The Chestertown Transcript.

VOL. LI—NO. 33. CHESTERTOWN, MARYLAND, SATURDAY, JANUARY 11, 1913. $1.00 PER ANNUM

NATIONAL & STATE BANKS

ONE of the most vital and important regulations of the National Banking Law is that which controls what is known as the "LEGAL RESERVE." It requires that **15** PER CENT. OF ALL DEPOSITS shall be kept in the vaults of National Banks or in the hands of approved reserve agents.

The following statement of the deposits of three banks of Chestertown shows what reserves these banks held at the time of their last sworn statement, November 26th, 1912:

	Deposits.	15 % Reserve.	Reserve Held.	Per Cent.
Third National.....	$668,397.18	$100,259.57	$118,079.44	over 17½ %
Chestertown Bank..	413,947.13	62,092.10	38,868.74	9½ %
Kent Savings "	356,097.42	53,414.61	10,627.97	3 %

After reading the SWORN STATEMENTS published last week, and the above exhibit which do you think is the STRONGEST and SAFEST bank in which to transact your banking business? The THIRD NATIONAL BANK cannot make as much money for its stockholders by adopting the policy of keeping on hand such a large RESERVE, but we KNOW it is better banking. Over $100,000 on hand with which to meet immediate demands. Think of the above while doing your banking. Your business solicited. Interest paid on all Savings Deposits.

Very respectfully,

THE THIRD NATIONAL BANK

of Chestertown, Md.

DAVIS & SATTERFIELD

Cross Street, near Depot,
Chestertown, - Maryland.

CORN SHELLERS

The little fellow that clamps to the Box for $175.

Three styles of one hole Shellers from $4.00 to $7.00.

Our New No. 7½ Penna, Roller Bearing. The easiest running Sheller on the Market. Just see it and you will appreciate its value.

New Holland

FEED MILLS

We have a new one of these now. The Baby of the new Holland Family. The little No. 6 Mill that has a capacity of from 5 to 20 bus. of Corn per hour. Then the King Bee OF ALL MILLS for grinding any kind of Grain or Oyster Shells.

Our Satisfied Customers are our best Advertisement.

Our Shops are prepared for all Work. Try us.

Davis & Satterfield,
Cross Street, near Depot,
Chestertown, - Maryland.

WM. C. SUTTON

Sanitary Plumbing

Steam and Hot Water Heating

Our Work our Reference

I am not in the automoblle business, but Plumbing and Steam Heating business. Work done promptly.

Phones—Residence 60; Office 237.

JOHN P. AHERN,

DEALER IN

DRESSED LUMBER

The Best Big Vein George's Creek

SOFT COAL

ALWAYS IN STOCK. This coal will not clinker and is the best steam and blacksmith coal on the market. Try it once and you will use no other.

BALED HAY kept constantly on hand.

I will constantly keep on hand a full supply of

MATERIALS

NEEDED IN BUILDING

such as Georgia, Oak and Native Framing, Doors, Sash, Blinds, Shutters, Porch Posts, Balusters, Newels, Brackets, Georgia and North Carolina Kiln Dried Flooring, Ceiling and Partition, Galvanized Iron Roofing, Nails, Locks and Hardware, Ruberoid and Felt Roofing, Cypress and White Pine Dimension Shingles, Dressed North Carolina and Cypress Boards, Plastering Laths, Lime, Cement, Brick and Hair.

Hard and Soft Coal under cover.
A full line of Pumps carried.
Insurance against Fire and Lightning in first-class companies.

John P. Ahern,
Millington, Md.

MONEY TO LOAN IN SUMS TO SUIT ON MORTGAGES ONLY.

Applyto
JOHN D. URIE,
Attorney-at-Law,
Old Transcript Building,
Mar12-y.. Chestertown, Md.

DON'T FORGET
McINTIRE & SON
Always keeps Good Fresh Groceries and Confectionaries.
HAPPY NEW YEAR TO ALL.
Phone 72.

Radcliffe Mills

☞BRAN, feed your cows and hens for results.

☞FINE CHOPS mixed with Bran for cow feed.

☞MIDDLINGS keep the young hogs growing.

☞OATS, look after your colts, it pays.

☞SCRATCH FEED makes hens lay.

☞CORN MEAL fresh ground always on hand.

