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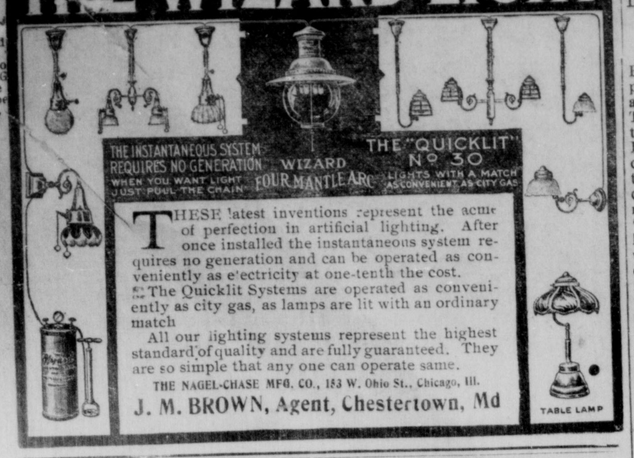
WIZARD LIGHT



THESE latest inventions represent the acme of perfection in artificial lighting. After once installed the instantaneous system requires no generation and can be operated as conveniently as electricity at one-tenth the cost.

The Quicklit Systems are operated as conveniently as city gas, as lamps are lit with an ordinary match

All our lighting systems represent the highest standard of quality and are fully guaranteed. They are so simple that any one can operate same.

THE NAGEL-CHASE MFG. CO., 153 W. Ohio St., Chicago, Ill.

J. M. BROWN, Agent, Chestertown, Md

M. KRAMER

OF ROCK HALL

Desires to thank you for the courtesies you have extended him the past year. We appreciate them highly, and shall do our utmost during the coming year to make it to your advantage to give us still more of your patronage.

Wishing you all a Happy New Year,
Yours very truly,
M. KRAMER.

Watch this space for our Fourth Semi-Annual Sale Jan. 4th.

M. KRAMER.

CASH RESERVE AND SAFETY

In banking science the LEGAL RESERVE (actual cash immediately available as required by law) is very properly considered the BULWARK OF SAFETY.

One of Chestertown's banks last week published a comparative statement showing the LEGAL RESERVES of "three of Chestertown's banks," as follows:

	Deposits.	15 Per Cent.	Reserve Held.	Per Ct.
Third National	$668,397.18	$100,229.57	$124,079.44	over 18½
Chestertown Bank	41,3947.13	62,092.10	38,868.74	9½
Savings Bank	356,097.42	53,414.61	10,627.97	3

The figures above are accepted as published, while as a matter of fact we are unable to verify the reserve of the first named bank from its sworn statement, there being a discrepancy which would indicate a percentage of about 17 per cent. instead of 18½ per cent.

It will be noticed that THE PEOPLES BANK is not included in the comparison. At once the question arises, why? Perhaps the reason is obvious. And perhaps the reason becomes all the more conspicuous because of the omission. Anyhow, the sworn statement of The Peoples Bank, of the same date as the others above noted, and upon the same basis of comparison, shows:

The People's Bank—

Deposits.	15 Per Cent.	Reserve Held.	Per Ct.
$154,681 84	$23,202.29	$28,498 02	18.4

Under the Maryland Law, which requires that 15 per cent. of all deposits *subject to check* shall be kept as LEGAL RESERVE, The People's Bank statement shows:

Deposits Subject to Check.	15 Per Cent.	Reserve Held.	Per Ct.
$51,383.72	$7,707.55	$28,498.02	55½

or NEARLY FOUR TIMES amount required by law.

After reading the above exhibit let depositors and prospective depositors decide which is the SAFEST Bank. The Peoples Bank "cannot make as much money for its stockholders by adopting the policy of keeping on hand such a large RESERVE, but we KNOW it is better banking."

Respectfully,

THE PEOPLES BANK

The Bank That Pays 4 Per Cent. on Time Deposits

AS A "CHRISTMAS" GIFT

what would be more acceptable or useful than this Fur Lined Juliette, made in smoke, wine, brown, black.

Price $1.25 and $1.50

So comfortable for the house.

C. C. JONES, The Shoe Man

Phone 222-22 CHESTERTOWN, MD.

ROCK HALL NOTES

Death of Geo. L. Maslin—P. O. S. of A. Again Disappointed.

