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.

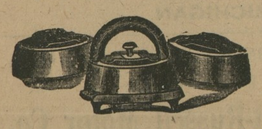
This message holds "good" with The Third National Bank of Chestertown, Md. We assure courteous treatment and every modern banking facility consistent with prudent and conservative banking methods, and invite accounts.

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



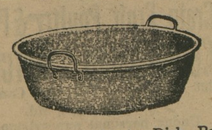
Mrs. Potts Flat Irons, complete $2.00 set, on sale 98c

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 Boiler.....$1.98

All reduced for this s

NEXT WEDNESDAY

SALE ON
LARGE ENAMEL
Preserving Kettles
FOR 19 CENTS

We will have on sale next Wednesday these large Grey Enamel Preserving Kettles for only 19c.
Come and take your pick. Only one to a customer, 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

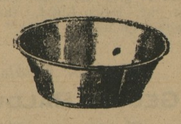
$1.00 Best Sheetings now ..65c yd.
$1.75 Ready Made Sheets $1.25
50c Pillow Cases 35c
20c Unbleached Muslin 15c
25c Fine Bleached Muslins 19c

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

TIN BUCKETS 10c

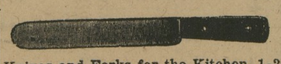
2 Quart Tin Buckets, like you pay 20c for, now 10c

DAIRY PANS 10c



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

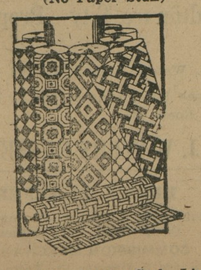
NOW AT 1-2 PRICE



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 195.

NOTICE

If the person who took the gray robe off of my car at Washington College last Friday night, Jan. 6, will return same it will be greatly appreciated; otherwise, further action will be taken.

LOUREINE S. PRICE,
j14-3t. Centreville, Md.

BUYING FOR INVESTMENT

Mortgages, as an investment, has this tremendous factor in its favor—IT IS CONSERVATIVE.
W offer first mortgages on Improved Real Estate yielding 8 per cent, Circulous on Request.
AMERICAN GUARANTY & TRUST COMPANY,
G. H. Patchett, Representative,
P. O. Box 326,
d31-four months. Easton, Md.

Program of Photo-Plays To Be Shown At The

LYCEUM THEATRE
CHESTERTOWN
Showing Only The Best In Motion Pictures

Monday and Tuesday, Jan. 30-31—Conway Tearle in "The Fighter."

Wednesday, Feb. 1—Van Ornam's Minstrels. Largest minstrel organization ever touring Eastern Shore. See large adv. elsewhere in this issue.

Thursday, Feb. 2—Elaine Hammerstein in "Remorseless Love." Also News and Century comedy.

Friday and Saturday, Feb. 3-4—Goldwyn Super-Special, "DON'T NEGLECT YOUR WIFE."
Also Comedy.

Only one show Saturday evening, beginning at 8 o'clock.

COMING — The Conquering Power."

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.

B. R. FELLOWS
Embalmer and Funeral Director
Successor To
W. H. KRUSEN
Upholstering and Repairing. Open day and night.
d10-4t. Phone 3 Still Pond, 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.

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

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

WEDDINGS

The wedding is announced of Miss Katherine Marie Blunt, daughter of Rev. Dr. and Mrs. Simon Blinn Blunt, of Massachusetts, to Mr. Edmond Spedden Graves, of Chestertown. The ceremony will take place at the home of the bride's parents Feb. 11, at Ashmont, Mass.

Miss Viola Crew, daughter of Edward Crew, of Queen Annes, and Walter Groff, were married at Christ M. P. Church parsonage, Chestertown, recently by Rev. N. O. Gibson.

Mr. and Mrs. William H. Cooper, of Buck Neck farm, Worton, have issued invitations to the marriage of their daughter, Estella Jane, to Donald L. Ross, at their home, Wednesday, Jan. 25, at 5 o'clock in the afternoon.

Interesting Case Decided—The Court of Appeals has handed down a decision in the case of R. Hynson Rogers and Mary I. Henry versus J. Ford Dorrance, which was appealed from a decision of Judge Harlan, of the Circuit Court for Harford County. The case involved sale of farm in Kent Co., now tenanted by Wm. T.H. Whiteley, owned by Rogers and Henry, to Dorrance. After the purchaser had paid $3000 of the purchase price, to wit, $50,000, he defaulted, which resulted in suit brought by owners for specific performance of the contract of sale. Judge Harlan, of Harford Co., decided the case in favor of Dorrance, the purchaser. An appeal to the lower court was reversed and decision in favor of Rogers and Henry, owners of the farm. Messrs. Clarence Perkins and Herbert Levy, of Baltimore, and Senator Robinson, of Belair, were attorneys for Rogers and Henry, and S. Scott Beck and Chas. C. Wallace and Mr. Archer, of Belair, were attorneys for Dorrance.

