THE TRANSCRIPT

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CHRISTMAS

Christmas, 1922, will have come and gone before another issue is made of the Transcript, and we extend to our friends and patrons our best wishes for a happy Xmas. To all Christendom the birthday of our Lord should be a season of rejoicing, as gifts rich and rare were brought to the Christ-Child. Ever since that first Xmas has it been a season of giving and thoughtfulness of others. There are, no doubt, many within our reach who are far less fortunate than ourselves—some of whom are worthy of our consideration, while others may not be so worthy—yet this is the season to cast aside any feeling we may have for not helping all we can who are needy. Let our acts be those of kindness rather than those of indifference, and if we err, let it be an error in right-doing rather than an error in wrong-doing.

ANSWERS TO QUESTIONS

Twelve Questions Propounded By The Third National Bank, Bring Out Most Creditable Answers By Kent County Children

In a former Third National Bank advertisement these questions were asked the pupils of the Public Schools of the county, prizes offered for the three best answers, as follows: First prize, $5.00; second prize, $3 and third prize, $2.00.

The questions were as follows:

No. 1—How would you stop payment on your check if lost?

No. 2—Why do banks decline to pay post-dated check?

No. 3—Should depositors make their own deposit tickets, and why?

No. 4—What is a Certified Check?

No. 5—What is the difference between Interest and Bank Discount?

No. 6—When does a note mature dated Nov. 30, 1922, at 90 days?

No. 7—Does the population of a city or town have any bearing upon the minimum capitalization of a National or State Bank when it is desired to start business?

No. 8—What Banks may be members of the Federal Reserve System?

No. 9—Who owns the stock of the Federal Reserve Bank?

No. 10—How many main Federal Reserve Banks are there and where are they located?

No. 11—Do all National Banks use the word "NATIONAL" in their corporate name?

No. 12—What official has supervision over all National Banks? Give his name.

The second prize was awarded to Miss Julia Williams, Worton, Md.

Her answers are as follows:

No. 1—By notifying the bank on whom the check was drawn, giving the number, date, amount and name of payee on said check.

No. 2—Because such a check is an order to pay an amount at some future date and it cannot legally be paid prior to the date written on the check.

No. 3—Yes, in order that it may be referred to in the future in case of error or for any cause whatever.

No. 4—A check on the face of which is stamped or written "Certified." This is a guarantee by the bank that this check will be paid when presented and the bank provides for this by setting aside from the account of the payer the sum named on the face of the check.

No. 5—Interest is a sum paid on a note or bond for the use of the money represented by the said note or bond. The legal rate of interest varies in different states. Bank discount is the difference between the face of a note or negotiable paper and the amount actually received by the person negotiating the same.

No. 6—February 28, 1923.

No. 7—Yes, in towns of 5000 inhabitants or less the minimum capitalization allowed is $25,000.00.

No. 8—All National Banks are required to become members of the Federal Reserve System. State banks and Trust Companies are permitted to become members and are such.

No. 9—It is owned by all the member banks (that is by the banks which are members of a particular Federal Reserve Bank).

No. 10—There are twelve (12) located in the following cities, Boston, New York, Philadelphia, Cleveland, St. Louis, Richmond, Atlanta, Chicago, Minneapolis, Kansas City, Dallas and San Farncisco.

No. 11—Yes.

No. 12—The Comptroller of the Currency, who is at the present time Mr. E. R. Crissinger.

The winner of the third prize was John F. Wooden, Jr., of Kennedyville.

His answers are as follows:

No. 1—The payment on a check can be stopped by notifying the bank on which the check was drawn, giving the amount, date, number and the name of the person to whom the check is payable.

No. 2—Banks decline to pay post-dated checks because if the bank paid a post-dated check and i nthe meantime checks correctly dated are presented for payment, then the drawer of said check can sue the bank for damages, which are recoverable by law.

No. 3—All depositors should make out their own deposit tickets, because: (1) It will eliminate mistakes, as the teller might make the ticket out in some other name; (2) If the ticket is in the hand-writing of the depositor it can easily be identified.