A second time within a few weeks the Patriotic Order Sons of America of this place were disappointed in the non-arrival of the State Camp officials on Thursday of last week. Nevertheless they were far from being discouraged. Rarely in the evening they admitted a class of candidates for membership in the camp who were initiated by the recently organized initiatory team in pretty near as good style as the city team of "higher ups" could have done if they had been on the job. Routine business was then quickly disposed of and at 7 o'clock the doors were thrown open and Durding's Hall was immediately packed with the families and other invited guests who were delightfully entertained by the rendition of a fine program of dialogues by Bennie and Frances Coburn, quartette by Misses Elizabeth Davis, Olevia Clayton and Messrs. Reuben Greenhawk and George Rich; duets by Messrs. W. T. Downey and A. J. Andrews: plantation songs, by Rock Hall's comic songsters, and splendid music by Miss Anna May Ayres and Messrs. Orin Downey, Granville Ashley and Birta Coleman. An abundance of refreshments were served at the close of the exercises. The reason for the non-appearance of State camp folks was the steamer on which they took passage was unable to make a landing at Tolchester because of the terrific northwest winds. They were landed at Betterton and being unable or unwilling to make a connection with Rock Hall they remained until the return trip of the steamer for the city. Had they embarked on the old reliable steamer B. S. Ford she would have landed them in our own snug harbor and right at our camp door on the regular meeting day (Friday) of the Camp.

Special Christmas service was held at the M. E. Church Sunday morning. Parson Prettyman delivered a sermon bristling with most practical applications. The Sunday School held their annual Christmas entertainment and treat on Thursday evening before a full house.

Mr. Will Rich, of the city, who was formerly Mr. M. T. Miller's head salesman, is visiting among relatives and friends here. He is recuperating his health after confinement in the hospital undergoing treatment for appendicitis.

Mr. Orin Downey made such an impression on Rev. E. T. Liddell when he was here last week as a talented musician that he made the young man flattering offers to accompany him in his evangelistic work. Mr. Granville Ashley, son of Mr. and Mrs. Wm. I. Ashley, is another young man who is a born musician. He has successfully mastered the art of manipulating all the musical instruments in use among our residents without the aid of an instructor. He and Mr. Downey are members of the M. E. choir of this place.

The Kent County Savings Bank has distributed very handsome 1913 calendars among its patrons in this section.

Mrs. D. C. Kelley on Saturday evening last seemed a very unhappy woman by reason of loosing her purse. Luckily in the course of the evening a young son of Mr. R. J. Harrison picked up the purse on the road leading into town and restored it to Mrs. K. Then all was sunshine with her.

Charley Coursey, an oyster buyer of this place has "Sewellized" quite a number of the oystermen by taking in a full cargo of oysters with promise to pay for them on return trip. That was several weeks ago. He has not yet returned save to move his family away. Some think he will make good bye and bye. As his commissionman report says, Coursey has made over $400 clear. Nevertheless "cuss words" are loud and long among the oystermen. No use, fellows, you had plenty of warning, take the medicine.

Mate Thomas Hyland of the cruiser Anna B. Smith, spent Xmas ashore with his family. Tuesday was the 62nd anniversary of his birth, and Tom was very much elated over the fact that in all those years he had faithfully "lived to the line" between man and man, with no regrets save that he had missed voting at two elections, impediments however, were those over which he had no control. He hopes to round out as many more years and shall always as in the past manifest the spirit of peace, good will to men.

George L. Maslin, a splendid type of the citizen, friend and neighbor, has gone to that bourne from which no one ever returns. His illness was long and painful. He bore it manfully until on Saturday night he yielded to the demand of the grim reaper. Funeral over his remains took place on Tuesday. George was an all around good fellow. His religion was the Golden Rule. We all of us, shall miss him.

Christmas Day was all that could be desired and the Christmas spirit was manifest on every hand. The day was observed quietly but joyously. Early mass was held at St. John's Church, while at the M. E. Church rehearsal exercises were conducted during the day. The Odd Fellows held social and song service at night.

And now, brother Editors, we extend to you the compliments of the season, with best wishes and prayer for the healthiest, happiest and most prosperous New Year ever to you and yours.

A TRIBUTE.

The passing away on Dec. 10, 1912, of our young friend and sister, ALICE STEPHENSON, only daughter of John and Amanda Stephenson, Chesterville, Kent county, Md., brings a sense of personal loss not only to her immediate family, but to her former pastor and wife and many friends as well.

