CHESTERVILLE NOTES.

Emmanuel Sunday School at 10, and preaching at 11, Epworth League at 7 o'clock.

Trinity, Millington, Sunday school at 2, preaching at three; illustrated sermon at 7.30.

Mr. James Skinner returned to his home from the hospital Monday, after having undergone a very severe operation. His many friends will be glad to learn that he is apparently on the high way to recovery.

The pastor of Emmanuel and Trinity with Mrs. Rood and John, spent a very pleasant day at the home of Mr. and Mrs. Walter Gale on Tuesday.

The lecture on the Holy Land given in Emmanuel Church Friday night of last week by Rev. F H. Mullineaux of Kennedyville was a first-class affair. It was impossible for him to take his audience over the whole of the 14000 mile trip in two hours, but he did give it many pleasant excursions into the very heart of many of the most interesting places in the world, pointing out as he went the manners and customs of the quaint people of the East.

Miss Maud Legg, of Queen Anne's, spent a few days at the parsonage last week.

Mr. McCosh Walls recently purchased a gasoline engine for aiding in his farm work. It is fitted with corn grinding, fodder cutting and wood sawing attachments.

The mumps approached nearly the form of epidemic in this vicinity but is now superceded by measles. Mr. John Wallace's family, and also Mr. Charles Spry's family, including Mrs. Spry, are the present victims.

Mr. Business Man if you want to help boom Chestertown be present at Firemen's Hall next Thursday evening.

STILL POND ITEMS.

Mrs. Cornelius Crewis on an extended visit to her sister, Mrs. Estella Howard, Cape Charles.

Dr. Charles Medders, of Baltimore, spent Sunday with his brother, Mr. Wm. Medders.

Mrs. George Harper, of New York, visited Miss Mary Harper the past week.

Mrs. Wm. G. Rosin is spending sometime with her daughter, Mrs. Herbert Watson, Newark, Del.

Revival services have been in progress in our church for the past two weeks. Brother Galloway is giving us some very interesting and helpful talks. Everybody welcome to these services.

Mrs. S. L. Coleman, of Baltimore, is visiting her parents, Mr. and Mrs. W. K. Hackett.

Howe's picture show in Stam's Hall Wednesday evening was a grand success, under the management of Mr. L B. Russell. An interesting item in connection with the show was the fact that S. E. Clarkson, who travels with the show, was married on Tuesday night at midnight to Miss Elizabeth Estelle Ely, of Silver Springs, N. Y. They had arranged to be married Tuesday at Easton, but when it was remembered that it was the 13th, they waited until ten minutes after midnight to escape the 13 "hoodoo" The bride came all the way from Denver to marry Clarkson, who is from Wilkesbarre, Pa.

The Fairlee Minstrels showed last Friday evening to a crowded house and every one enjoyed the program. Every actor was an artist and every act a feature. Startt, Skirven and Smith are a trio hard to excel. They expect to come to Chestertown soon.

"EXPERIENCE" OR SOPHISTRY —WHICH?

EXPERIENCE in banking, like experience in every other branch of human activity, is a most valuable asset, to be sure. And no acquirement is so varied, nor more delusive. One man's experience differeth from that of another even as the temperament, habits, environs, capabilities and other attributes of men differ.

AND again, one of the chief values of experience lies in its adaptability and in the manner of its application. To always blindly follow the beaten paths would effectually estop progress, close every avenue to discovery and attainment, and end in corrosion.

THEN too, "experience" is ofttimes made the cloak under which sophists and demagogues operate. It enables the demagogue, whether he be in politics or banking, to hoodwink and deceive the inexperienced and unsuspecting; but to the more thoughtful and discerning, the sham and hypocrisy of the pretender is generally made manifest in the voluble though ambiguous sophistry in which he clothes his public utterances.

FOR instance: In banking, the experienced sophist or demagogue would be prompted to exploit in a most misleading manner the short-comings or misfortunes of one or two concerns, and, by insidious implications endeavor to discredit another institution which in his vaunting greediness he looks upon as an opposing candidate for public favor, or business rival. And, while vociferously proclaiming the "lamp of experience" to be his only guide, he would, in the same breath, arrogantly boast that for five years he had blazed the way without the aid of that same magic lamp of experience, along untried paths of progress where others dared not tread. Apparently blind to his own brazen inconsistencies.

