THE TRANSCRIPT

OLD AGE INDEPENDENCE

MADE POSSIBLE THROUGH SAVINGS FROM SMALL INCOME

At the present time when there is apparently some distress due to unemployment, it is well to have brought to our attention the great value of systematic saving and thrift in providing for one's old age. Some interesting figures have been worked out by the American Society for Thrift showing how one may become financially independent at the age of sixty-five. It is to be assumed that most persons are able to maintain an income until they reach this age at which time most of them feel that they would like to retire and take life easy for the rest of their days. It is true, of course, that no rule or formula can be laid down that will apply to all cases but it would seem that a plan which calls for a modest amount of saving during one's productive years and provides an income of $100 a month after the age of sixty-five, would come close to filling the requirements of a vast number of people.

It would require the sum of $30,000 invested at 4 per cent. to provide a $1200 annuity. If one should begin saving at twenty-one years of age it would only be necessary for him, according to the Amrican Society for Thrift figures, to lay aside $259.34 a year to achieve this financial independence at sixty-five.

The following figures will show the age at which one may begin saving and the amount necessary to be saved each year until one reaches the age of sixty-five in order to have an income of $1200 a year thereafter: twenty-five, $315.70; thirty, $407.32; thirty-five, $534.90; forty, $702.36; forty-five, $1,007.16; fifty, $1,496.24; fifty-five, $2,498.72; and sixty, $5,538.82.

These estimates are based on savings being deposited in a bank or invested at 4 per cent compounded annually. It is more than likely that during at least a number of years the avrag man could increase his savings above the schedule here referred to. It is also possible to get better than 4 per cent. This would mean either that one would not have to wait until sixty-five before retiring or that one would have a larger income than $100 a month after reaching that period in life.

There is indeed no surer way or better way of providing for a comfortable old age than through some such a plan as has been here briefly outlined.

TO HOLD ROAD CELEBRATION

GOVERNOR RITCHIE TO SPEAK—MANY OFFICIALS TO ATTEND

May 26 is st for Road Celebration and Homecoming Day and all roads will lead to Kent county, that day, according to the program being mapped out by the Kent County Chamber of Commerce which has set apart that date as a celebration of the completion of the new road system and a Homecoming Day.

Work has already been started for this year on the nine-foot county roads now under construction as a continuation of the work which was begun last spring after the tax-payers of Kent County voted for the million dollar bond issue for good roads. This was the greatest and most progressive step taken by Kent in many years, if not in all her history, and the Chamber feels that the completion of the program is worthy of an elaborate celebration. The road program was orginated by the Chamber as a solution to one of Kent's major problems and was fostered by that organization until the voice of Kent decided the question for itself by putting over the bond issue.

With nearly one hundred miles of improved road added to the Kent system since early last spring, the residents of this county will have received in eighteen months what would have taken, under the ordinary regime for road improvement, more than that many years. The secondary road system of the County is being covered by a nine-foot concrete road to which was also adds three feet of slag on each side as shoulders, thus making a hard-surface roadbed of fifteen feet; the tertiary road system, covering the lesser traveled roads down the various necks of the County, have been slagged by the County so that all year traffic is possible. Invitations will be sent out to all State and county officials in Maryland and to those in Delaware, nearby Pennsylvania and Virginia who would be interested in the matter of road development.

Governor Albert C. Ritchie has al- dy accepted the Chamber's invita- to be the chief speaker of the n. The road program of Kent rably received by the Gover- t was presented to him last vernor Ritchie has always nd soul for the advance- oad system of Maryland; rn and Western Shores he benefit of his atti- are of the appropria- ng. His great con- recently prompted him to recommend the building of the Chesapeake Bay Bridge connecting the Eastern and Western Shores as this is actually a link in the State road system without which it can never be complete nor can the State over be a unit. Traffic that now goes outside would all concentrate in Baltimore, the metropolis of Maryland and the Eastern Shore would be easily accessible to the rest of the country from all directions.

An official tour of a loop in the County will cover an inspection of four types of roads; the fifteen-foot macadam or the earlier type of State road; the regulation sixteen-foot modern concrete road; the nine-foot concrete with slag shoulders and the slag roads. These four types may be covered in a trip of some ten miles but it is expected that many of the crowd present on the day will increase their tour of inspection throughout the County.