When but a child she was converted and received into the Methodist Episcopal Church, South, during my pastorate and remained a faithful christian to the end.

Her girlhood days were spent in diligent and persistent study at school. A mind of more than ordinary thought and brightness she mastered her books and loved her school life.

Her gentle, modest and retiring disposition won a warm place in the hearts of those with whom she lived and associated.

Faithful in her attendance upon Sunday School and church privileges as long as her health permitted.

While just entering into womanhood her health began to fail and for five years she patiently and submissively bore the ravages of the disease.

Loving parents and friends did all within their power to restore her health and strength but without success. Her earthly journey was brief. She died in the faith in which she lived, and assured her mother that she was not afraid to die, but ready and willing to go if it was God's will.

We would say to her loved ones that while the mantle of sorrow enshrouds the hearthstone of her earthly parents home, she is now where there is no sorrow or suffering but where love is pure and where the sunlight never fades away.

J. H. KUHLMAN,
Sterling, Va.

Beginning January 1st Moody & Lusby will offer an addition 5 per cent. discount in conjunction with the already 25 per cent. off, making 30 per cent. discount on all remaining merchandise in their line. This firm has disposed of a great quantity of clothing during this closing sale. Yet their stock being so large there's a fair assortment left in all departments. Don't delay your visits.

ROYAL BAKING POWDER

Adds Healthful Qualities to the Food

Prof. Prescott, of the University of Michigan, testified before the Pure Food Committee of Congress, that the acid of grapes held highest rank as an article of food and he regarded the results from baking with cream of tartar baking powder as favorable to health.

Royal is the only Baking Powder made from Royal Grape Cream of Tartar.

MILLINGTON ITEMS.

With Hearty Good Wishes to the KENT NEWS for a Bright and Happy New Year.

Miss Mildred Gillespie, of St. Mary's Seminary, is spending the Christmas holidays with her parents, Mr. and Mrs. J. R. Gillespie.

Among those on the sick list this week are Mrs. Anna Whittington, Miss Addie Vansant and Dr. Merritt Brice.

Mrs. Ford Phillips, of Wilmington, is visiting her parents, Mr. and Mrs. E. F. Vansant.

Mr. J. B. W. Aydelotte spent several days last week with friends in Philadelphia.

Miss Lidie D. Reynolds spent a few days this week at her home in Rising Sun.

Mr. J. Paul Jacobs, of St. John's College, Annapolis, is spending the holidays with his parents, Dr. and Mrs. W. H. Jacobs.

Our baker has moved here and is now ready to serve anyone.

Messrs. Ross Duling and Kennard Bailey, of Goldey College, Wilmington, are spending the holidays at their homes in town.

Mrs. Annie Makens and son, Earle, of Philadelphia, and Mr. Ellis Clifton, of Greenwood, Del., were Christmas guests of the former's sister, Mrs. H. L. Disharoon.

Mr. Henry M. Tonkin, of Lafayette College, Easton, Pa., is the guest of his mother, Mrs. Kate R. Tonkin.

Mr. and Mrs. J. B. W. Aydelotte entertained Messrs. Herman Hendrix and Harold Britton at a turkey dinner last Sunday.

Mr. John Phillips, of Wilmington, visited his parents, Mr. and Mrs. Joesph Phillips, a few days this week.

Mr. Harry Tolson, of Philadelphia, spent Christmas Day with his father, Mr. Walter Tolson.

Mr. Clarence Comegys moved last week to Norfolk, Va.

Mrs. Eldridge Wilson was the guest this week of relatives and friends in Bear, Del.

Mr. and Mrs. Price Vansant, of Wilmington, spent Wednesday at Central Hotel.

The supper and festival given in Comegys Hall last Saturday night for the benefit of the M. E. Church was quite a success; both socially and financially.

Mr. Rolph Price is spending two weeks with relatives in Philadelphia.

Prof. F. C. Numbers, Jr., of Parkville, Md. and Julian C. Numbers, of Western Maryland College, Westminster, are visiting their parents, Mr. and Mrs F. C. Numbers.

Mr. W. N. Pippin, of Middletown, drew the beautiful doll that was chanced off at Mr. Leonard Wilson's last week.

Mr. Ed. Abel, of Philadelphia, spent a few days this week at the home of Mr. and Mrs. John E. Woodall.

GALENA ITEMS.

Mrs. H. S. Dempsey spent Tuesday of last week in Wilmington, visiting her cousin, Mrs. Reese Crew, who is a patient at Dr. J. J. Jones hospital.

