It's In Every Book

THAT 20 PERCENT SAVED
IS 20 PER CENT EARNED
I can save this on your FIRE INsurance LET ME SHOW YOU HOW.

Every Farmer and Business Man Carries Fire Insurance.

E. T. MASSEY
Massey, Md.

Phone Millington 33F 22.

MR. FARMER

Do you know that within the past eighteen months the Maryland-Virginia Joint Stock Land Bank of Baltimore, through Wm. Frazier Russell Jr., its attorney, has loaned to Kent County Farmers more than $90,000.00?

Do you know that you pay no bonuses or commissions to secure a loan through this bank?

Do you know that when you borrow $1000.00 you get a draft for $1000.00?

Do you know that every time you pay your interest you cut down the principal mortage indebtedness?

Your neighbors are getting "wise." It will cost you nothing to learn.

Write to or call upon,
WM. FRAZIER RUSSELL, JR., Att'y,
Chestertown, Maryland
Phones—Office 133, Residence 168

Maine-Grown

IRISH COBLER
SEED POTATOES

Red Clover
Alsike
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Timothy
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Alfalfa
Rape Seed
Oats
Asparagus Fertilizer
Potato "
Corn "
Tomato "

Oyster Shell Lime

MASSEY & WILMER
Chestertown, Md.
Phone 195 and 183

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Large stock in our warehouses at Betterton, for immediate use.

(For all crops)

No delay. Wagons loaded as soon as they arive.

LUMBER AND BUILDING MATERIALS

Just received a carload of Southern Cypress, which includes Fencing, Gate Slats, Siding, Rab Boards, Dressed Lumber, etc. If you want Cypress we have it.

Our store opens at 7 a. m. and closes at 8 p. m.

TURNER & SON,
Betterton Md.

Farmers, List Your Repair Needs

It would be hard to find a farmer who at some time or another had not lost valuable time waiting for necessary repair parts. Take this territory and total up the time lost in this way and it will astonish you. And all because repairs are not ordered as early as they should be.

There is no better time than right now—just before the busiest season on the farm—to go over your machines carefully, make a list of repairs you are likely to need and send it to us. With this list in our hands, we can order our stock so as to be prepared t meet every call promptly.

Repair part service is a necessary part of our business. We realize what it means to you in time and money to get what you need at once. Help us to help you by making up your list now and sending it in to us.

PAUL COMEGYS

Stevens Brothers

Grain, Fruit, Poultry and Produce

Commission Merchants

326 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.

Stam Drug Co.

Chestertown, Maryland

Christmas Goods

ON DISPLAY

A SELECT ASSORTMENT OF
CHRISTMAS CARDS
BOOKS AND CALENDERS
WRITING PAPER
GIFT BOXES
MEN'S POCKETBOOKS & KEYCASES
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FINE PERFUME & PERFUMIZERS
WHITMAN'S CANDY
CIGARS & CIGARETTES

Stam Drug Co.
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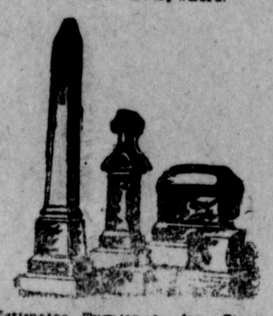
MARK EVERY GRAVE

Monuments and Tombs

Erected Everywhere.



Estimates Furnished for Stone—from a Small Maker to a Mausoleum

CHESTERTOWN MARBLE AND GRANITE WORKS

WM. J. KIRBY.
Chestertown, Maryland

G. E. LEARY & SON

ROCK HALL, MD.

LUMBER AND BUILDING MATERIALS OF A[illegible]

[illegible]ized Roofing
[illegible] Roofing on the market[illegible] money.
Bricks, Patent Plaster, Lime and Hair.

WASHINGTON STATE RED CEDAR SHINGLES

The Best Cedar Shingles money will buy. Can put on a roof out of Cedar Shinges as cheap as Sap Cypress, and we think they are as good as a Heart Cypress shingle roof.

PEACH BASKETS AND ASPARAGUS CRATES IN SEASON

Up-to-date Mills and Power Pile Driver with a hustling crew. Delivery by land or water.

G. E. LEARY & SON
ROCK HALL, MD.

CAPITAL $100,000
Business Established Since, 1882.

Stewart Fruit Co

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

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Jobbers and Distributors
All Fruits, Vegetables and Farm Produe generally.
We have an excellent store location, expert marketers.

