The Chestertown Transcript.

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A Message To The Bankers of America from the President of the American Bankers Association

THE DAY AFTER TOMORROW

Everywhere one hears the query "What is the outlook for business?" Never before have we faced so many great problems clamoring for intelligent solution. To America is the world looking for far-seeing and constructive leadership and upon us largely depend the conditions which shall pervail here and abroad on the *day after tomorrow*—the day after we shall have passed through the period of re-adjustment and re-vitalization and be once more actively engaged in *producing and consuming* in an *orderly business-like way.*

Good business then depends upon good judgment now. With good judgment go *individual initiative* and *hard work* as the essential elements in making 1922 a stepping-stone to financial stability and industrial activity.

What is our first step? What is our most important task at this hour? What needs our most careful—yes, prayerful—attention? There is a real challenge in the answer—*Agriculture.*

The fundamental wealth of America is the productivity of her soil. Transportation—manufacturing—jobbing—banking—merchandizing—labor—all take on new life when the farmer prospers—all suffer when his purchasing power is materially curtailed. God in His bounty has given us the land and the water. We have the manpower—we have the machinery—we have the gold—shall we put them all actively to work that the world may be clothed and fed and America's new era of prosperity built upon the *firm foundation of new wealth created?*

A crop that can be made and is for any reason not planted or harvested is an opportunity forever lost—time and money that can never be regained. Rotation of crops is agriculturally sound and diversification is desirable—provided—for a commodity of which there is a great surplus supply there be substituted something more sorely needed.

World movements indicate a gradual clearing up of the foreign financial skies. If the series of international conferences being held result in re-establishing the buying power of Europe the fall may find us facing an active demand for our fundamental commodities. It will *then be too late* to plant the necessary crops.

Should the foreign situation not improve materially then financial America must provide the machinery for carrying the surplus temporarily and prevent demoralization in values. The demand cannot be long delayed if the needs of the world are to be properly supplied. Today crops may be both planted and financed on a materially different basis of risk than was incurred during the period of high cost of production.

WHAT SHALL THE BANKER DO?

Help the farmers of his neighborhood to approach this planting season with *cheerfulness* and a rugged *determination to succeed.* Put new hope in their hearts—through continued sympathy and co-operation *assist them over the rough places.* Many of them are discouraged and disconsolate as they review the losses of the last two years. They must be stimulated to look *forward* not *backward* and the banker must help bridge the gulf between the disheartening past and the promising future.

They still need the banker's *active support*—he needs *their energy and ability* to create new wealth if his loans to merchant and lawyer, doctor and school teacher, manufacturer and the farmer himself, are to be liquidated.

As in the immediate past, display confidence in those who have shown their willingness to work and their ability to create—once more assist them in financing their need for seed, fertilizer, implements. If we are to press forward successfully, agriculture must not be allowed to become demoralized.

For forty years the South's crops were financed when the average farmer's only collateral was his character and his chattel mortgage. This collateral is still available—make use of it. *His success is National Prosperity.*

Put the American farmer on his feet, not through paternalistic legislation or specious nostrums—he neither wants nor needs charity—but through the application of *old-fashioned commonsense American banking and business principles.*

Again on his feet, he will stand unsupported and as he stands will American business be renewed in strength and activity and American labor find new fields for employment.

Then shall we see the dawn of the day after tomorrow.

THOS. B. ADAMS,
President American Bankers' Association.

New York, January 21, 1922.

This message holds "good" with The Third National Bank of Chestertown, Md. We assure courteous treatment and every modern banking facility consistent with prudent and conservative banking methods, and invite accounts.

DR. M. E. PARSONS
DENTIST
Office Kent House
Chestertown, Md.
Out of town Tuesday

CAN CROSSED EYES BE STRAIGHTENED BY THE USE OF GLASSES?

The answers in some cases is Yes; in other cases No.

We can tell you at the first examination whether or not the conditions are favorable. Best results are obtained between 4 and 8 years of age.

Office hours: 9 to 12 and 1 to 5.

JULIAN T. POWER
OPTOMETRIST,
Phone 166R Chestertown, Md.

At The New Low Prices

the CHEVROLET "four-ninety" is the world's wonder in automobile value.

CHEVROLET

Always a good car, the CHEVROLET is a better automobile than ever before. Improvements and refinements make it stand out head and shoulders above any car selling at near it's price.