☞BUCKWHEAT FLOUR unsurpassed for quality.

☞MARYLAND SEAL FLOUR once used always used.

☞ROSE BUD FLOUR, yours for strength.

CHESTERTOWN, MD.
Phone 81.

We Wish to Announce

to the trade that the tickets for our 1913 contest have arrived, and we shall announce shortly our conditions and prizes for the

NEXT CONTEST.

Look for it in this paper. It will be worth your attention and patronage.

GRAHAM & CLEMENTS,
CHESTERTOWN, MD.

We Believe in Friendship Founded on Business

NOT BUSINESS FOUNDED ON FRIENDSHIP

We do not expect any of our friends to patronize us unless they feel we will do them justice.

We want your business only because it is our aim to give you full value for every dollar spent with us.

We carry a full line of everthing necessary to make an up-to-date drug store.

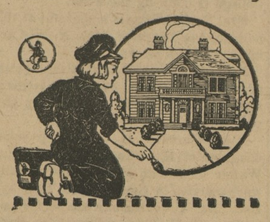
Yours for business,

Power's Pharmacy,
MILLINGTON, MD.

Subscription to the Transcript $1.00 per annum.

NOW IS THE TIME

To See About Your Painting.

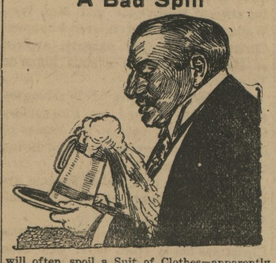


I give my personal attention to every detail of every painting job. A large part of my success is due to the fact that we use only the best materials. Lewis & Masury's White Lead, Pure Linseed Oil, Varnishes, Barn Paints, etc., in fact everything in the paint line.

Always ready to show sample cards and quote prices. Let me estimate on your painting.
Phone 177 M.

1f 1 y THOS. B. NEWCOMB, Lynch, Md

A Bad Spill



will often spoil a Suit of Clothes—apparently. But I can freshen them up and make them look as good as new again. I have a system that is infallible and I never injure a fabric. In Cleaning and Pressing I take the lead and enjoy the patronage of the most particular people. Suppose you give me your next job in my line? You will find the work as pleasing as the price is small.

C. N. Robinson,
Next door to Kreeger's Jewelry Store,
Chestertown, Maryland

W. S. & A. M. CULP.

LUMBER,
MILL WORK,
CEMENT,
LIME AND COAL,
ROOFING SLATE,
METAL SHINGLES.

We have the above and all kinds of Building Material in stock. Experience has taught us WHERE TO BUY and WHAT TO BUY.

We have now enroute large shipments from the best mills in the south.

W. S. & A. M. Culp,
CHESTERTOWN, MD.

After driving Detroiter 3500 miles over all sorts of roads, I recommend it to any one desiring the purchase of an Automobile. It is by far the leading $900 car in America to-day—possessing features only found on $1200 to $1500 machines. After using machines for 5 years, I am in a position to know when I see a dependable, desirable car, and the "Detroiter" is just *that* car. You get an Automobile in quality, style and motoring qualities when you get a "Detroiter."

J. Waters Russell & Co.,

CHESTERTOWN, MD.

BANK NOTICE.

Notice is hereby given to the stockholders of the THIRD NATIONAL BANK OF CHESTERTOWN, MARYLAND, that the regular ANNUAL MEETING for the election of a Board of Directors for the ensuing year, will be held at their banking house in Chestertown, on TUESDAY, JANUARY 14th, 1913, between the hours of 10 A. M. and 2 P. M.

d7-4t. W. B. COPPER, Cashier.

TURKEYS WANTED.

I expect to be in the market for dry-picked Turkeys the first of each week so long as I can get good fat stock. My prices will be Philadelphia top quotations less 1 cent for fancy selected Turkeys delivered at my residence at Pomona Phone or see me before you sell.

A. H. COVEY.
Dec. 28, '12-tf. Phone 215-2

NOTICE!

JOS. N. WHEATLEY & CO.

Joseph N. Wheatley. Fannie G. Wheatley.

Having purchased the interest of J. Waters Russell in the firm of Jos. N. Wheatley & Co., I beg to inform the public that I shall personally conduct the business hereafter under the same firm name, and trust that we will be favored with your continued patronage.