Good roads will prove to be one of Kent's greatest assets. With the splendid waterfronts bordering on the Sassafras and Chester Rivers and their tributaries and on the Chesapeake Bay now made accessible the County is singularly blessed.

The Homecoming feature of the celebration will be emphasized. All native-born Kent Countians and all those who have at any time made Kent their home are urged to return and rejoice with the present residents over the realization of the dream which for two years has been entertained and fostered by the Chamber. With the wide publicity this event will receive and the large number of invitations which will be sent out, it is expected that several thousand people will test Kent's roads on May 26, 1930.

ELMER M. HARPER, Solicitor
Munsey Bldg., Batlimore, Md.

ASSIGNEE'S SALE
—OF—
VALUABLE IMPROVED FARM PROPERTY

SITUATE IN THE 2ND AND 3RD ELECTION DISTRICTS OF KENT COUNTY, LOCATED ON THE PUBLIC ROAD LEADING FROM CHESTERTOWN TO STILL POND NECK, CONTAINING 266 ACRES MORE OR LESS.

Under and by virtue of the power and authority contained in a mortgage from Florence H. Ellicott and Frank H. Ellicott, her husband and Lavinia B. Harper, to the Maryland-Virginia Joint Stock Land Bank, of Baltimore, dated August 1st, 1928, and recorded among the Mortgage Records of Kent County, in Liber R. A. S. No. 2, folio 90 (default having occurred thereunder) and being duly assigned to Charles H. Buck, the undersigned will sell at public auction at the court house door Chestertown, Maryland,

ON MONDAY, MARCH 10, 1930

at 12.00 o'clock Noon,

All That Valuable Fee Simple

FARM PROPERTY

with the improvements thereon situate in 2nd and 3rd Election Districts of Kent County,

CONTAINING 266 ACRES

more or less and more particularly described in two tracts as follows:

All that part of tract of parcel of lands called Mount Pleasant lying on the Public Road from Chestertown to Still Pond Neck joining the lands formerly belonging to John Duyer, John Gale and others and contained within the following metes and bounds to wit:

Beginning at a point where the road leading from Smithville to Still Pond intersects the road from Chestertown to Still Pond Neck and running from thence north 54½ degrees east 77.50 perches thence north 41¾ degrees east 5.85 perches thence north 23¼ degrees east 75.60½ perches east 24 perches thence south 45¾ degrees east 26 perches thence south 86½ degrees east 35.20 perches thence south 88½ degrees east thence and .40 perches with lands of Kilpatrick heirs, thence north 77½ degrees east 4.90 perches thence north 79 and one-three quarters degrees east 3.40 perches thence south 38¾ degrees east 10.30 perches thence south 17¾ degrees east 7.20 perches thence south 23¼ degrees east 6.80 perches thence south 28½ degrees east 8.50 perches thence south 34¼ degrees east 6.80 perches thence south 26¾ degrees east 3.70 perches thence south 11½ degrees west 4.74 perches thence south 3¼ degrees east 4.74 perches thence south 7 degrees east 4.41¼ perches east 6 perches thence south 18¼ degrees west 6 perches thence south 3¾ degrees east 5.60 perches thence south 9 degrees east 7 perches thence south 88 degrees west 3 perches thence north 88 degrees west 5.60 perches thence south 85 degrees west 4.60 perches thence south 61½ degrees west 4 perches thence south 41¼ degrees west 2.40 perches thence south 35¾ degrees west 4 perches thence south 57 degrees west 13 perches thence south 41½ degrees west 4.72 perches thence south 32½ degrees east 29 perches then south 80½ degrees east 8 perches thence south 23½ degrees east 5.30 perches thence south 22 degrees east 11 perches thence south 37 degrees east 4.60 perches thence south 33½ degrees east 10.72 perches thence south 22¼ degrees east 7.50 perches thence south 26 degrees west 6.25 perches thence south 70¼ degrees west 158 perches thence north 19½ degrees west 147.20 perches with the road leading from Chestertown to Still Pond Neck to the beginning containing 228 acres and 19 perches of land. Also all that part of the same tract bounded as follows: Beginning in the centre of the road from Smithville with Still Pond Neck on a line with the lands of E. P. Janvier and running north 48¾ degrees west 84.60 perches with the lands of E. P. Janvier, thence north 45 degrees east 17.70 perches with a two acre lot, thence north 48¾ degrees west 17.50 perches thence south 47½ degrees west 17.70 perches thence north 48¾ degrees west 24.30 perches with lands of E. P. Janvier to a stone, thence north 45 degrees east 18.60 perches thence north 38 degrees east 13.70 perches to a stone, thence south 77½ degrees east 57.30 perches with the lands of John Duyer thence south 46½ degrees east 35.10 perches to the centre of Road, thence south 23¼ degrees west 73.40 perches with centre of said road to beginning containing 38 acres and 32 perches of land.