No. 4—A certified check is a check that has the certification stamp of the bank across the face of the check so certified. Certification of which is to make known in writing that the drawer of the check has deposited, or has on deposit, sufficient funds to cover check so certified.

No. 5—Interest is the price paid for the use of money at the end of a certain fixed period, while bank discount is a deduction of the simple interest from the face or sum due upon negotiable paper at its maturity. The interest is calculated for the term of discount and at the legal or agreed rate for the cashing or buying of such paper before it comes due.

No. 6—A note dated November 30, 1922, matures February 28, 1923.

No. 7—The population of a city or town has a bearing upon the minimum capitalization of a National or State Bank when it is desired to start business and the larger the town the greater minimum capitalization is required.

No. 8—All National Banks are required by law to be members of the Federal Reserve System, but State Banks and Trust Companies can be members if they meet the requirements of the system.

No. 9—All banks which are members of the Federal Reserve System own stock in this system.

No. 10—There are twelve main Federal Reserve Banks. They are located in the following cities: Richmond, Va.; Philadelphia, Pa., Boston, Mass.; Cleveland, Ohio; Kansas City, Mo.; St. Louis, Mo.; Dallas, Texas; Minneapolis, Minn.; San Francisco, Cal.; Atlanta, Ga.; Chicago, Ill.; New York, N. Y.

No. 11—All National Banks use the word, "NATIONAL," in their corporate name.

No. 12—Mr. D. R. Crissinger has direct supervision over all National Banks, while Mr. A. W. Mellon, Secretary of the Treasury, is at the head of all National Banks.

PERSONAL AND SOCIAL

Mr. R. L. Maxwell, of Baltimore, and Dr. Arthur Coslett, of Marcus Hook, have been visiting at the home of Mrs. Marion Malcolm in Morgnec.

Mr. Othman Malcolm spent the week-end with friends in Harford Co.

Mrs. John Medders has been confined to bed with rheumatism.

Mr. and Mrs. Thomas Ayres are spending the Christmas holidays in Washington with their son, Mr. Warren Hurlock.

Mr. Ralph Shallcross is quite ill in Elkton Hospital.

Mrs. William Peacock, of Massey, spent several days this week with her cousins, Misses Maud and Rose Duyer.

Mrs. Bryan Newton has returned from Easton Hospital and is now enjoying good health.

Miss Mabel Toulson spent several days this week in Easton.

Mrs. Townsend Anthony and two children have been the guests of her parents, in Centreville.

Mrs. Frank H.Howard left this week for Clifton Forge, Va., to spend the holidays with her daughter previous to going to Panama.

Mr. Fred S. Russell and family will reside in the Stewart house, next to Mr. George Noland and family, on High street.

Mr. Howard Reed and family have moved to the J. W. Russell house on Cannon street, formerly occupied by Mr. and Mrs. William Lee.

Mr. and Mrs. Lee have moved to their new home, recently purchased from Mr. D. W. Lynch, corner Kent and Cannon streets.

Mr. and Mrs. Hiram Pearson have moved to the Howard property, corner Kent and Cannon streets, recently purchased by Mrs. Pearson. .

Mr. and Mrs. Levi Downey have moved to their new home on High St.

Capt. Wash. Woodall has been transferred from the Chester river route to the Love Point route of the Md. Del and Va. Railway service.

The seventeen months' old son of Mr. and Mrs. Adam Schauber was taken to Mercy hospital, Baltimore, last week for special treatment.

Dr. John M. Toulson, of Salisbury, is the guest of his parents, Mr. and Mrs. M. A. Toulson.

Mr. C. C. Jones has been confined to his room for several days by sickness, but is now much improved.

Mr .Harry Lambert, agent at the M. D. & V. wharf here, who has been sick for several weeks, is now improved. Mr. Charles J. Reiche is substituting for him.

Col. and Mrs. John H. Evans will leave Thursday, Dec. 28, for Tampa, Fla., where they will spend the winter.

Mr. and Mrs. Harry Clay Brown celebrated their 25th anniversary on Thursday evening.

Mr. and Mrs. E. W. Corwin have rented an apartment in the Custom House for the winter months and moved there this week.

