Entered at the Postoffice at Chestertown, Md., as second-class matter.

Foreign Advertising Representative
THE AMERICAN PRESS ASSOCIATION

COME TO
EMMANUEL P. E. CHURCH
(A Welcome for All)
SUNDAY SERVCIES
11 A. M. ....MORNING PRAYER and Sermon. (On 1st Sunday of Month, HOLY COMMUNION)
9.45 a. m. .....CHURCH SCHOOL
7.30 P. M.....EVENING PRAYER and SERMON.

7.30 P. M. ....EVENING PRAYER
WEDNESDAY EVENINGS
with short Address.
Rev. Chas. L. Atwater, Rector,
103 Mapel Ave.
(Telephone, "Chestertown, 82")

PUBLIC SALE
—OF—
VALUABLE LITTLE FARM

Under and by virture of competent authority, the undersigned, will offer at public sale to the highest bidder in front of the Court House Door in Chestertown, Maryland, on

Tuesday, February 2, 1926

at eleven o'clock a. m., all that small farm or tract of land situate, lying and being in the First Election District of Kent County, Maryland, on the North side of the Public Road leading from Chesterville to Millington and at the northwest intersection of the road leading from Lambson to the first named road, adjoining the lands of Hiram Powell and others and containing

16 Acres of Land,

more or less. It being the same property which was conveyed to Herman Hendricks by deed of Frederick T. Lee and wife, bearing date the 11th day of September, 1920, and duly recorded among the Land Records for said Kent County in Liber A. P. R. No. 7, Folio 307, and which property, upon the death intestate of the said Herman Hendricks descended with Emily H. Vanzant, his only surviving heir at law.

This property is improved with a 2½ story frame dwelling, having seven rooms, stable and usual outbuildings, all in good repair. Located within a mile of Millington this property is very desirable.

TERMS OF SALE—One third of purchase money cash on day of sale, balance to be paid in six months from day of sale, deferred payments to bear interest from day of sale; or all cash at option of purchaser. Title papers and revenue stamps at the expense of the purchaser.

WM. FRAZIER RUSSELL, JR.
Attorney for owner.

Note. A liberal loan can be obtained on this property by appplication to the attorney.

What the New York Life Did in 1925

New York Life's New Paid Insurance (exclusive of div idend and all other additions) is about..... 844,000,000

At the close of 1925 the total outstanding insurance in force is about..... 5,220,000,000

In the Twelve Months of 1925 the New York Life Paid:

IN DEATH LOSSES on the lives of over 11,000 policy-holders, about 39,000,000

IN MATURING POLICIES and other cash benefits to living policy-holders.....OVER 96,000,000

IN DIVIDENDS this mutual Company paid to its policy-holders (included in the 96 Millions above, ...OVER 53,000,000

IN LOANS at interest direct to its policy-holders, on the sole security of their policies, without fee or other charge, about..... 38,000,000

The Best There Is In Life Insurance

The most complete protection offered in our new policies with increased benefits for the LIVING policy-holders.
Increased Dividends Payable in 1926
Increased Disability Benefits.

SEE C. C. HOPPER,

SPECIAL REPRESENTATIVE
Our New Policy With Increased Benefits.
Office Pippin's Hotel, Chestertown, 200.

The Mutual Fire Insurance Co.

OF KENT COUNTY, MD.

Insures Property Against Fire and Lightning

All Policy Holders Participate In The Company's Profits

Conservation and caution its motto. Nearly three million dollars worth of propeaty insured.

DIRECTORS

R. G. Nicholson, J. D. Bacchus, F. G. Ucilton, T. W. Eliason, Jr., Allan A. Harris, Eben F. Perkins, Edward W. Emory, P. Medford Brooks, Chestertown; Howard Turner, Betterton; Wm. A. Hyland, Galena; Dudley G. Roe, Sudlersville; James P. Brown, Church Hill.

APPLICATION FOR INSURANCE MAY BE MADE TO

E. C. Bowers, Lynch, Md.; Joseph Downey, Rock Hall; B. W. Dulin, Millington; Charles H. Jefferson, Chestertown; Frank H. Ruth. Galena; G. W. Owens, Betterton; Allan S. Walls, Sudlersville; Howard Turner, Betterton; F. E. Thomas, Stevensville; Abner Bryden, Rock Hall.

FRED. G. USILTON, President.
EBEN F. PERKINS, Sec.-Treas.

The Third National Bank

OF CHESTERTOWN, MD.

The Only National Bank in Kent County

"THE BANK WHERE YOU FEEL AT HOME."

The problems of the average individual are the very homely every day, matter-of fact problems; the develoment of a proper sense of economic values and an appreciation of how to use their incomes successfully is not only in itself a great virtue but is perhaps the soundest foundation upon which can be built all the other virtues of life and citizenship. The National Thrift Committee in its 1926 budget book—commented on favorably by leading bankers as a most effective medium of helping men to master matters, contains a—

"Daily Dozen for Dollar Disorders" which comprises the foundation of the whole program. Each exercise is clearly understandable and, while every one might not be expected to become accomplished in all of them at a single try-out, taken gradually one at a time, the indivadual must surely attain economic health and happiness.