Hay and Grain Should Be Insured.

DON'T DELAY
INSURE AND BE SAFE.
JOSEPH N. WHEATLEY & CO.
102 Cross street,
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Subscription to The Transcript $1.50 per annum.

PENINSULA NEWS

The people who are back of the proposed building of the bridge across the Delaware river from Wilmington to South Jersey are well able to finance the project and build the span, according to a statement made yesterday by George A. Casey, president of the Delaware-New Jersey Bridge Corporation, and chairman of the Delaware Committee.

Friday afternoon and last evening of last week marked the dedication of Sudlersville's attractive new fire company building, when an interesting celebration was staged to commemorate the opening of the building and the acquisition of a new and modern fire engine.

The program included a parade at 4 o'clock in which several fraternal and civic organizations participated; a supper in Cox Memorial Hall at 5 o'clock, followed by a dance in the same building that night.

Striking a submerged log, the "Man-O-War," a cabin boat owned by the Lawder Bros., of Havre de Grace, and used for ducking, sank in five feet of water on the Susquehanna Flat, while going up to take a berth.

At a joint meeting of the Administrative Council of the Del-Mar-Va Eastern Shore Association and the Special Committee appointed to nominate a successor to Harvey J. Hill, Executive Vice President, whose resignation becomes effective December 31st, held at Salisbury Monday afternoon at the Wicomico Hotel, Dr. Franklin B. Bomberger, head of the Association's Marketing Bureau, was unanimously requested to assume the Administrative responsibilities, beginning January 1st, in connection with his duties as Director of the Bureau of Markets.

In accepting this appointment Dr. Bomberger expressed the wish that he would not be requested to assume the title of Executive Vice President for the reason that he and the Executive Committee desire that his major efforts continue in marketing problems. When the Executive Committee meets to ratify the action of Monday it is probable that Dr. Bomberger will assume the title of Executive Director in charge of Administration and Markets.

Confidence that certain of the steamer routes to the Eastern Shore soon to be abandoned by the Baltimore, Chesapeake and Atlantic Railway Company will be continued by individual companies was expressed last week by S. A. Tubman, traffic and general manager of the Ericsson Line in Baltimore.

Erection of an attractive and convenient new home for Centreville Public Library was assured Thursday, of last week, when members of the Centreville Rotary Club sponsored the incorporation of the organization in order that a bequest of approximately $5,000 from the late Mrs. Martha J. Gillespie might be accepted and used to construct an appropriate library building.

The campaign to extend the operations of the Eastern Shore Farmers' Association to include the marketing of the crops of the potato growing counties of Maryland and Delaware, was opened with a mass meeting of farmers, bankers and business men of Somerset County at the Court House in Princess Anne on Tuesday, December 20th, at 1.30 p. m.

The meeting's purpose is to present to potato growers of Somerset County the plan of the Eastern Shore Farmers' Association to market the white potato and sweet potato crops of the Eastern Shore in such a way as to prevent or limit "price cutting" competition among the dealers who handle the farmer's crops. The plan provides that growers representing 85% of the acreage of potatoes to be grown must sign the articles of agreement of the Eastern Shore Farmers' Association on or before January 17, 1928, or the Association will not operate.

The first part of the Cecil County Chamber of Commerce motion picture showing scenes of Elkton and North East produced by The Triagle Industrial Film Company, of Philadelphia, containing over thirty of the leading Elkton and North East firms was shown three days this week at The New Theatre, Elkton, and was viewed by capacity houses each night.

Anticipating the value of the new lake which is slowly being formed by the Susquehanna river being backed up at the Conowingo dam, the State of Maryland under the department of Conservotion Commissioner Swepson Earle is preparing to stock this new artifical body of water with fish

Mrs. Lucy Sullivan, alias Mrs. Irene Christian, mother of six children, all under thirteen, was released from the jail, under $2,000 bond, Monday, after having been apprehended at Cape Charles, Va., last week by authorities for alleged complicity with her husband in the passing of worthless checks totaling around $250 on local merchants. The pair are also said to have passed bogus checks at Laurel and Delmar, Delaware, and Pocomoke City, Md. Both were attempting to take the boat for Norfolk, Va., leaving behind the four oldest children.

F. B. Trenk, extension forester of Maryland, who has just visited various counties of the Eastern Shore, advocates the culture of native black or English walnut rather than the planting of pecans in this district.