VERILY, experience does teach. And nothing more forcibly than the hypocrisy and untrustworthiness of the sophist and demagogue.

THE history of banking does not show a single instance where any legitimate bank has failed because it paid its depositors too high rate of interest on their deposits. The failures have been invariably attributable to mismanagement in other directions. It is a well-known fact that the Galena Bank, referred to in another advertisement as of "mournful memory" did not fail because of the rate of interest paid, but was forced to suspend because the affairs of the parent institution in Baltimore was mismanaged and absorbed the funds of the Galena branch. On the other hand some of the most successful and flourishing banking institutions have been those that have paid and are still paying the highest rates of interest.

IN adopting the policy of paying FOUR PER CENT. on Time Deposits, THE PEOPLES BANK has been guided by the experience of others. Not by the pretended experience of the sophist and demagogue, however, but by the actual experience of wise, careful, conservative and successful bankers. We name a few of the many flourishing banks in this section that are today paying four per cent. on deposits.

THE Easton National Bank, the oldest, largest and most prosperous bank on the Eastern Shore, with assets exceeding $1,600,000, nearly equal to the combined assets of all of the Chestertown banks, pays Four per cent. on Time Deposits and compounds the interest four times a year.

And in striking contrast to the Easton National, is one of the smaller banks, The Bank of Ridgely, which is doing a safe business, adding yearly to its surplus account and paying FOUR and ONE-HALF per cent. on Time deposits compounded quarterly.

Then there are others, all safe, sound, prosperous, such as: The Talbot Bank, The Farmers and Merchants, The Peoples of Denton, The Denton National, The Eastern Shore Trust and Banking, and numerous others that could be named—all paying Four per cent.

WHILE, primarily, of course, The Peoples Bank was organized for the purpose of making money for its stockholders, yet its promoters and directors have ever been imbued with a more liberal consideration of its depositors than that contemplated and imposed by a combination of banking interests working under an agreement the sole purpose of which is to keep down the rate of interest paid to depositors in order to accumulate vast profits, thus inflating $100 stock to $300 value and paying large dividends to the holders of these high valued stocks, but returning as little as possible to the depositors the use of whose money has made the enhanced value of stock and large profits possble.

THE PEOPLES BANK has declined to be a party to any such combination, hence the venomous onslaught of the banking sophist and demagogue.

WHETHER the stockholders can make money or not upon a Four per cent. basis, what the depositors want to know is this: Is their money safe in its keeping? And here is the answer:

THE PEOPLES BANK, has ACTUAL CASH CAPITAL *far greater* in proportion to its deposits, than that of any other bank in Chestertown. This means that it has more money of its own in proportion to its liability to its depositors, and hence, is LITERALLY and IN FACT the STRONGEST bank in town.

Furthermore it is subject to all safe-guarding provisions of Maryland's most stringent Banking Law, and under the constant and jealous scrutiny of those who would be quick to detect and glad to proclaim the first indication of weakness or impending disaster.

INVESTIGATE and be CONVINCED and SATISFIED before giving us your deposits. But in any event INVESTIGATE.

IT MEANS ONE-THIRD MORE INCOME FROM YOUR SAVINGS.

The Peoples Bank

Chestertown, - Maryland.

DIRECTORS:

DR. H. B. SIMMONS, Pres.; A PARKS RASIN, Cashier.
WM. M. SLAY, Counsellor. JAMES S. BRADLEY,
CAPT. DANIEL HILL, JOHN N. BENNETT,
W. IRVING WALKER, JOHN C. DAVIS,
WILLIAM T. BROWN, HOWARD F. OWENS,
WILLIAM G. SMYTH, L. BATES RUSSELL.

LOCAL NOTES

The Kent County Land Company have sold to Mr. James W. Crouch one of the fine building sites on Chester river adjoining the lot recently sold Mr. Frank V. Simpers.

J. D. Urie, Esq., expects to begin erection of his new home on Riverside Terrace as soon as the weather permits.

G. T. Redden & Co. are contracting for tomatoes at $8.40 per ton at Denton.

An Easton letter says the taxable basis of Talbot is likely to be between $12,000,000 and $13 000,000. It is thought values have increased about $3,000,000. In Caroline the increase is likely to be much greater than this.