The improvements consist of a frame dwelling, a large horse barn, cow barn, corn house and other out buildings.

TERMS OF SALE:—One-third cash, one-third in six months and the balance in twelve months, or all cash as the purchaser may elect; credit payments to bear interest from the day of sale and to be secured to the satisfaction of the undersigned assignee. A cash deposit of $1,000.00 will be required of the purchaser at the time and place of sale. Taxes and all other expenses to be adjusted to the day of sale.

CHARLES H. BUCK, Assignee.
E. T. NEWELL & CO.,
708-10 N. Howard St., Baltimore, Md.
Auctioneers.

PUBLIC SALE
OF
Personalty

Having rented my farm in Kent county, known as the William Cleaver farm, three miles South of Kennedyville, six miles northeast of Chestertown, I will offer for sale, on above farm without reserve, all of my personal property, on

MONDAY, MARCH 10, 1930

at 10 a. m., consisting of

4 Head Horses

One brown mare, 10 years old, weight 1500 pounds, in foal.

One black mare, 7 years old, weight 1000 pounds.

Two yearling mare colts, good ones.

27 Head Cattle

Consisting of 18 milch cows, two 2-year-old heifers, springers, six yearling heifers. These cows have stood 3 clean tests. There are four pure bred cows and three pure-bred cows and three pure bred heifers.

This is one of the best herds in the country, produced last year $4000 worth of milk, milking over 400 lbs. milk per day at present.

One Pure bred Holstein Bull.

About 20 tons of good Mixed Hay.

Machinery

One new wagon, 1 wagon and in good shape, 2 hay racks, 1 manure spreader, New Idea, new; 1 tractor plow, 1 walking break plow, 1 one-horse plow, 1 tractor double disc, 1 tractor spring-tooth, 1 steel pegtooth harrow, 1 A harrow, 1 corn planter, New Way; 2 McCormick Deering riding cultivators, new; 1 Oliver riding cultivator, 1 Schauber corn cutter, new; 1 Superior grain drill, 11 tine disc; 1 McCormick mowing machine, 1 12-foot 2-horse hay rake; 2 walking cultivators, 1 plant duster, 1 dearborn, 1 top-buggy, 1 tractor trailer, 1 wood saw and belt for tractor, 2 saw blades, 1 McCormick-Deering engine with pump jack; 1 two-way demming pump, 1 500 lb. Fairbank scale, new; 1 barn spray and barrel, 1 machine to treat seed wheat, 1 milk cart, 6 80-lb. milk cans, 1 grindstone, 1 power emery, 2 stoves; 2 brooder stoves, 1000 capacty, good ones; 2 turkey houses and coops, 10 hives bees, 1 40-gal. copper kettle and stand, 1 McCormick Deering tractor, good as new; 6 sets of leather harness collars, bridles, and good saddle, forks, shovels, spades and other things too numerous to mention.

All Household and Kitchen Furniture except beds and bedding.

TERMS OF SALE:—All sums of $20 and under cash; over this amount a credit of six months on note with interest and approved security. No property to be removed until terms are complied with.

S. A. RILEY,
H. Stockton Startt, Auct.
H. W. Vickers, Atty.

IN MEMORIAM

In loving remembrance of father and husband, Herman Hill, Sr., who departed this life three years ago, March 2.

Remembrance is a golden chain,
Death tries to break but all in vain.
To have, to love, and then to part,
Is the greatest sorrow of one's heart.

The years may wipe out many things.
But this they wipe out never.
The memory of those days.
When we were all together.

By his wife and children.

Anthony's Flower Girl



DO you want to clear up that misunderstanding with a friend? Now instead of saying, "Mighty sorry, Jim," or "Please forgive me, Lucy," it's a beautiful sort of a nidea to simply say it with flowers and to let us furnish them.