Mr. Allan B. Harris and wife, of Rockford, Ill., will spend Christmas with the former's parents, Mr. and Mrs. Allan A. Harris, in Chestertown.

Mrs. Charles Brown and sister, Miss Elizabeth Duyer spent the week-end in Balitmore.

Miss Elizabeth Brown, of Springfield, Mass., is spending Christmas with her parents, Mr. and Mrs. H. C. Brown.

Misses Blanche and Julia Power, of Baltimore, are spending Christmas with their parents on Water St.

Dr. Micou will spend Christmas with relatives in Washington.

Mrs. Alice Derringer and daughter, Miss Estalena Derringer, Mr. Simon Westcott and family, will spend Christmas at Woodland Hall, near Locust Grove.

Misses Helen and Anna Welch are spending the holidays with their sister, Mrs. Whaland, at Bridgeton, N. J.

Mr. and Mrs. Duncan are spending Christmas with their daughter, Mrs. Duncan Derringer.

Miss Blanche Constable is spending Christmas in Baltimore with her brother, Mr. Stephen Constable.

Says Elkton Is A Domestic Menace

Made-in-Elkton marriages put more pathos into Christmas this year than any other factor that tangles the threads of life that the domestic branch of the municipal court is endeavoring to straighten out, accord to Robert S. Brown, chief probation officer, who wore a frown of bewilderment yesterday as he surveyed the various sources contributing to the "house of trouble," in his office in Philadelphia.

He said: "Few realize the units that furnish the most difficult problems of our work. There are the grown-up children who resent the fact that they were unduly and harshly disciplined by their fathers when young, and who, after they are able to support their mothers use their influence to separate the old couple after the children are all grown.

"Then there is the wife who doesn't know how to manage, and the relatives who interfere, and the husband who is faithless. Aside from all this, we could get along all right if Elkton was closed. It is one of the greatest menaces that we have to contend with. They come to us from there, many of them, from a day to six weeks after they have been married with problems so tangled that it is impossible sometimes to find a way out of them.

"They are intrigued with a spirit of adventure and romance and not impelled by motives of love and a desire to found a home. These young persons are scarcely more than children in experience, and the economic conditions are such that a young man cannot provide for himself, much less adequately for a wife and a possible issue of the marriage. They stumble into things and just now an enormous number come to us. One wonders how in the world humans could become so 'mixed-up.'

"It is the work of our department to prevent divorces whenever possible, but when we see these helpless couples unable to take care of themselves even we wonder what will become of the children born to such marriages.

WATER LOW IN SUSQUEHANNA

Parts Of Bottom Uncovered By Water Never Seen Before By Living Man

Much of the bottom of the Susquehanna river has been exposed this week for the first time in the records or traditions of the river. From tidewater at Port Deposit clear up into New York state bottoms that have never been seen by older generations are becoming sun-dried.

The rise and fall of tide ends about 6 miles above the mouth of the river. Above that the only change is the swelling of the stream. For months the lack of rain, with the drying up of springs, has caused the river stage at Harrisburg to go away below normal. Above Ontario, eight miles from the mouth, from the east, or Cecil side, a person can walk within one hundred yards of the west, or Harford shore. Close by that bank is "Job's hole," with its unfathomed depth. So low is the stream that the usually sullen water is even peaceful looking. However, it is not, for that same pull into its whirling suction is still there.

At the site of the projected Conowingo dal, which is the end of "Job's hole," one can, with hip boots, cross the entire stream. The greater portion of the way could be made with low shoes. Practically the same reports come from every point on the river.

Some time, about 1766, an iron pin was driven into the bottom of the river by Mason and Dixon, to mark its boundary between Pennsylvania and Maryland. That pin today is bare of water and can be seen by walking from the east bank of the river. It is just below Bald Friar, in Cecil Co., and Haines Station, in Lancaster (Pa.) county.

The bed of the river, where exposed, presents some wonderful formations. The wearing of the water for thousands of years has rounded every line. Huge bowls are worn out of rocks. Fantastic carvings, like elephant heads, crouching figures, are seen everywhere. Under the state bridge at Conowingo the river is at least eight feet below normal. The carvings there are worth a visit to see. In fact the whole Susquehanna Valley today is a museum of nature's handiwork, and it is possible that the exhibition will not be repeated for many generations.

