The Chestertown Transcript.

VOL. LXIII---NO. 48 | CHESTERTOWN, MARYLAND, SATURDAY, FEBRUARY 11, 1922 | $1.50 PER ANNUM

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.

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.

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.

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.

INVESTORS

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

5 to 6½%

Barroll, Corkran & Co.

Members
Baltimore Stock Exchange
STOCK EXCHANGE BLDG.,
BALTIMORE, MD.
Tel., Plaza 0040.

BAKE

The ladies of St. Paul's Parish will hold a bake Saturday, Feb. 18, 10 a. m., in Chestertown, in room lately vacated by Turner & Son, High St., near Queen. Chicken, Eggs, Biscuits, Cakes and Pie. f11-2t

APRON SOCIAL

Maria Corey Y. P. B. will hold an apron social at Fairlee School Tuesday, Feb. 14, at 7.30 p. m. 1t

STOP! LOOK! LISTEN!

Operetta and Play

Under auspicies of
Emmanuel Guild of the P. E. Church
LYCEUM THEATRE
Tuesday, Feb. 21, 1922
AT 8 P. M.

All Seats reserved.
ADMISSION 50 CENTS
Seats on Sale at Stam's.

Program of Photo-Plays To Be Shown At The

LYCEUM THEATRE
CHESTERTOWN
Showing Only The Best In Motion Pictures

Tonight — Metro Super-Production, "The Conquering Power."

Monday and Tuesday, Feb. 13 and 14—Robertson-Cole feature, "What's a Wife Worth?"

Wednesday and Thursday, Feb. 15 and 16—Goldwyn special, "Godless Men;" also News and Comedy.

Friday and Saturday, Feb. 17 and 18—Metro Special, Wm. Desmond in "Fightin' Mad."

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

DEATHS

Levin Irving Handy, former member of Congress from Delaware, one of the best known members of the bar of Delaware, and for many years a most prominent political figure of that state, died Saturday from heart failure. He had been seriously ill since Dec. 20. For twelve weeks prior to his death he had been a patient in Johns Hopkins Hospital for a complication of diseases. Mr. Handy is well known here, having made many speeches in past years to Washington College students on special occasions.

Robert Reese Lloyd died at Union Protestant Infirmary, Baltimore, last Wednesday. Funeral services in that city Saturday at 11 a. m. Charles M. Lloyd, of Chestertown, was a brother of the deceased.

Mrs. Annie J. Parsons, wife of Harrison J. Parsons, died at her late home near Smithville, Worton, on Monday last, Feb. 6, aged 76 years. Besides her husband she leaves a daughter, Mrs. Grace A. Clark, and two sons, Harry B. and Louis B. Parsons. Funeral was held Wednesday at 12 o'clock, Rev. Avery Donovan officiating, interment in Chester cemetery. The following acted as pall bearers: J. Elwood Morris, James G. Beck, C. Romie Skirven, Wm. B. Willis, Harry B. Parsons, Fletcher Clark. C. L. Dodd, undertaker.

Rev. N. O. Gibson, pastor of Christ M. P. Church, Chestertown, received the sad news recently informing him that his mother had died at the home of her son, near Philadelphia. Mr. Gibson attended the funeral, which was held in that city.

Edward Dempsey, well-known and highly respected resident of Coleman Corner, Kent Co., for the last 55 years, died at his home after a long illness. He is survived by his widow and two sons, William James Dempsey and John Edward Dempsey. Services will be held by Father Earner at 10.30 a. m. Satuday morning at the Catholic Church of Betterton. Interment in Still Pond cemetery. The pall bearers will be Horace Brice, William Crew, Capt. George Moore, Alfred Jewell, T. Benjamin Crew, John T. Stokes. Undertaker B. R. Fellows.