In several sections of Caroline the farmers are hauling shells free of charge for the sake of getting improved roads. A similar offer has been made in Kent, near Still Pond.

The Jewelry business heretofore conducted by J. H. Sides for 17 years has been sold to J. S. Kreeger who for seven years has given the business his undivided support. Mr. Sides will devote his attention to the automobile and bicycle business. We bespeak for Mr. Kreeger a successful career. He deserves it.

J. G. Roland has just finished making a copy of the white registered vote of Kent county, which is as follows:

First District, First Precinct	257
First District, Second Precinct	234
Second District, First Precinct	183
Second District, Second Precinct	182
Third District, First Precinct	215
Third District, Second Precinct	154
Fourth District, First Precinct	279
Fourth District, Second Precinct	280
Fifth District, First Precinct	444
Fifth District, Second Precinct	265
Sixth District	323
Seventh District	202
	2968

A manicurist in the person of Mrs. Baldwin has put out her sign on Cannon street near Bacchus' coal yard.

The auto has got the horse "licked" yet, according to a report by the Bureau of Statistics of the Department of Agriculture today showing that in the last three years the average price of horses in America increased from $95.64 to $111.67.

As the result of running a tack into his right thumb about a week ago while working on the deck of the steamer Emma Giles, of the Tolchester Steamboat Company, Capt. Frederick Kolb, commander of the steamer Louise, is at the Franklin Square Hospital suffering from blood poisoning. Although he was reported improved yesterday, his condidion is still serious.

At the time of the accident Captain Kolb paid no heed to it, and when he went to his home that evening he applied home remedies. Instead of improving, the thumb became worse. Last Saturday the Captain was prevailed upon to go to the hospital for treatment. His thumb was lanced at that time, but Monday morning it was found necessary to lance the forearm. The Captain is being attended by his brother, Dr. Henry Kolb.

The lot adjoining Enoch Pleasanton opposite Chester cemetery has been sold by J. B. Burchinal, agent for Fred. G. Usilton, to Mr. Pleasanton for $135.

The State tax on automobiles yielded $10,000 during January, and since taking office in July Commissioner John E. George has turned over to the treasury $32,000 in net revenue from the tax, to be applied to maintainance of State roads.

It is reported that the Almshouse trustees in order to join the "retrenchment army" will bring their lunches to the future meetings instead of having a big spread!

1911 has been a banner year so far for oystermen. The rivers have been open practically the entire season.

Tolchester Fair dates have just been announced and are from August 29 to September 1, inclusive.

The new calendar line for 1912, produced by Robert Chapman Co., is said to be the best yet. Mr. Arthur E. Green of Baltimore, who represents the Chapman Co., will be in Chestertown soon, when our advertisers will have the opportunity of examining the line.

CHURCH NOTES.

Chestertown M. E. Church, Rev. L. E. Barrett, D. D., pastor. Services next Sunday, Feb. 19th, as follows: 10.30 a.m. preaching by the pastor, subject, "Washington the Patriot, An Inspiration to Missionary Work; 2.15 p. m., Sabbath school and Pastor's Bible Class; 7 p. m. Epworth League Song Service; 7.30 p.m. preaching by Rev. Robert Watt, District Superintendent. This will be Missionary day—splendid singing, and interesting services throughout. All invited.

Sunday was a successful day in Christ M. P. Church. At the morning service Rev. C. H. Hubbel, secretary of the Young People's Board, addressed a large congregation on "Cutting Down the Death Rate." A collection of over $31 was taken for the work. In the Sunday School the largest attendance for the year was recorded and over $27 contributed to the missionary cause. The class taught by W. W. Hubbard and J. Frank Wheatley won the banner which was presented by J. Waters Russell. The attendance banner was won by Miss Maud Duyer's class of young ladies. Dr. Hubbel addressed the school. Miss Agnes Estes lead the song service at 6.45 at which Miss Ida Smith sang a sweet solo. Dr. F. T. Little preached a strong sermon at night to a very large congregation. Services have been held each evening this week.

There will be no service at St. Paul's nor Christ Church at I. U. next Sunday owing to the absence of the pastor.

Dr. E. C. Macnichol, chairman of the Wilmington M. E. Conference committee, has in hand the complete program of meetings for the session of the conference next month. The speakers for the various meetings have not been chosen as yet.