Every event is an occasion for flowers

E. R. ANTHONY
Florist
PHONE 283
CHESTERTOWN, MD.

NEW LYCEUM THEATRE

MONDAY and TUESDAY
MARCH 3 and 4
SEE and HEAR
Charles Buddy Rogers
—in—
"Halfway To Heaven"
100% TALKING

Young America's Boy Friend, as clean cut, as alive and up to the minute as you have always known him. Brings you an exilarating romance that's an action-love rouser. Meet his new girl friend, Jean Arthur. She wraps herself around Buddy's heart with a permanent wave, and she'll get yours too—you must SEE and HEAR this fine picture—it's different.

Added—Pathe SOUND News—Aesops Fables—Talking Comedy, "Mickey's Big Moment."

WEDNESDAY -- THURSDAY
MARCH 5 and 6
AN ENTERTAINMENT DE LUXE
SEE and HEAR
Ramon Novarro
—in—
"Devil May Care"
TALKING — SINGING

We certainly pride ourselves on this offering—DEVIL MAY CARE brings to the SINGING screen the finest voice in the world, that of the popular star Ramon Novarro—right now playing to packed houses on Broadway and at $2.00 admission. Chestertown has the very first showing of this wonder feature in Maryland outside of the First Run Theatres in Baltimore—it's worth coming miles to SEE and HEAR. DEVIL MAY CARE is a Musical Romance Sensation. A beautiful, thrilling love story, a big, spectacular drama, raised to new heights by Novarro's golden voice on the silver screen. Beautiful scenes in TECHNICOLOR make it even more enjoyable. A ROAD SHOW production at our regular prices—exactly as presented on Broadway for $2.00.

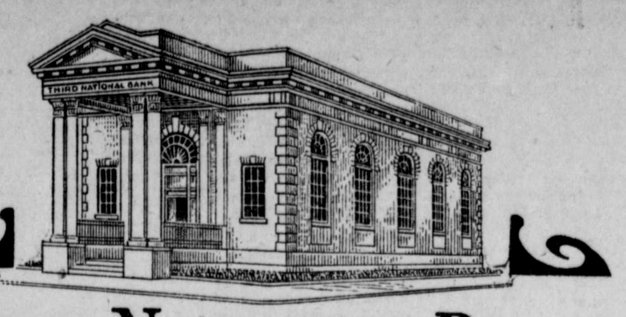
Added—Biltmore Trio in Movietone Act and a Harry Langdon Talking Comedy.

FRIDAY and SATURDAY
MARCH 7 and 8
SEE and HEAR
William Haines
—in—
"Navy Blues"
TALKING — LAUGHING

William Haines in his first ALL TALKING picture and to say NAVY BLUES is a WOW is putting it mildly indeed. The Gob who had a girl in every port was a piker compared to Bill Haines the sailor in NAVY BLUES. Girls, gobs and gags galore—more laughs, more thrills, more romance than you have seen in months of picture going. Anita Page is the girl (or at least one of the girls) and Karl Dane is Bill's sailor Buddy—nuf sed.

Added—Phil Spitanly's Band in a Movietone Act and Laurel and Hardy in the Talking Comedy "Angora Love."

SPECIAL MATINEE, SAT., MARCH 8
At 2:30



THIRD NATIONAL BANK
CHESTERTOWN MEMBER FEDERAL RESERVE SYSTEM MARYLAND
THE ONLY NATIONAL BANK IN KENT COUNTY
"The Bank Where You Feel at Home"

The Third National Bank of Chestertown, Md., has contracted for installation of the latest type of complete electrical alarm protection in its vaults—A Sound Wave Burglar Alarm System designed and manufactured by the O. B. McClintock Company of Minneapolis which is the largest bank burglar alarm concern in the world.

The outstanding feature of the system is the remarkable manner in which it makes the system sensitive to the noise as well as to the contract attendant upon any possible form of burglarious attack. It practically equips the vault with Ears, Nerves and a Loud Voice.

These so-called Ears of the vault are really supersensitive Sound Wave instruments installed within the vault, which, by automatic time control, are electrically active during the nighttime. The time control also provides for the continuous activity of the protection during the daytime on Sundays or holidays, when the bank is not open for business.

The Sound Wave protection is controlled by very finely tuned instruments which, during active hours, cause an instant alarm at the slightest noise made upon the vault structure or within the vault. The tap of a tool or the snap of a cutting torch upon the vault wall or door will instantly start the alarm. On the other hand, no amount of noise made in the surrounding room, nor the rumbling of a train, nor the vibration of the building—such as caused by heavy trucks or streetcars will sound the alarm.

