied the position of President and Vice-President of the United States.

Merely Overlooked Fact He Had Forgotten Wife

The anecdote of the absent-minded minister who wore his battered old hat when he went to preach before a critical congregation leads a reader of the Youth's Companion to tell of an absent-minded tourist who came through Clay Center, Kan., some three years ago. The tourist, says our contributor, was motoring with his wife from Indiana to Colorado. When they were four miles east of Clay Center they had a puncture. It was in early June, and, as there was a prairie alongside the road and many spring flowers were in bloom, the wife wandered over into the field to gather a bouquet while her husband changed tires.

He finished the job in fairly good time and then, totally forgetting his wife, climbed back into his car and drove into Clay Center. Not wishing to be caught with another puncture, and no spare tire on hand, he stopped at a local shop to have the tire that had been injured repaired. While at work the repair man engaged the tourist in conversation and learned that he was traveling from Indiana to Colorado.

"Rather a long trip to take alone," said the repair man.

"Alone!" gasped the tourist. "Goodness gracious, no. My wife is with me, and I left her in the country!"

Whereupon he jumped into his car and started on the back trail.

He found his wife calmly resting under a tree alongside the road, waiting for him. "I thought you would remember me when you came to pay for dinner and found the charge to be less than usual," she said sweetly.

Crude Methods Used to Extract Oil From Olives

Picturesque but not exactly progressive is the olive-oil industry as conducted in Tuscany, on the Italian peninsula. The extraction of the oil is carried on at innumerable small plants which are scattered through the olive-growing district. There are many of them, but none is conducted on up-to-date lines such as one might expect to find. Take one, for instance. It is a cave dug at the base of a hill on which the olive grows. No one knows how long this place has been used for the extraction of olive oil, but the "machinery" used, excepting the mule, is at least 300 years old. The only light which enters from the outside is through the doorway or through some small cobwebbed windows made through the earth. To do their labors the workmen use lamps which are of the ancient open type, throwing an orange glow on the surroundings. About the center of the cavern is a huge basin carved out of a rock. In this is a huge wooden wheel five or six feet in diameter and two wide. By a system of heavy beams and ropes, this is revolved around the basin by a slow-moving mule while an ancient workman shovels the pulpy mass into the path of the wheel to be crushed under it. The scene is weird, but is hallowed by the realization that this same work has been going on in this same manner for many generations.—Philadelphia Ledger.

First Wireless Messages

A record has been discovered of alleged wireless telegraphy as long ago as 1662. In that year a book by P. de l'Ancre was published, in which the author reported that a man had demonstrated to King Henry of Germany a means of communicating with absent persons. The inventor rubbed two needles against a magnet, and attached them to different clocks. As an operator turned the needle on one clock dial the needle on the other made the same movement, regardless of the distances which separated the clocks. King Henry, it is stated, forbade the publication of the invention!

Time at the Poles

The Naval observatory says the phrase "local mean time" has no meaning at the poles; but the common practice all over the earth is not to keep local mean time, but that of some meridian passing near the place. In the United States the time is that of the seventy-fifth, ninetieth, one hundred and twentieth meridian. At the poles, as elsewhere, some meridian would have to be agreed upon. From a purely theoretical standpoint, one meridian would be as good as another



IN THE WEE SMA' HOURS

it is particularly annoying to be called from bed by the insistent ringing of the telephone downstairs.

An extension telephone installed in your bedroom—or where you please—upstairs, will permit you to take the call without the frenzied hunt for slippers and the dash downstairs which usually precedes it.

An extension telephone is useful always, and invaluable in emergencies. And it costs but a few cents a day! Our Business Office will be glad to give you full information or take your order.

THE CHESAPEAKE & POTOMAC TELEPHONE COMPANY

The Transcript $1.50 per annum.

EASTERN SHORE
Today and Yesterday



By James A. Newell

UNIQUE IS THE TOPOGRAPHY OF MARYLAND, for the rich and fruitful waters of the Chesapeake have separated the land of this Old Line State. Traveling down the "Sho'" through Cecil until the far point is reached, James A. Newell, a Marylander and a member of the reportorial staff of The Baltimore News, is on a sightseeing trip. "Jimmy" knows the "Shore." What's more, important, he knows the "folk" and their customs. He has lived there, is familiar with its history of yesteryear and what's what in Kent, Worcester, Princess Anne, Wicomico and all counties of today. In fact, his story will be distinctly different, interesting to all marylanders, whether they live along the "Shore," in Baltimore or Western Maryland.

EVERY DAY IN

THE BALTIMORE NEWS

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