Concentrate On One Line.

Andrew Carnegie believed he could manage his own capital better than any other person, and advised young men to concentrate their efforts on one business. His opinion follows:

"I beleive the true road to pre-eminent success in any line is to make yourself master in that line. I have no faith in the policy of scattering one's resources, and in my experience I have rarely, if ever, met a man who achieved pre-eminence in money-making—certainly never one in manufacturing—who was interested in many concerns. The men who have succeeded have chosen one line and stuck to it. It is surprising how few men appreciate the enormous dividends derivable from investments in their own business. There is scarcely a manufacturer in the world who has not in his works some machinery that should be thrown out and replaced by improved appliances; or who does not for want of additional machinery or new methods, lose more than sufficient to pay the largest dividend obtainable by investment beyond his own domain. And yet most business men whom I have known invest in bank shares and far away enterprises while the true gold mine lies right in their own factories. I have always tried to hold fast to this cardinal doctrine, that I could manage my own capital better than any board of directors. The loses which a man encounters during a business life which seriously embarass them are rarely in their own business, but in enterprises in which the investor is not master. My advise to young men would be not only to concentrate their whole time and attention on the one business in life in which they engage, but to put every dollar of their capital into it."—Kansas City Times.

Children In Pilgrimage To Christ's Birthplace

Christmas Day in Bethlehem will be marked this year by an unusual pilgrimage of children to the little church of the Nativity.

Five hundred Armenian boys and girls from American Near East Relief Orphanages in Jerusalem will march to Bethlehem with gifts made by them in the school, which they will place in the grotto where tradition says Christ was born. The gifts are of wood and metal.

ROCK HALL'S Picture Parlor

ROCK HALL

Saturday, Dec. 16—Frank Mayo in "Out of the Silent North." The man of sacrifice. Man lost in great snow storm, showing adventure and best snow scenes ever screened; also two-reel Western, "Big Ranger."

Wednesday, Dec. 20—Clara Kimball Young in "Magda." A girl who refuses to accede to her father's wishes and is driven from home. Also News reel and comedy.

Saturday, Dec. 23—Marie Prevost in "Her Night of Nights." If you want to see what a flapper looks like see Marie Prevost in "Her Night of Nights," in her million dollar costume. Comedy, Neele Hart in "Squaring It."

Pictures at 7.30.

ORDER NISI

Martha G. Roe, Annie G. Merrick,
vs.
Dudley G. Roe, May Roe Roberts, Helen Roe Massey, Louise M. Marshall, Elizabeth George Merrick, Marion Merrick, Elsie George Sudler, Joseph M. George, Madeleine G. Young.
Dudley George Roe, Jr., Brown Metcalfe Roe, Wm. Medford Dudley Roe, Wm. Scott Roberts, Martha George Roberts, Helen Roe Roberts, James Bruce Massey, George Jackson Massey, Margaret Ann Marshall, James Merrick Marshall, infants.

In the Circuit Court for Queen Anne's County.

No. 2461.

Charles A. Busteed, Robert W. Thomas and Charles M. West, the Commissioners, appointed by the decree of this Court on the second day of December, nineteen hundred and twenty-two, passed in the above cause, to value, divide and allot the real estate mentioned in the proceedings in said cause, of which Joseph E. George, late of Queen Anne's County, State of Maryland, deceased, died seized and possessed, having made and filed in the above cause a Report and Return of their proceedings under the said decree, it is thereupon this 16th day of December, in the year nineteen hundred and twenty-two, by the Circuit Court for Queen Anne's County, in Equity, and by the authority of said Court, ORDERED that the aforesaid Report and Return of the said Commissioners be finally ratified and confirmed by this Court and a final decree for the division and allotment of said real estate in accordance therewith be passed by this Court, unless cause to the contrary thereof be shown on or before the 25th day of February next; provided, a copy of this order be inserted in a newspaper published in Queen Anne's County, State of Maryland, a newpaper published in Caroline County, State of Maryland,and a newspaper published in Kent County, State of Maryland, once in each of four successive weeks before the 25th day of January next.