JOSEPH N. WHEATLEY,
Dec. 28, '12-4t. Chestertown, Md.

LOFLAND & CULP

YES, WE HAVE IT!

WHAT?

The best line of

Fire Place Heaters

Double Heaters, Cook Stoves, Steel and Cast Ranges on the market.

Spear's Old Golden Sun, Sheppard's Excelsior and Grand Domestic Fire Place Heaters, Excelsior Cook Stoves, Laurel and Magic Ranges.

Rupert, Belair and Beaver Oak Double Heaters.

Spear's Anticlinker Peninsular Oak, Round Oak, Regal, Garnet and Crystal Heating Stoves.

The South Bend "Maleable" Steel Range, the latest and most perfect, economical and unbreakable, with and without hot water tank. Take a look at them.

Perfection and Ideal Oil Heating Stoves.

Corn Knives, Rope Yarn, Bushel Baskets, Half Bushel Measures.

Lard Cans, Meat Choppers and Lard Presses.

Full line Agateware and Tinware.

Lofland & Culp,
SUCCESSORS TO
J. K. Aldridge & Co.,
CHESTERTOWN, MD.
☞Phone 14.

WM. H. KRUSEN,

Funeral Director

AND EMBALMER.
Still Pond. Maryland.

FULL AND COMPLETE SUPPLY OF
Christmas Confections, Nuts and Fruits
At D. Arthur Bacchus' Store,
Corner High and Queen Sts, Chestertown, Md.

SPLENDID GRANGE MEETING.

One of the Best Meetings in the Grange's History Held in Chestertown on Thursday.

One of the most successful meetings in the history of the Pomona Grange was held in Chestertown on Thursday, and was attended by grangers from all over the county. The Chestertown grange proved itself a splendid host, and the entertainment furnished was of the highest order. The one "drawback" to the meeting was the lateness of the arrival of many of the grangers, and in consequence, the business meeting was very much interrupted. This should not be the case in the future. However, much business of importance was transacted before the hour for dinner. A grand dinner was served in the new store room which Mr. M. A. Toulson very kindly placed at the disposal of the local grange. About 150 people partook of the bounteous repast, which consisted of roast pig, turkey, duck, chicken, chicken and potato salad, fried oysters, delicious country ham, lettuce, celery, pickles and jellies, and all kinds of bread, with coffee and cake. The afternoon session was extremely interesting. Two of the granges in the county asked for the use of school buildings in their localities in which to hold their meetings, and a committee was appointed to confer with the school board in reference to same. A lively discussion relative to the character of the telephone service in Kent ensued, which lead to the appointment of a committee to confer with the Chesapeake & Potomac Telephone Company in an effort to secure more efficient service. The treasurer reported a balance of $70 in the treasury, showing a healthy condition of the grange's finances. The following officers were installed by Deputy Organizer Jas. T. Anthony in an impressive manner:

Worthy Master—Rev. S. S. Hepburn.
Overseer—G. R. Raisn.
Lecturer—Mrs. Harvey Moore.
Steward—W. T. Baxter.
Asst. Steward—Irving Spry.
Chaplain—Rev. Thomas H. Given.
Treasurer—Dr. James W. Urie.
Secretary—Edgar R. Pennington.
Gatekeeper—Roland R. Corey.
Ceres—Mrs. S. S. Hepburn.
Pomona—Miss Bessie Newton.
Flora—Mrs. M. E. Corey.
Lady Asst. Steward—Mrs. Myra Roseberry.

Worthy Master Hepburn in taking the gavel made a forceful address out-lining his policy for the coming year. The literary program in charge of Mr. T. E. W. Crew was excellent. Messrs. John P. Nicholson, Samuel T. Bramble, and Rev. S. S. Hepburn read papers showing the cost per acre of growing an acre of wheat. Their opinions varied from $6 to $11. Mrs. E. A. Corey read a pleasing poem on growing wheat. Mrs. Jas. E. Morris and Mrs. E. A. Corey read appropriate papers bearing upon the offices of Ceres and Pomona, while the paper read by Mr. Conlyn Noland on "How to Keep the Boys and Girls on the Farm" was one of the best ever read before the grange. Miss Anna Melvin, one of Kent's popular teachers gave a splendid recitation. A duett by Mr. and Mrs. J. Hydie Thompson and a male quartett by Messrs. J. Hydie Thompson, Thomas D. Bowers, Warren C. Hurlock and Arlington L. Sparks, with Miss Clara Usilton as accompanist were much appreciated. It was decided to hold a joint picnic in Klinefelter's woods next summer and a committee was appointed to arrange the details. Past Worthy Master E A. Corey took the place of Master Harry Griffith who was absent because of the serious illness of his wife, and presided with dignity and grace. Mr. Edgar Pennington proved himself to be the right man in the right place as secretary and made careful notes of the proceedings. Master Hepburn announced the following committees:

Grange Picnic.—W. I. Walker, D. T. Hurlock, J. B. T. Merrick and Mrs. Merrick, Wm. G. Smyth, Mrs. T. E. W. Crew, H. P. Skipper, Mrs. Wm. Vansant, Robt. Hill, Mrs. Manie Clendaniel, Harry Griffith, Mrs. H. Rosin, S. S. Hepburn and Mrs. Arthur Harris.

Executive Committee.—H. P. Skipper, E. A. Corey and Harry Griffith.

Advisory Committee.—Harry Griffith, Arthur Harris, T. E. W. Crew, Geo. R. Rasin and R. G. Nicholson.

Committee on Telephone Service.—Arthur Harris, Richard Rasin, E. A. Corey and T. D. Bowers.

Committee on Schools.—Mrs. Williams, Col. Wm. J. Vannort and Arthur Harris.

The next meeting of the Pomona Grange will be held in April, in Still Pond.

THE RELIGIOUS WORLD.

On account of an attack of the la grippe, Rev. Dr. L. E. Barrett was unable to fill his pulpit on Sunday, and the M. E. congregation worshipped at Christ M. P. Church.

Chestertown M. E. Church, Rev. Louis E. Barrett, D. D., pastor. Services to-morrow (Sunday, Jan. 12th,) as follows: 10.30 A. M., preaching by the pastor, subject: "1913—What it Demands;" 2.15 P. M., Sabbath school and pastor's Bible class; 7 P. M., Epworth League song service, followed by sermon by the pastor, subject: "Joseph in Political Affairs." All welcome.

Revival services will begin Sunday in Christ Methodist Protestant Church, Rev. Dr. W. R. Graham, pastor. The meetings will continue during the week, and the pastor will be assisted by Rev. Lewis Shelhorn, a noted evangelist of New Jersey. Services on Sunday at 10.30 A. M. and 7.30 P. M.; Sabbath school at 2.30 P. M.; Junior meeting, 6 o'clock; Christian Endeavor service, 6.45 P. M.

Presbyterian services: Georgetown, 10.30; Kennedyville, 2.45; Worton, 7.30. The pastor and people of the above churches cordially invite all to their services, and especially those who have not yet identified themselves with any church. All such will find a hearty welcome. The pastor will endeavor to preach short, sharp, interesting and restful sermons, and will also strive to make the music attractive.

Services for the Kennedyville M. P. Church for next Sunday, the 12th inst., will be as follows: Sunday school at 9.30 A. M., with Supt. Medders presiding—topic, "Man, the Very Image of His Father, the Crown of Creation"; sermon at 10.30 by the pastor, subject, "The River That Makes Glad the City of God"; Christian Endeavor service for the evening, beginning at 7 o'clock, topic, "A Decision Meeting," will be led by Miss Emma Shafer, and an opportunity will be given persons to publicly decide for Christ and the church. Very special attention this year shall be given to music for all the church services, and a full choir at all times is earnestly solicited. Everybody most kindly welcomed.

Piney Neck M. E. Church, O. H. Connelly, pastor.—Services next Sunday as follows: 2.00 P. M., Sunday school; 7.00 P. M., Epworth League; 7.30 P. M., preaching, subject: the second of a series of sermons on the "Lord's Prayer."

A religious census of Salisbury was taken last week on behalf of the executive committee of the Wicomico Sunday School Association. A record was taken of 5,276 persons. Of these 365 indicated no church preference. Out of 4,911, 2,287 were church members and 2,243 attended Sunday school regularly. Only one family in the entire city refused to give in the information required.