The Sound Wave protects the vault at every minute pin-point of space and the vault door is also equipped with special electrical thermostatic contacts which start the alarm when any one of them is reached by around 150 degrees of heat. The rapidity with which metal transmits heat insures an almost instant alarm should a cutting torch be directed against the vault door.

The alarm is given by the sounding of a large gong on the outside of the building. This gong, together with control instruments, ringing mechanism and ringing battery, is installed in a heavy steel housing as completely electrically protected as is the vault itself, so that it is not possible to get at the gong to prevent the ringing of the alarm.

The connection between the vault and the outside gong is by means of an electrical multiple—wire cable carrying a number of open and closed circuits. Any attempt to cut this cable inevitably trips the alarm.

Inasmuch as all the control instruments of the System are located within the vault, once the timer within the vault has made the electrical protection complete for the night, it becomes completely self-protective. From then on until the next morning no one, not even the banker himself of the expert who installs the system can get into the vault in any possible manner without setting off the alarm.

The history of such alarm systems has proved that in case of an attempted burglary, the sounding of the alarm drives the burglars away without an instant's delay. In fact they never even stop to pick up tools or clothing. The alarm does not depend upon police or others to back up its authority. Its primary effect is upon the burglar himself.

Practicaly one-third the banks of the United States are now protected by complete burglar alarm systems. The O. B. McClintock Company has also installed its alarm systems in a number of State, County and City treasury vaults, Federal Reserve Banks, and important industrial institutions such as the Ford Motor Company's River Rouge plant, and the assay vaults of the Homestake Gold Mining Company in the Black Hills of South Dakota.

There are many remarkable points about the completely automatic operation of the system which the officers and employees of the Bank would enjoy showing and explaining to anyone. The system takes care of itself to an astonishing degree, and may be said to be autocratic in its guarantee that the vaults shall be under complete protection during the entire night, every night.

By installing this complete and truly wonderful type of protection, THE THIRD NATIONAL BANK lines itself up with the most progressive banking institutions in the country.

THOMAS W. PERKINS, Trustee.

Ratification Nisi

In Re Trust Estate of William T. Lusby

In the Circuit Court for Kent County
In Equity, No. 1880

Ordered, this 13th day of February, 1930 by the Circuit Court for Kent County in Equity, that the Auditor's Account and Report, stated and reported by Herbert E. Perkins, Special Auditor, in the above entitled cause, be Ratified and Confirmd, unless cause to the contrary thereof be shown within three weeks from the date of the first publication of said notice, viz: March 8th, 1930; Provided, a copy of this Order be inserted in some newspaper printed and published in Kent County, once in each of two successive weeks before the 3rd day of March next.

True Copy,
ROBERT A. SHALLCROSS, Clerk.
Test,
ROBERT A. SHALLCROSS, Clerk.

ROCK HALL'S
Picture Parlor
ROCK HALL, MD.

Saturday, March 1st
Universal presents
Rex (the king of wild horses) in
"THE HARVEST OF HATE"
with Jack Perrine.
Also "The Collegians."
—ALSO COMEDY—

Wednesday, March 5th
First National presents
Douglas Fairbanks, Jr., and Loretta Young, in
"THE FORWARD PASS"

Real Yale, Harvard thrills brought to vivid life. Throws the dormitory doors wide open. Gives you an eyeful and earful of the lighter side of college. It's a liberal co-education. Also a chapter of "The Pirate of Panama."
—AND COMEDY—



JAMES MONROE

"If each man considers that he owes to his country the same protection he expects of it he is a good citizen."

We owe allegiance to the best ethics of our profession and acquit ourselves with fairness and sincerity.

Chas. L. Dodd
FUNERAL DIRECTOR
Chestertown, Maryland

666 Tablets
Relieves a Headache or Neuralgia in 30 minutes, checks a Cold the first day, and checks Malaria in three days.
666 also in Liquid

STEPHEN R. COLLINS
ATTORNEY-AT-LAW
Court St., Chestertown, Md.

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$69.50
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SHORE RADIO SERVICE, INC.
Chestertown, Maryland

MONEY TO LOAN

IN SUMS TO SUIT ON GOOD REAL ESTATE.

JOHN D. URIE, Atty.
Chestertown, Md.

Subscription to the Transcript $1.50 per annum.

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