Those on the sick list this week are Mrs. A. E. Ireland and Miss Emma Boyd.

The unsightly mud hole in the centre of the town grows larger and deeper.

Mr. and Mrs. A. R. Prettyman and Mrs. Thos. McIntyre spent Wednesday in Chestertown.

Mr. John Ford and family have removed into the residence on Main St., vacated by Mr. James Davis, Jr., and family.

Mr. Wm. Dempsey, of Washington, D. C., and Rev. and Mrs. O. H. Connelly, of Piney Neck, are spending the holidays at the home of their parents, Mr. and Mrs. Theodore Dempsey.

The Epworth League held their business meeting Wednesday evening and elected the following officers to fill vacancies made in the cabinet by removals. For 1st. vice-pre., Mrs. Wm. Fogwell, and 4th vice-pres., Miss Annie Hayes.

Miss Jennie Parr and Mrs. M. E. Pearce are having their houses painted and Dr. Latimer's new houses will soon be completed. Let some other street get the building fever, too.

Miss Vera Whitaker, of Dover Academy, returned home on Friday for the holidays.

The Epworth League service of Sunday evening was in charge of Mrs. Walter Hadley. The subject, "The Christmas Message to Us," was made interesting and helpful to all. The solo by Mrs. O. H. Connelly was also much enjoyed.

DEATH'S DOINGS.

Mr. James Joiner, a well-known resident of the Fifth district, died very suddenly at his home in Skinner's Neck, Sunday afternoon, of heart disease, aged 74 years.

Henry White died near Chestertown on last Friday, Dec. 20, aged 65 years. The deceased was a native of Delaware and his remains were taken to Wilmington for interment on Monday, Undertaker W. T. Hicks in charge of arrangement.

THE 26th annual convention of the Peninsula Horticultural Society will open in Wilmington, Del., in the du- said to have memorate this event.

CHURCH NOTES.

Dr. W. R. Graham preached two specially fine sermons in Christ M. P. Church Sunday. Splendid music was furnished by an enlarged choir, under the direction of Mrs. W. Frank Jarrell. The soloists were Mrs. J. H. Sides, Mrs. Fred. G. Usilton, Mr. Newell Graham.

The Christmas service Wednesday in Emmanuel Church, under the rectorship of Dr. Martin, were specially impressive and a large audience was present.

Father Heavey is now stationed in Wilmington and has regained his health. Father Urner, his successor here, is rapidly winning his way into the hearts of the people in his parish.

Piney Neck M. E. Church, Rev. O. H. Connelly, pastor. Services next Sunday as follows: 2 p. m., Sunday School; 7 p. m. Epworth League; 7.30 p. m., preaching, subject, "Our New Year's Resolutions."

Christ Methodist Protestant Church, Rev. W. R. Graham, D. D., pastor Sunday at 10.30 a. m., there will be a special sermon by the pastor and Xmas music. At 7.30 p. m. Xmas carols and exercises by the Sunday School. Sunday School 2.30 p. m. Junior meeting at 6 o'clock. Christian Endeavor service 6.45 p. m. Mid-week service Thursday evening at 7.30 o'clock. Sunday School Xmas treat Tuesday, Dec. 31st.

Chestertown M. E. Church, Rev. L. E. Barrett, D. D., pastor. Services next Sunday, Dec. 29th, as follows: 10.30 a. m., short sermon by the pastor, followed by sacramental service. All the members and friends are requested to be present at this the last communion service of the year; 2.15 p. m., Sabbath School and Pastor's Bible Class; 7.00 p. m., Epworth League song service, followed by brief sermon by the pastor, subject "Joseph," third in series of Old Testament characters. The public generally are invited to attend

Christmas was celebrated Sunday at the M. E. Church by music and sermon. The choir, under the leadership of Mrs. Merrick Clements, rendered special music. The following program was rendered at night by the Sunday School: Organ voluntary; "Our Message," Christmas carol; responsive reading; prayer; "Whispering Winds," Christmas carol; "Silent Night," primary department of school; duet, Miss Fannie Stuart and Mrs. Harry Anthony; "Prophecy Fulfilled," responsive reading; Christmas carol; solo, "Oh, Holy Night," Mr. Daniel Hall, accompanied by Miss Mabel Toulson on piano and Mr Kemp Bordley on violin; "Joy to the World," Christmas carol; quartette, Mrs. Harry Anthony, Miss Fannie Stuart, Dr. A. S. Hall and Mr. Fred. Hirons, accompanied on the piano by Mrs. Fred. Hirons; collection; announcements; "The Manger Babe," a Christmas carol.