See this car today.

Noland-Bennett-Russell Co
CHESTERTOWN

INVESTORS

WE HAVE ON HAND A NUMBER OF HIGH - GRADE QUICKLY MARKETABLE BONDS, SUITABLE FOR TRUST ESTATES AND CAREFUL INVESTORS, YIELDING FROM

5½ to 7%

Barroll, Corkran & Co.
Members
Baltimore Stock Exchange
STOCK EXCHANGE BLDG.,
BALTIMORE, MD.
Tel., Plaza 0040.

W. M. CULP,
Successor to
Lofland & Culp

We thank our friends for the good will they have shown us by their patronage in the past and hope to continue to merit their good will and esteem in the year that is to come, and wish all a HAPPY AND PROSPEROUS NEW YEAR.

WM. M. CULP,
Chestertown, Md.,
Opp. Court House

FRESH COWS WANTED

If you have any good cows, either fresh or about to freshen, that you wish to sell, get in touch with me at once.

F. B. HARPER,
j21-3t. Kennedyville, Md.

I Am Your Town

Make of me what you will—I shall reflect you as clearly as a mirrow throws back a candle beam.

If I am pleasing to the eye of the stranger within my gates; if I am such a sight as, having seen me, he will remember me all his days as a thing of beauty, the credit is yours.

Ambition and opportunity call some of my sons and daughters to high tasks and mighty privileges, to my greater honor and to my good repute in far places, but it is not chiefly these who are my strength. My strength is in those who remain, who are content with what I can offer them, and with what they can offer me. It was the greatest of all Romans who said: "Better be first in a little Iberian village than be second in Rome."

I am more than wood and brick and stone, more even than flesh and blood—I am the composite soul of all who call me HOME.

I am your very own—YOUR HOME TOWN.

DR. M. E. PARSONS
Dentist
At Mrs. Droll's, Rock Hall, Tuesday, February 7

FOR RENT

Six-room house, furnished for light housekeeping. Possession given at once. For particulars write to
P. O. BOX 35,
f7-tf. Chestertown, Md.

SUPPER

The ladies of Emmanuel Guild will serve a chicken and waffle supper in the Parish House of the P. E. Church Saturday, Feb. 11, beginning at 5.30 p. m. Supper tickets 50 cents.

WELDING

I have moved my blacksmith shop to the place known as the Scoone property in Pomona and am prepared to do Acetylene Welding; if you have any broken machinery or castings of any kind let us mend them. Prices reasonable; work guaranteed.
T. R. STARR,
Phone 823F12. Pomona, Md.

Program of Photo-Plays To Be Shown At The
LYCEUM THEATRE
CHESTERTOWN
Showing Only The Best In Motion Pictures

Tonight — Goldwyn Superspecial "Don't Neglect Your Wife." Also News and comedy.

Monday, Feb. 6—Conway Tearle in "The Fighter."

Tuesday, Feb. 7—Eugene O'-Brien in "Is Life Worth Living?"

Wednesday and Thursday, Feb. 8-9—Goldwyn Special, "A Voice In the Dark." Also News.

Friday and Saturday, Feb. 10-11—Rex Ingram's Great Production, "The Conquering Power," with practically same cast as "The Four Horsemen." Also News and Comedy.

Only one show Saturday evening. Don't Miss It.

It's in Every Book

THAT 25 PER CENT SAVED IS 25 PER CENT EARNED

I can save this on your FIRE INSURANCE. Let me show you how.
E. T. MASSEY,
Massey 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 odered 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 to 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.

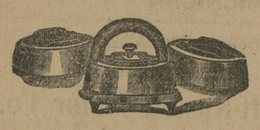
PAUL COMEGYS
Chestertown, Maryland.

Wm. Medders & Co | SPECIAL ATTENTION TO TELEPHONE ORDERS | Still Pond

We Begin our "Inventory Sale' Next Week

You miss lots of real bargains when you fail to attend these sales.
YOU ARE GETTING TWO FOR ONE.