Henry Trinks, a resident of Galena, and for many years proprietor of a large and prosperous feed mill there, died Friday morning of last week. He went to Philadelphia to a hospital for treatment and after many months of suffering, passed away. He is survived by one son, Edward Trinks, of Still Pond. His remains were brought to Still Pond by B. R. Fellows, undertaker, and kept at his funeral parlors until Tuesday afternoon. Services were conducted by Rev. Truman Smith at 2.30, after which interment was made in Still Pond cemetery. The pall bearers were Thomas Bradley, John Robinson, George Parrott, Lloyd Dill, Joe Howard, Peter Rasin.

Clean Milk Campaign Feb. 13-18

A series of very important farmers' meetings will be held next week in Kent County with the Inter-State Milk Producers Association, the Philadelphia Council, the local Milk Associations and the County Agent co-operating.

Meetings will be held as follows:

Monday, Feb. 13, 7.30 p. m., Massey, I. O. O. F. Hall.

Tuesday, Feb. 14, 7.30 p. m., Still Pond, Grange Hall.

Wednesday. Feb. 15, 7.30 p. m., Worton, Grange Hall.

Thursday, Feb. 16, 7.30 p. m., Kennedyville, High School.

Friday, Feb. 17, 7.30 p. m., Chestertown, Court House.

The program will include three motion picture reels, specially prepared for this purpose on the objects of the campaign. These pictures are very interesting in telling the story they hold. A talk on the campaign will be given by a representative of the Philadelphia Dairy Council, who will also exhibit sedimentation tests of samples of milk taken at the local receiving stations. The meetings will be equally as interesting to women and boys and girls' club members as to men. All dairymen are vitally interested in the subject of this meeting, which will be found interesting, instructive and entertaining.

—Cambridge is to have another auto show on March 21, 22, 23, 24 and 25, at the Armory and efforts will be made to have this a better show than the one last year.

WANTED

Man with car to sell low priced GRAHAM TIRES. $130.00 per week and commissions.

GRAHAM TIRE CO.,
1632 Boulevard,
f11-1t Benton Harbor, Mich.

WANTED

By an out-of-town resident, to rent a modern eight-room house in Chestertown with bath and running water. State full particulars and rent wanted. Address

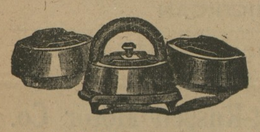
X—TRANSCRIPT,
f11-3t. Chestertown, Md.

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

FEBRUARY BARGAIN SALES!

We Are Offering Big Values in Good Merchandise that You Can't Afford to Miss. Standard Goods at Near Half.

POTTS FLAT IRONS 98c



Mrs. Potts Flat Irons, complete $2.00 set, on sale 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	$1.3

All reduced for this sale.

NEXT WEDNESDAY
SALE ON
LARGE SIZE
"Grey Enamel"
SAUCE PANS
FOR **19** CENTS

We will have some extra good Enamel Sauce Pans on sale next Wednesday for you. Take your choice for 19c.

Only one to a customer and price will be 19c.

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 Ready 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



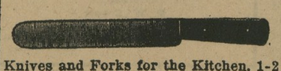
2 Quart Tin Buckets, like you pay 20c for, now 10c

DAIRY PANS 10c

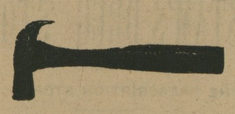


Large 6-Quart Tin Dairy Pans, like you pay 25c for, on sale.....10c

NOW AT 1-2 PRICE

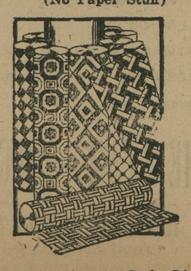


Knives and Forks for the Kitchen, 1-2 dozen each, for only.....75c



Claw Hammers, now on sale at half, only 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 Rubber Belts

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 196.

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

—The Transcript, $1.50 per year, in advance.

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

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.

ICE CREAM

Special Heart Shaped for Valentine Parties and Treats
Also For Weddings.

GILL BROS.
Chestertown, Phone 290

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