The Junior League of Galena, held their annual election on Friday last. The following officers were elected. President, Anna Vansant; 1st vice-pres., Molly Dixon; 2nd. vice pres., Sarah Pennington; 3rd. vice-pres., Chas. O'Neil; 4th. vice-pres., Raymond Mulford; secretary, M. Lavelle Dempsey; Roll of Honor secretary, Fanny Wood; treasurer, Nellie Dempsey; librarians, Howard Boyd and Emory Wood; pages, Walter Hadley and Eugene Boyd. The members of the Junior League are planning to give an entertainment in the hall the last of January.

There will be service and sermon at St. Paul's Church, to-morrow (Sunday) morning at 11 o'clock, conducted by Rev. W. H. Heigham. Sunday school at 10 o'clock sharp. Public cordially invited.

LOST.

Between my residence and the Railroad Depot in Chestertown or on the train from Chestertown to Georgetown, Del., a bunch of keys enclosed in a leather pocket. There are about fifteen keys on the bunch. A reward if delivered to WILBUR W. HUBBARD,
j11, '13-3t. Chestertown, Md.

TO THE VOTERS OF CHESTFRTOWN.

I hereby announce my candidacy for Town Commissioner at the April election. I repeat the statement made three years ago, i-e, that I am the candidate of no faction nor party, and if elected will serve Chestertown to the best of my ability.

12-ts MERRICK CLEMENTS.

WM. PEPPER CONSTABLE,
ATTORNEY-AT-LAW,
700-706 MARYLAND TRUST BUILDING.
BALTIMORE, MD., AND
J11-'13-tf. ELKTON, MD.

NOTICE TO PUBLIC.

The public is hereby notified that the Trustees of the Almshouse will recognize no bills hereafter for supplies purchased unless those presenting such bills first secure an order for same from the Board of Trustees.

BOARD OF ALMSHOUSE TRUSTEES,
j11-4t. HARRY T. RASH, Pres't.

LOST.

A LADY'S GOLD RING, Star and Crescent Diamond Setting. Lost between Postoffice and College Campus. Suitable reward if returned to
CLIFTON L. JARRELL,
Chestertown, Md.

WILLIAM W. BECK, Solicitor.

Notice of First Meeting of Creditors.

In the District Court of the United States for the District of Maryland, in Bankruptcy.
In the matter of George T. Parvis, Bankrupt.

To the Creditors of George T. Parvis, of Millington, in the County of Kent and District aforesaid, a Bankrupt:

Notice is hereby given that on the 8th day January, A. D., 1913, the said George T. Parvis was duly adjudicated bankrupt; and the first meeting of his creditors will be held at the Law Office of William W. Beck, in Chestertown, Maryland, on the 23rd day of January, A. D., 1913, at 11 o'clock A. M., at which time the said creditors may attend, prove their claims, appoint a trustee, examine the bankrupt, and transact such other business as may properly come before said meeting.

j11-1t. SIDNEY P. TOWNSHEND, Referee.

IF

Your property is not insured, start the New Year right by insuring it in the reliable companies of

Jos. N. Wheatley & Co.,
Chestertown, Md.
Phone 29.

REDUCTION SALE OF PIANOS

PIANOLA PIANO, was $550, now.....$475.00
ESTEY PIANO, was $400, now $350.00
R. S. HOWARD, slightly used $160.00

These Pianos are standard makes, and are offered at these reduced prices to close out what I have left from the holiday sale.
Will try to make terms satisfactory.

W. C. HURLOCK,
Jan. 4, '13-tf. CHESTERTOWN, MD.

NOTICE TO PUBLIC.

THE TRANSCRIPT will print next week on good size card board, THE COMPLETE SCHEDULE OF RATES FOR PARCELS POST, which is to go into effect on January 1, 1913. These rates will be extremely useful to all our Merchants and Farmers who will have occasion to use the Parcels Post, AND THEY SHOUD HAVE A COPY OF THESE RATES in their stores and homes. The TRANSCRIPT will sell ese printed schedules FOR 5 CENTS APIECE. Your order will receive prompt attention after next week.

nov.30-tf.

M. A. Toulson's

DRUG STORE.

PATENT MEDICINES ALL KINDS,

COUGH SYRUPS ALL KINDS.

Cod Liver Oil Emulsion, all popular brands; Sheep Dip, Horse Powder, Chicken Powder. Soda Water on draft.

M. A. Toulson's
DRUG STORE.

Subscription to the TRANSCRIPT $1.00 per annum.

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