The financial "creed" includes the twelve points:

1—Earn all you can Honestly
2—Plan your spending Carefully
3—Spend for what you need Wisely
4—Record money transactions Accurately
5—Save a part of your pay Regularly
6—Consult your banker Frequently
7—Invest what you save safely
8—Protect your loved ones Adequately
9—Keep your credit establishedFirmly
10—Own your home Surely
11—Avoid waste Diligently
12—Give what you should Liberally

The Third National Bank of Chestertown, Md

DIRECTORS

THOS. D. BOWERS — W. P. COPPER
THOS. G. WROTH — T. B. DURDING
ELL. C. BOWERS — P. M. BROOKS
G. ELLSWORTH LEARY — H. STOCKTON STARTT
S. J. JOHNSON — ANDREW W. WILSON

OFFICERS:

W. B. COPPER, President — W. ROBT. HUEY, Cashier
THOS. D. BOWERS, Vice President — R. R. WILKINS, Ass't. Cashier.

L. WETHERED BARROLL
Counsellor-at-Law
EQUITABLE BUILDING
Corner Fayette and Calvert Streets.
Baltimore, Md.
"IN CHESTERTOWN SATURDAYS"
(by appointment)

Subscription to the Transcript $1.50 per annum.



[RCA Authorized Dealer]

319 HIGH STREET

We are glad to announce that we have been selected by the Radio Corporation of America to sell and service Radiolas, RCA Loudspeakers and RCA Accessories.

"Radiolas" range from two to eight tubes and are priced from $15 to $575.

RCA Loudspeakers include the horn and cone type and range from $18 to $245.

RCA tubes—"Radiotrons"—are the standard in vacuum tubes: produced in the same plants that make your reliable Mazda lamps. The feature of this line is the UX power tube which gives great volume without distortion.

Before you buy your new receiving set, come in to see and hear a Radiola.

Convenient time payments may be arranged.

NEWNAM'S MUSIC STOR

PHONE 224 CH RYLAND

Wm. Medders & Co.

SPECIAL ATTENTION TO TELEPHONE ORDERS

Still Pond

We make FREE DELIVERY via ERICSSON TRUCK to your town.

WHEN YOU VISIT OUR STORE

you have the advantage of getting what you come for, anp at prices much lower



PEPPERELL SHEETS
full size, 81x90
$1.25

PEPPERELL PILLOW CASES
Nicely Hemmed
29c

PEPPERELL SHEETING
9-4 Bleached, yd.
50c

BEST HILL MUSLIN
yard wide soft finish
18c

UNBLEACHED MUSLIN
extra 20c quality
15c

FANCY TABLE OIL CLOTH
on sale
25 cents

TURKISH TOWELS
extra large and heavy, sale
25c

GOOD TURKISH TOWELS
on sale
15 cents

RIPPLETTE BED SPREAD
on sale
$1.90

Fine Quality Nainsook, India Linen and Long Cloth, all on sale at 25c

35c Peggy Cloth, all patterns 25c

25c Outing Flannels 19c

98c Table Damask 75c
$1.25 Table Damask 95c

10¢ SALE

BRASS CURTAIN RODS 10c
2 Quart COVERED BUCKETS 10c
GOOD IRON DRIP PANS 10c
20c ENAMEL SAUCE PANS 10c
20c ENAMEL BAKING PANS 10c
20c DUST PANS 10c
20c ENAMEL CUPS 10c
20c STEEL FRY PANS 10c
20c EGG BEATERS 10c
LARGE TIN BASINS 10c
LARGE TIN PUDDING PANS ...10c



Lisks' 12 Qt. Block Tin 75c Can't Rust Buckets 49c



$20.00 DeLuxe Bed Springs Fits Iron or Wood Beds Sale $15.00
Cheaper Springs at $5.00 up

NEW OAK COUCHES $19

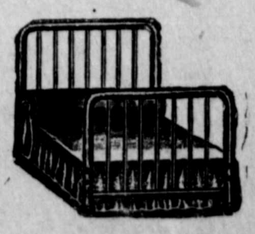


Couches made with steel spring base, guaranteed not to sag.
$25.00 Couches now.....$19.00
$30.00 Couches now..... .$22.50
Good Couches.....$15.00 up



Bargains in Oak Dining Chairs
$2.50 Oak Chairs now.....$1.90
Extra Value..... .$2.25. $2.75

Heavy Enamel Beds $10



ALL SIZES ON SALE
$15.00 Enamel Beds.....$10.00

New Felt Mattress $10



New Double Thick, All Cotton Felt Mattresses, with extra quality twill Thicking.
$15.00 Mattresses for $10.00

©Maryland State Archives msa_sc3326_scm8224-0051