The program follows: On Tuesday evening, March 14, missionary sermon by the Rev. Chas. A. Hill, pastor of St. Paul's M. E. Church, Wilmington. On Wednesday afternoon, March 15, Freedman's Aid Society. Wednesday evening Boad of Education. Thursday afternoon, March 16, Woman's Foreign Missionary Society. Thursday evening, Epworth League. Friday afternoon, March 17, Woman's Home Missionary Society. Friday evening, Home Missions and Church Extension. Saturday afternoon, March 18, Sunday school. Saturday evening, Temperance. Sunday afternoon, March 19, Memorial meeting for deceased ministers. Sunday evening, foreign missions.

ROYAL BAKING POWDER

Absolutely Pure

MAKES HOME BAKING EASY

Light Biscuit
Delicious Cake
Dainty Pastries
Fine Puddings
Flaky Crusts

and the food is finer, more tasty, cleanly and wholesome than the ready-made found at the shop or grocery.

Royal Cook Book—800 Receipts—Free. Send Name and Address.

ROYAL BAKING POWDER CO., NEW YORK.

THE MILLINGTON BOARD OF TRADE

Call to Citizens to Act—Live Personals from Upper Kent.

Miss Mabel Price, of near Middletown, was the guest of Miss Mattie Hazel Saturday and Sunday last.

Miss Reba Baxter of near Sudlersville, spent Sunday with Miss Lula Neal.

Mr. George Slaughter, of Conshohocken, Pa., is visiting his parents near town.

Mr. H. Stitts, of York, Pa., spent the week end the guest of Miss Elizabeth Hurlock.

Little Miss Ethel Phillips of Wilmington, is visiting her grandmother, Mrs. Jennie Price.

Mrs. Mamie Tolson, of Philadelphia, is at her home in Millington this week for a short visit.

Mr. Philip Wood is a guest at the home of Mr. J. P. Ahern.

Mrs. Sudler G. Wiest is housed this week with the mumps, the only case in town at present.

Messrs. Johnnie and Alonzo Porter, of Clayton, Del., spent Sunday last with their parents in town.

Mr. John Marshall spent a day or two at his home in Centreville this week.

Miss Rose Comegys left on Tuesday to take up her engagement with Armstrong, Cator & Co. for the present season as expert milliner.

Mr. Paul Harrison, our efficient postoffice clerk, spent Tuesday with his home folks in Crumpton.

Mrs. Leeler Barwick, of Sudlersville, was a guest at Hotel Bailey for a few days this week.

Mrs. Jas. C. Moore is spending a few days with her daughter, Mrs. Gaylord Anthony, near Massey.

Mrs. E. Radzewski and daughter, Miss Anna, spent last Saturday and Sunday with friends in Philadelphia.

The infant child of Mr. John Adams, a former resident of this town, but now of Sassafras, was buried in Millington cemetery on Sunday last at 1 o'clock p. m. Funeral services were held in Asbury M. E. Church conducted by the pastor, Rev. Mr. Jaggard.

Mrs. Annie Whittington, is spending the week with her son, Mosco, in Clayton, Del.

Mrs. Fannie Lockerman spent Tuesday last with friends in Wilmington.

Mrs. Mollie Hartley has returned to her home after spending a few days with Mrs. Emma Shepherd, on Cypress St.

Mr. N. F. Hobbs, our new machinist, has been overhauling the boiler and engine at his plant and is now prepared for work requiring power.

Mr. Elwood McGinnis has accepted a clerkship with Mr. E. Gordon.

Mr. Morris Goldstein, clerk at the Hub, is on a week's visit to his former home in Baltimore, Md. Mr. Solomon Pippin is substituting during Mr. Goldstein's absence.

The spirit of progress and improvement is abroad. Baltimore is reaching out and seeking to broaden her spheee of influence and trade (and we heartily wish her success in capturing the Democratic Convention of 1912), Centreville with her new Board of Trade and Publicity Committee is waking up and Winchester is inviting new industries. What's the matter with giving Millington a boost. We have the room, some labor and some money. Let some of our public spirited business men take the matter up and let us see if something can't be done to boom our town also. We have enterprising business men in our midst who are born leaders some of them, and if aroused they might bring conditions to pass that would greatly benefit our town and community and by helping to improve business condition would benefit themselves there. Unfortunately it seems that trade has been so good of late that most of us are satisfied and have fallen into a careless, indifferent state from which we need to be *aroused*. Men, think about the matter. Let us get together and see if we can't shake off this lethargy and do something to improve our town. Let us have a town meeting called and organize for effort at once. Speak out.