Filed December 18, 1922.

LEWIN W. WICKES.

True Copy: Test—
d23-5t. J. T. ROLPH, Clerk.

SIDNEY P. TOWNSHEND, Solicitor.

PUBLIC S ALE

—OF—

A Valuable Farm

IN THE FIRST DISTRICT OF KENT COUNTY, MARYLAND

Under and by virtue of the power of sale contained in a mortgage from Margaret Rolph, widow, to Thomas B. Gardiner, bearing date the 7th day of January, 1918, and duly assigned to Cora B. Moffett by assignment, dated Jan. 7, 1920, which said mortgage and assignment are duly recorded among the land records of Kent County, Maryland, in Liber A. P. R. No. 3, Folio 55, etc., the undersigned as assignee of said mortgage will offer at public sale in front of the Court House door in Chestertown, Maryland, on

Tuesday, December 26, '22

between the hours of 11 o'clock a. m. and 12 o'clock noon,

All That Valuable Farm

PIECE OR TRACT OF LAND

located in the First Election District of Kent County, on the public road leading from Lee's Chapel to Galena, and containing

187 ACRES

AND 26 PERCHES OF LAND,

more or less

it being the same land described in a deed from Alice D. Cummins to Margaret R. Rolph, dated March 3, 1890, and recorded among the Land Records of Kent County in Liber S. B. No. 13, Folio 231, etc., and adjoins the lands of John Price, Samuel Hurlock, Lee Chapel and others.

This farm is well located, produces well and is improved by a frame dwelling with necessary farm buildings in fair condition. It should attract those seeking a home as well as those seeking investments.

TERMS OF SALE—One-third cash on day of sale, one-third in six months and one-third in twelve months, all deferred payments to draw interest from day of sale, or all cash at the option of the purchaser. Rents for 1922 reserved. All costs incident to transfer of title, including revenue stamps, and all other costs to be paid by purchaser.

CORA B. MOFFETT, Assignee.
H. Stockton Startt, Auct.

1922

ONCE AGAIN

We take advantage of an opportunity to offer you our best wishes for the approaching holiday season.

May you and yours have a Merry Christmas, full of the good cheer so necessary to one's happiness, and may the year 1923 prove most bountiful to you all.

1923

P. M. BROOKS,
Chestertown, Md.

We Wish You All

A MERRY CHRISTMAS !

Automobile Accessories, Tires and Tubes will make a splendid gift for any Automobile owner. We have a full line. Also immediate deliveries on Dodge, Gray and Apperson Motor Cars. Williard Storage Batteries.

A. S. Turner & Sons

Phone 151. Chestertown, Md.

Holders of Victory Bonds

Maturing December 15, 1922

DESIRING SAFE INVESTMENT of their funds will do well to communicate with us. We offer $100, $500, $1000 denominations of High Grade First Mortgage bonds such as are purchased by Banks, Insurance Companies and other conservative investors, yielding from 5% to 7% income. A wide range of maturities of different issues are available.

Full information and descriptive circulars will be mailed on request.

Address

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HOLMAN, WATSON & RAPP,
Investment Bonds, Land Title Building,
Philadelphia, Pa.

GOOD WISHES

FROM THE FORD DEALER TO YOU

WE take great pleasure in expressing at this Yuletide Season our thanks and appreciation to the people of this community for their patronage and confidence which has made this Year so sucsessful for us.

May the New Year bring to you fruitful returns for your endeavors; may it be the Happiest and Most Prosperous you have ever had.

C. A. GOODWIN

LINCOLN-FORD-FORDSON

Authorized Dea'er



Keep Christmas with a Kodak

Little Jane is no happier with her new doll than is mother with her new Kodak.

Let us show you the Kodak that will happily solve your gift problem. It's here.

Autographic Kodaks $6.50 up
Brownies $2.00 up

J. S. KREEGER
JEWELER AND OPTOMETRIST
Chestertown, Md. Phone 53-J

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