Ruberoid-Roofing Talk:

Winter is fast approaching.
Prepare your roofs for the wet season—Snow and Sleet.

Ruberoid Roofing Is:

Inexpensive to lay.
Easy to keep in repair.
Light and very durable.
Waterproof and odorless.
Not affected by changes of temperature.
Will not run at any heat.
Nor shrink or crack at any cold.
Is very elastic.
Acid and Alkali proof.
Vermin will not attack it.
Is all ready to lay.
Will not deteriorate with age.
Is fireproof, and
Needs no painting or coating.
Neat appearance--looks like galvanized steel

ALSO **TARRED FELT ROOFING,**

2 and 3-Ply. Tin and Nails included at 80c. and $1 per square. Also Roof-coating 25c. Asphalt Roof Paint 45c. Allen's Anti-Rust Japan, and the great indestructable Baney's Water Proof Paint. Never out of Water Paints. Wire Fences & Wire.

Joseph Guest,
CHESTERTOWN, MD.

1837. **THE SUN** 1901.

THE PAPER FOR THE PEOPLE,
FOR THE PEOPLE AND
WITH THE PEOPLE.

THE BEST IN MOTIVE,
FEARLESS IN EXPRESSION,
SOUND IN PRINCIPLE.

A newspaper is an educator; there are all kinds of educators, but the man who spends money judiciously and liberally is better able to impart his knowledge than the man who has little or nothing to spend.

THE SUN is the highest type of a newspaper.

THE SUN'S SPECIAL CORRESPONDENTS throughout the United States, as well as in Europe, South Africa, China, and, in fact, all over the world, make it an up-to-date newspaper.

THE MARKET REPORTS and commercial features put the farmer, the merchant and the broker in close touch with the markets in Baltimore, Norfolk, Charleston, New York, Chicago, Philadelphia and other places which are prominent centers.

From now on the news of the world promises to be more interesting than ever before and national and political questions will arise making probably the most eventful period in the country's history.

This, together with the corps of editors and reporters at Baltimore, Washington and New York, make the THE SUN invaluable to its readers.

By mail, Fifty Cents a month; six months, $3; one year $6.

BALTIMORE WEEKLY SUN

The Best Family Newspaper.

All the news of the world in attractive form; an Agricultural Department second to none in the country; Market Reports which are recognized authority; Short stories, complete in each number; an interesting Woman's Column, and a varied and attractive department of Household Interest.

One Dollar a year. Inducements to getters-up of clubs for THE WEEKLY SUN. Both the Daily and Weekly Sun mailed free of postage in the United States, Canada and Mexico. Payments invariably in advance. Address

ABELL COMPANY,
shers and Proprietors,
Baltimore, Md.

1901. THE 1901.

Morning Herald,

AN INDEPENDENT JOURNAL.

TheTruth Without Fear or Favor

All the News from All the World.

THE BEST ONE-CENT DAILY

12 and 16 PAGES.

For Mail Subscriptions.

ONE WEEK	10c
ONE MONTH	30c
SIX MONTHS	$1.50
ONE YEAR	$3.00

THE

Sunday Herald

BALTIMORE'S FAVORITE NEWSPAPER AND MODEL HOME JOURNAL.

36 and 40 PAGES.

LEADS IN CIRCULATION,
LEADS IN MERIT,
LEADS IN POPULARITY.

Single Copy, 3 Cents.

For Mail Subscription.

ONE MONTH	15c
SIX MONTHS	75c
ONE YEAR	$1.50

—THE—

Weekly Herald

50c. FOR 12 MONTHS.

TWELVE PAGES—Giving complete accounts of all events of interest throughout the world. Its Market Reports are accurate complete and valuable.

A welcome visitor to all homes.

Specimen copies mailed to any address.

Send in $2 and the names of five yearly scribers.

Address all communications to

The Herald Publishing Company,
Fayette and St. Paul streets
BALTIMORE, MD.

WE only have 2 Barrels left of our Absolutely Pure Apple Vinegar. Just think of it, 2 Barrels left from a stock of 15 Bbls. This statement is enough for you to know it must be the best Pickling Vinegar.

o19. **Westcott & Dodd.**

FARMERS OF KENT,

Use on your Wheat this Fall

Baugh's High-Grade

Fertilizers,

LAZARETTO

Guano Co. Brands,

Two of the leading Fertilizer Houses of this country.