GALENA NEWS.

Prof. F. C. Maddox, our popular and efficient teacher, has been confined to his room the past few days with a severe attack of La Grippe.

Most every one now are anxiously awaiting to learn who will be appointed carrier of rural route that starts from this office. Rumor has it that Mr. Wm. Boyd will be the successful one.

Mr. J. C. Haggerty who recently purchased Sparks mills has moved his family there and is fast making vast improvements that are modern and up-to-date.

Mr. Otto Weidler is improving his property on Main street with a handsome coat of paint. He announces that he will open his bakery shop on Friday next.

Mr. and Mrs. Keith Cochran and son are visiting friends and relatives in town.

Mrs. Eva McCauley and daughter, Agnes, visited Mr. and Mrs. Joseph Woodall on Wednesday evening.

Mr. Merritt Ford, an esteemed citizen of our town, is contemplating purchasing an automobile in the Spring.

Mr. W. A. Hyland, Jr., visited friends in Chesapeake City on Saturday last.

Surprise And Serenade.—Quite a number of young folks journeyed to the home of Mr. and Mrs. Raymond Edwards Saturday eve, Feb. 11, with the intention of an old time serenade but imagine their surprise when Mr. and Mrs. Edwards heard the noise instead of standing their ground, they turned and fled and after a search were found and it was explained to them that no harm was meant. Ice cream, cakes and apples were served abundantly after which all departed wishing Mr. and Mrs. Edwards a long and happy married life.

C. C. Jones

THE SHOE STORE.

REDUCED TO $2.50

LADIES' $3.00 and $3.50 FINE SHOES. All sizes in the Lot and Souvenir with each pair. Come in and see them.

C. C. Jones

THE SHOE MAN

Chestertown, - - Maryland

H. F. JEFFERSON & BRO.

THE LADIES' STORE

CHESTERTOWN - - MARYLAND

Last Week's Revelation

It was a surprise to us to know how many people read advertisements. From town and from all sections of the county the wise buyer came in to ask for her share in the WHITE GOODS SALE, in which prices were mercilessly slaughtered. The genuineness of the sale no one questioned.

Watch this space weekly and you will be informed where the best goods are kept at the lowest possible prices.

Next Week

Shoes: Shoes: Shoes

A bona fide sale of Shoes will be inaugurated next week and will continue until Low Shoes arrive next month.

THESE ARE THE PRICES—

$4.00 Shoes	at $3.50
$3.50 Shoes	at $3.00
$3.00 Shoes	at $2.60
$2.50 Shoes	at $2.15
$2.00 Shoes	at $1.75
$1.25, $1.50 and $1.75 Shoes	at $1.15

CAUTION.—Your exact size is here to-day, but may not be to-morrow. So come as early as you possibly can.

Sweaters

A final reduction sale on Ladies' and Children's Sweaters next week. All of them will be displayed on tables.

Regular prices, 50c to $3.50. Sale prices ONE-QUARTER OFF the regular prices.

(Easy arithmetic and great savings for you).

Coats: and: Suits

Again we beg to call your attention to our excellent line of Coats and Suits.

About 200 Children's Coats are left in the various sizes, in good styles and colors. You can now buy these Coats at wholesale cost—an opportunity you will not enjoy for twelve months to come. And think—three months yet to need a coat, and have one good as new for next winter!

We have still a good assortment of Ladies' Coats and Suits—really many of our very best ones are not sold—and the explanation for this is due to the fact that most customers, although greatly admiring and desiring the best, would argue that $20 to $30 was more than they could conveniently spare for a coat or suit. Now we meet this argument by offering you the same coat or suit at $12 to $18. If you have waited this long for a suit or coat, you will be fully compensated for the wait by buying here.

Cheaper Suits are also here for your inspection. Give us a call.

H. F. JEFFERSON & BRO.

The Ladies' Store

CHESTERTOWN, MARYLAND

©Maryland State Archives, msa_sc6000_9_1-0476.jpg