POTTS FLAT IRONS 98c



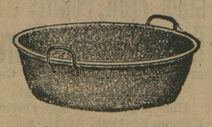
Mrs. Potts Flat Irons, complete set, on sale $2.00 .....98c

AGATE TEA KETTLES 98c

Large Agate Tea Kettles like you pay $2.00 for on sale.....98c

AGATE COOK POTS 50c

Large Agate Cook Pots, like you pay $1.00 for, on sale.....50c



Large 14 Quart Agate Dish Pans, like you pay $1.00 for, sale....50c

AGATE DISH PANS 50c

KITCHENWARE BARGAINS

20c Enamel Pans 10c
20c Enamel Basins 10c
25c Enamel Sauce Pans 15c
25c Enamel Dippers 15c
50c Enamel Kettles 25c
75c Enamel Coffee Pots 39c
$1.00 Enamel Di shPans 59c
$1.00 Blue and White Kettles....59c
75c Lisk Pails now 39c
$3.00 Lisks Wash Boilers $1.98

All reduced for this sale.

NEXT WEDNESDAY
SALE ON
"Grey Enamel"
Water Pails !

We are offering on next Wednesday a lot of good 10-quart Grey Enamel Water Pails like you paid 75c for and you take your price for 19c.

Come and take your choice. Only one to a customer and price 19c.

FOR 19 CENTS

Selling good merchandise at or near half makes attractive buying.

50c New Romper Cloth.....25c
50c New 32-in. Ginghams 25c
50c New Spring Percales 25c
50c New White Goods 25c
50c Finest Nainsook 25c
50c Finest India Linen 25c
Fine Outing Flannels 15c
Pretty Dress Ginghams 19c
Those 50c Percales 25c

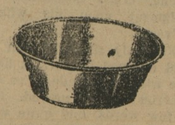
$1.00 Best Sheetings now ..65c yd.
$1.75 Read. Made Sheets $1.25
50c Pillow Cases 35c
20c Unbleached Muslin 15c
25c Fine Bleached Muslins 19c

WM. MEDDERS & Co.
Phone No. 2. Still Pond, Md.

TIN BUCKETS 10c

2 Quart Tin Buckets, like you pay 20c for, now 10c

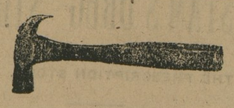
DAIRY PANS 10c



Large 6-Quart Tin Dairy Pans, like you pay 25c for, on sale.....10c

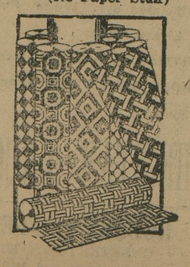
NOW AT 1-2 PRICE

Knives and Forks for the Kitchen, 1-2 dozen each, for only.....75c



Claw Hammers, now on sale at half, only .....4.....15c

REAL LINOLEUM AT HALF PRICES
(No Paper Stuff)



The extra heavy Cork Linoleum, $1.25 Grade, now in this sale 69c yd.

GEO. W. FRENCH, Agent.

For all kinds of insurance. Prompt personal attention.
Phones 117 and 222R. Court Street.
Chestertown, Md.

FOR SALE

Two Goodyear RubberBelts

Two Goodyear Rubber Belts, seventy two feet long, 6 inches wide, 5 ply. Will be sold at bargain price.
THE NOLAND-BENNETT-RUSSELL CO.
d17-tf Chestertown, Md.

BARGAINS IN USED CARS

We have on hand a number of used cars taken in exchange for new Chevrolets and Buicks, which we offer at sacrifice prices. The list includes:

FORDS—roadsters, touring and sedan.
CHEVROLETS—touring and sedan.
OVERLANDS—touring.
WILLS-KNIGHT—touring.
NORWALK—touring.

If in need of a used car give us a call.

The Noland-Bennett-Russell Co
Chestertown, Md.
BUICK—Dealers—CHEVROLET

SPRING

Fertilizers For All Crops

TOP DRESSING FOR:
Wheat and Grass, Asparagus, Potatoes, Corn, Tomotoes.

FARM SEEDS

Red Colver, Alskye, Red Top, Timothy, Orchard Grass, Cow Peas, Soja Beans, Rape and Vetch.

LIME

Hydrated, Ground Burnt, Lump, Pulverized Limestone & Ground Oyster Shell.

Massey & Kilbourne,
CHESTERTOWN, MD.
Phones 183 and 195.

CHURCH NOTES

The raging snowstorm, which had not entirely stopped Sunday morning at church time, and the blocked roads, made church-going in Kent county, by the great majority of the people, next to an impossibility.