Rev. J. Franklin Bryan has sent to each member of his flock a copy of his Xmas sermon the theme of which is "Jesus our Savior." It is an impressive discourse.

STILL POND ITEMS.

Miss Jennie Bowers, of Savage, Howard County is spending Christmas with her parents Mr. and Mrs. Joe Bowers.

Mr. Lester Coleman of Roland Park, Balto. spent Xmas. with his parents Mr. and Mrs. N. K. Hackett.

Miss Helen Allston of Wilmington, is visiting her grandmother Mrs. George Norris.

Miss Lola Capel of Balto. is the guest of Mrs. Chas. Jewell.

Mrs. Ben Quimby of Seaford spent Xmas with his sister Mrs Joe Bowers.

Miss Kate Megee and sister Miss Nellie Price are visiting friends in Middletown.

Mr. and Mrs. Herbert Watson and son James of Newark, spent a few days with Mr. and Mrs. Rasin.

Mrs. Katie Watkins of Rock Hall is spending sometime with her sister Mrs. Carl Norris.

The "DETROITER"

AFTER driving a "Detroiter" 3,500 miles, over all sorts of roads, I recommend it to any one desiring to purchase an Automobile. It is by far the leading $900 car in America to-day, possessing features only found in $1200 to $1500 machines. After using machines for five years, I am in a position to know when I see a dependable, desirable car, and the "Detroiter" is just *that* car.

You get an Automobile in quality, style and motoring qualities when you get a "Detroiter."

J. Waters Russell

H. F. Jefferson & Bro.

The Ladies' Store

Chestertown, - - - Maryland

Appropriate Xmas Gifts

¶ The season for giving is at hand. Nowadays the task of selecting and preparing gifts is an easy one, for the giving of useful articles has come into the best favor.

¶ Your wants for this kind of gifts can be fully supplied from the varied and complete stock on sale here.

¶ We mention a few useful articles—

J. & K. Shoes (Fashion's Style Leaders)
$3.00 to $5.00

Monogram Shoes, Misses and Children's Fine Shoes,
$1.50 to $3.00

Skuffer Shoes, the Best School Shoe,
$150 to $2.00

HOSIERY—Guaranteed Holeproof, by the box, for Men, women and Children. Silk and Lisle Hose, by single pair.

UNDERWEAR—the better kind, all prices.

NECKWEAR—Fancy and Plain, a splendid variety.

GLOVES—Gauntlets, Dressed Kid and Walking Gloves.

DRAPERIES—Lace Curtains, Materials by the yard.

LINENS—Towels, Guest Towling, Table Linen and Napkins to match, Doilies, Shams, Scarfs, Handkerchiefs, etc.. etc.

SUITS AND COATS—The largest stock in Kent county to select from. Good quality and stylish.

MILLINERY—We have Hats for Mother and Daughter, too.

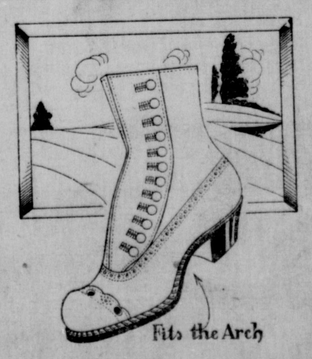
SWEATERS—50c to $5.00.

BLANKETS—50c to $7.00.

QUILTS—In Cotton, Wool and Down, $1.00 to $10.00 each.

TRUNKS, SUIT CASES AND BAGS—A splendid line, with prices according to value.

Correct and Comfortable



It is a mistaken idea that the "correct" stylish, fashionable shoe cannot be comfortable. Real style leaders to-day consider the wearer's comfort as much as the style, and combine the two; and unless BOTH qualities are contained in the shoe it's NOT a leader.

The J. & K. SHOE has always appealed to the eye because of its grace, distinctive style value; and the intelligent young man of fashion demands it, because with all its style, there is no sacrifice of comfort.

IN ALL LEATHERS—$3.00 to $5.00

CHICHESTER S PILLS
THE DIAMOND BRAND.
Ladies! Ask your Druggist for Chi-ches-ter S Diamond Brand

OUR HARNESS STOCK ... as low as the lowest.