In A Heavy Storm—Aboard the steamer, Juanita, in Hampton Roads, for 26 hours, while a 90-mile gale swept the Atlantic Coast, was the experience last week of Col. and Mrs. John H. Evans, of Rolph's Wharf, who were enroute for Florida. When the storm struck the captain of the boat anchored in Hampton Roads and for a portion of two days and one night the 135-passengers on the south-bound vessels were kept below decks by the high seas. Mrs. Evans was made ill by sea-sicknes, but Col. Evans suffered no ill effects. They arrived at Jacksonville the following Sunday and will stay in Florida the balance of the winter.

Work On Broad Neck Road—Farmers of Broad Neck section who have volunteered their co-operation in the use of their teams and laborers, began the first of this week the improvement of the road elaidng from Lankford to the lower end of the Walter B. Strong farm by hauling gravel and spreading it over the road to a width of 14 feet. The cold weather stopped the work temporarily.

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.

LOST

A Slide Rule in russet case. Probably on Washington avenue. Reward.
G. B. TAYLOR,
j21-tf. Chestertown, Md.

FOR SALE

Twelve Nice Barred Rock Cockerels. Range Bred and from good stock of a fine laying breed.
J. C. LOUD,
j14-3t. Chestertown, Md.

COW FOR SALE

A Holstein Cow, now milking; will be fresh in spring. Apply at
TRANSCRIPT OFFICE,
j14-3t Chestertown, Md.

The Men's Club Of Emmanuel Church Will Entertain

The Men's Club of Emmanuel Church, Chestertown, will entertain in the parish building members of the Clubs of all the Episcopal Churches of the county on Thursady, Feb. 2, and all members of these clubs are invited to be present. Mr. Swepson Earle, of Baltimore, will be the speaker of the evening. The Bishop of the Diocese will be present.

Photographs of many of the most interesting scenes and historic homes along the shores of Chesapeake Bay and its tributaries, collected in the course of an extensive oyster survey of Maryland, will be used to illustrate the lecture which Mr. Earle, engineer for the State Conservation Commission , will give.

Mr. Earle's lecture, "Six Hundred Miles Along Chesapeake Bay; Old Homes, Churches and Fishery Scenes," forms a part of the program arranged for the entertainment of the Men's Clubs of all the churches in the county, which will be the guests of the Chestertown Club on that day.

The many hundreds of miles of shore line of the innumerable tributaries and inlets of the Chesapeake Bay, with their Colonial Manor houses, their ancient churches and quaint scenes, have furnished the speaker with the materials for what promises to be a talk of much interest to all Eastern Shoremen.

A Correction

A letter received by us from Mrs. W. W. Hubbard this week states:

"I was very much surprised to see in your paper on Saturday last that I was chairman for Kent Co. for the Woodrow Wilson Foundation week. Being away from the county for the winter I could not and have not accepted any such position, though I would gladly do anything in my power to forward this work. I am doing my bit here in Washington, serving on committees and helping any way possible. Hoping Kent will do her part and that you will correct this error, I am

Very sincerely yours,
ETTA R. HUBBARD.

Mr. T. G. Wroth had been asked by some of Pres. Wilson's admirers in this county to serve as Treasurer for this fund, had consented to do so and has in hand some contributions. When the information came that we published last week that Mrs. Hubbard had been made chairman of a committee for this county, the matter of getting contributions by others ceased to await information from Mrs. Hubbard. Now that she has declined to serve and has stated her reasons, it seems to us that some concerted action should be taken to raise funds for the Woodrow Wilson Foundation Fund from this county.

County-wide Farmers Meetir Every farmer in Kent County is ur to attend the county-wide farme meeting to be held Wednesday, Feb. at the Court House at 1.30 p. m. The meeting has been called by the Kent Co. Agricultural Council to take up the farm labor scale of wages for 1922. A tentative scale of wages will be presented by the Kent Co. Agricultural Council to serve as a basis for discussion.

DR. M. E. PARSONS

Dentist
At Mrs. Droll's, Rock Hall, Tuesday, January 31.

TAXPAYERS MEETING

A Taxpayers' Meeting, to consider Town Improvements, will be held in Firemen's Hall, Chestertown, TUESDAC, JANUARY 31, 1922, at 8 p. m. The ladies are especially invited to be present.

By order of the
COMMISSIONERS OF CHESTERTOWN

FOR SALE

8,000 Bricks. Apply at
GILL BROS.,
j21-3t. Chestertown, Md.

R. GOLDEY WARREN WM. BELT TOWNSHEND

WARREN & TOWNSHEND

TO WHOM IT MAY CONCERN:

I have been appointed District Manager for the National Life Insurance Company, of Montpelier, Vermont, and owing to the necessity of my absence from Kent County to a considerable degree, and with a desire to protect the holders of Fire Insurance Policies obtained through me, and at the same time continue the service to them, I am pleased to announce that I have formed a partnership with Mr. Wm Belt Townshend, under the style and firm name of Warren & Townshend.

Mr. Townshend is a son of Sidney P. Townshend, Esq., attorney-at-law, of Chestertown, Md., and will be in charge of our Fire Insurance Office in The Transcript Building, in Chestertown, Md., and under my supervision will be in a position to render prompt and effective service as may be required by the insuring public.

This new firm solicits a share of your business in both Fire and Life Insurance.

When you desire Insurance, remember Warren & Townshend.

j21-2t. R. GOLDEY WARREN.

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