Four thousand Baptist churches in this country have co-operated in shipping $1,000,000 worth of goods to the relief of Northern and Central Europe. In this worthy work the railroads co-operated by furnishing free transportation. The shipment included 50 barrels of toys and dolls, 135,000 garments for children, 10,00 blankets,45,000 pairs of shoes, 65,000 men's garments, 200,000 pieces of clothing for women and 50,000 cakes of coap. This cargo was given for distribution in Germany, Austria, Poland, Latvia, Esthonia and Czecho-Slovakia.

Evacuation of 49,884 Christians, most of them Armenians, from Cilicia into Syria under protection of the French army, was completed the first week of the new year. The evacuation was carried out in accordance with the terms of the agreement between the French Government and the Turkish Nationalists, signed recently at Angora. Only 3985 Christians remain in Cilicia.

French Protestantism is recovering from the effects of the war. They have contributed generously to the rebuilding plans; to those of Rheims giving 250,000 francs for a large new edifice, and planning a genral budget of 3,000,000 francs.

Dr. Arthur J. Brown, secretary of the Presbyterian Board of Missions, has stated that at a cost less than that of a single battleship the evangelical churches of America last year carried on work in sixteen countries and 4000 cities, through 24,000 American and 109,000 native workers.

The mission work of the various denominations in Alaska has the advantage of having its resources used for extension, rather than a duplication of activities. The Associated Evangelical churches of Alaska is an association for the purpose of co-operation and conference, and through it the territory has been districted, and each district allotted to a society which holds itself responsible for the missionary development of that region.

The Reformed Church of Hungary was organized in the United States 15 years ago and now has a membership of over 200,000.

Garabed Melkonian, a wealthy Armenian, of Alexandria, Egypt, has presented a gift of $2,00,000 to the American Board of Commissioners for Foreign Missions. This is the largest single gift ever recived by this people. It is to be used for the Armenian people.

Chestertown M. E. Church services for Sunday, Feb. 5: Preaching at 10.30 a. m.; S. S., 2.15 p. m.; E. L., 6.45; evening public worship 7.30. Subject of morning sermon: "The Joy of the Return." Evening subject, "The Jordan of Salvation." Topic of E. L., "One of America's Opportunities," leader, Mr. Harry Jefferson. The Official Board will meet Monday evening, at 7.30, at the home of Mr. A. H. Covey. The By-Kota Club will be entertained on Thursday evening by Mrs. Fowler and Mrs. Fred Russell at the home of Mrs. Fred Russell. The Regular Fellers will meet on Friday evening at the church. The Fourth Quarterly Confernce will be held at the Church on Friday evening, at 7.30. Prayer meeting on Wednesday evening at 7.30.

The business and social meeting of the Epworth League of the M. E. Church was held last evening at the home of Mrs. A. H. Covey.

The Triangle Club of the M. P. Church will meet next Tuesday evening at the home of Miss Edna Kirby.

Asbury M. E. Church, Millington, Rev. O. H. Connelly, pastor. S. S. will be held tomorrow at 10 a. m., in charge of Harry L. Higman, Supt. The regular monthly missionary offering will be taken. The Sacrament of the Lord's Supper will be administered at 11 a.m. A class of preparatory members will be received at that time. Also several persons will be received by church certificates. The evening service will begin at 7 o'clock with a service of song, after which the pastor will preach, using as his subject, "The Light of Men." The Junior Epworth League will meet on Friday at 3 p. m. Prayer meeting will be held on Friday at 7 p. m. The pastor will preach at Massey tomorrow, Sunday, at 3 p. m.

Rev. Luther E. Pool, of the Wilmington Conference of the M. E. Church, who is finishing a seven-year pastorate at Snow Hill, has been invited to become pastor at New Castle next conference year. Rev. Frank White, who is finishing a two-year pastorate at Ridgely, has been invited to Centreville.

Christ M. P. Church, Chestertown, Rev. N. O. Gibson, pastor. Services next Sabbath, Feb. 4, as follows: Communion, 10.30 a. m.; S. S., 2.30 p. m.; C. E., 6.45 p. m.; preaching, 7.30 p. m. Prayer and Bible Study Wednesday at 7.30 p. m.

Rev. Mr. Lewis Sheen has assumed charge as rector at St. Paul's Church. We welcome Mr. Sheen to our county and hope he may find his new field of labor a pleasant one. The hour services at St. Paul's is 11 a. m.

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