Women's Auxiliaries, women's clubs, and all such organization of women who assist the various fire departments of the county are to be admitted to the meetings of the Talbot County Firemen's Association meetings in the future. This was settled upon at the meeting held last Wednesday evening at Cordova.

Kennedyville

Mr. and Mrs. Houston Pote and children visited his parents, Mr. and Mrs. W. A. Pote last week.

Mr. Ray King is visiting his family at Mr. John Atwells near town.

School closed on Wednesday for the holidays with a visit from Santa Claus which was very much enjoyed by the children and teachers.

Mr. Fred Vansant spent a few days at the home of Mr. Harry Scotten.

Mrs. Henry Boggs spent Friday in Wilmington, Del.

Mr. and Mrs. W. S. Hurlock spent Sunday with their daughter, Mrs. Hitch at Queenstown.

Mr. and Mrs. Lin Redmile, James Lusby, Miss Elizabeth Robinson, Mr. Edgar Lusby, Mr. and Mrs. Raymond Hill and Robert spent Friday in Wilmington.

Mr. and Mrs. George Rasin, Miss Regina and Miss Anna Rasin spent Sunday with Mr. Harry Rasin at Millington.

Mrs. Harry Redmile visited Wilmington a part of last week.

Misses. Edith and Harriett Walls entertained the Young Peoples Pep Society on Friday evening.

Quite a number of young folks are home for the holidays: Miss Anna Wiltbanks, Carrie Lipscomb, Elizabeth Hurlock, Mary Oliff, Mary Robinson, Norman Pennington and William Urie.

Mrs. W. A. Pote entertained her sister the past week.

Mr. and Mrs. Wm. Anthony spent Tuesday in Wilmington.

Mr. Harry Lipscomb and family and Mrs. Wm. Lipscomb spent Saturday in Wilmington.

Miss Sue Johnston and Mrs. Cleve Tucker, of Washington, and Mr. George Perry and family, of Philadelphia, spent Sunday with Mr. and Mrs. James Weer.

Mr. and Mrs. George Boyles and children and Mrs. John Comegys and daughter visited Philadelphia last week.

Master Robert Spencer is nursing a badly cut face the result of being thrown through the windshield of a truck driven by George Kennedy.

Mrs. Robert Van Dyke and Miss Mary Hill spent Saturday in Baltimore.

FOOTER'S

America's Greatest Cleansers and Dyers

Men's Clothing and Furnishings

Suits, Neckties, Coats, Hats, Caps, and Sport Wear

—ALSO—

Gardner & Vail Laundry

COLLAR AND CUFF

All work ready for delivery within one week.

JOHN S. VANDEGRIFT, Agent
Chestertown, Maryland

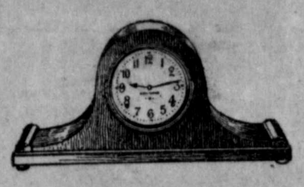
JEWELRY

ANSWERS THE GIFT PROBLEM

JEWELRY is always in such excellent taste. Consid[illegible] these items as Christmas gifts de luxe:

Jeweled Bracelets	$ 3.50 to $50.00
Octagonal Watches	15.00 to 50.00
Watch Chains	2.50 to 15.00
Cigar Lighters	1.00 to 8.00
Diamond Rings	15.00 to 350.00
String of Pearls	2.50 to 30.00

Gifts That Carry an Everlasting Remembrance



8-DAY MANTLE CLOCKS

An Excellent time-keeper for any room in the house.

$5.50 to $50.00

Diamond Clusters

Are becoming more popular among ladies

Diamond Rings

$25.00 to $275.00

Three-Stone Dinner Rings from $20.00 Up.

Men's Wrist Watches

The convenience of a wrist watch for men are making an ever increasing demand for this style time piece.

$10.00 to $55.00

ESHMAN KODACS

Not only at Christmas, when all them family is home, but throughout the entire year, a Kodak is an ever-welcome companion. The autograph attachment makes it possible to name and date every picture..... $5.00 to $32.50

NEW ELGIN RECTANGULAR

LADIES WRIST WATCH

Something new that will be appreciated by mother, sister, wife and sweetheart, as a Christmas gift.

FOUNTAIN PENS

Conklin, Waterman, Shaeffer, Parker .....$6.50 to $15.00

Christmas Pen and Pencil Sets

Open Evenings Until Christmas.

J. S. KREEGER

JEWELER AND OPTICIAN

Chestertown, Maryland

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