We represent these houses direct.

Close prices.

Well manufactured goods.

Anything you may want from S. C. Rock to the highest grade of Ammoniated goods.

Delivered by rail or water.

Write or Phone

TURNER & SON,

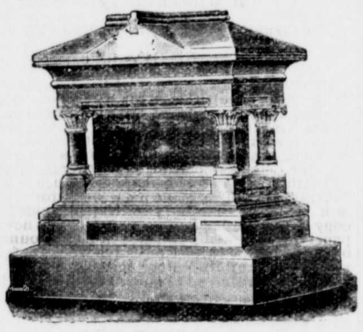
BETTERTON, MD.

W. H. Krusen,

FUNERAL DIRECTOR,

STILL POND, MD

Phone



Tombstones & Monuments

Pictures Framed at Short Notice.

W. H. Krusen

NEWS and OPINIONS OF National Importance.

The Sun

ALONE CONTAINS BOTH.

Daily, by mail, - - - $6 a year
Daily and Sunday, by mail, $8 a year

The Sunday Sun

is the greatest Sunday Newspaper in the world.

PRICE 5c. A COPY.
BY MAIL, $2 A YEAR.
Address THE SUN, New York.

USE MACBETH'S—
there is no other good
For sale by W. R ALDRIDGE.

ABSTINENCE AND LONG LIFE.

Effect of Moderate Drinking as Shown by Life Insurance Records.

The first large general life insurance company of this country to issue policies to total abstainers in a section separate from that of those who drink was the Equitable Life Assurance Society. This was done about a year ago in consequence of a petition signed by several large policy holders, who protested against the "unjust discrimination against the total abstaining class," and asked for a special section of policies in order that the holders "may receive the benefit of increased dividends to be derived from the habit of abstinence." Among the signers of the petition were Senator Wm. P. Frye, ex-Gov. William Larrabee, of Iowa, the late Rear Admiral J. W. Philip, Edward Everett Hale, Abram S. Hewitt, Senator Benjamin R. Tillman, Booker T. Washington and Anthony Comstock. The Equitable offers no reduction of premium to abstainers. The only advantage they gain is the probable larger share of profits due to the lower mortality in their class.

The only other companies in the United States which recognize the total abstainer as a different class of risk from the moderate drinker are the Security Mutual and the American Temperance Life Insurance Association. The latter accepts nothing but total abstinence risks, and has in the twelve years of its existence paid more than $500,000 in death claims. According to its books the ratio of its death rate to that of general risks is about 26 per cent. in favor of the total abstainer.

Life insurance companies in Great Britain have for many years regarded the alcohol habit as one of the main factors in determining length of life. In 1840 a Quaker named Robert Warner applied for life insurance in a certain company and was told that he would have to pay an extra premium on account of his being an abstainer. Warner did not share the then prevalent opinion that a moderate use of alcoholic beverages was essential to good health, and started, with the aid of some friends, the United Kingdom Temperance and General Provident Institution.

For six years only abstainers were admitted. Then the lives of carefully selected moderate drinkers were accepted, the profits being awarded as earned by the two separate sections. For the thirty-two years ending in 1898 the records of the company showed that the actual deaths in the general, or moderate-drinking section, were 92.5 per cent. of the deaths expected. In the total abstinence section the actual deaths were only 70.9 per cent., a difference of 21.6 per cent.

The records of the Scottish Temperance Life Insurance Company show a difference of about 22 per cent. in favor of abstinence. In consequence of this, the company gives holders of policies in this class a reduction of 10 per cent. in their premiums. A year ago the Sun Life, established in 1810, opened an abstainers' section, offering them a 5 per cent. reduction in their premiums.

Other British companies whose experiences seem to show that abstinence promotes longevity are the Sceptre Life Association, the Imperial, the British Empire Mutual, the Victoria Mutual and the Abstainers' and General. Probably the largest difference in favor of abstainers is that shown by the records of the Australian Temperance and General Mutual. For the five years ending 1895 the ratio of actual to expected claims was 30.4 per cent. in favor of the abstainers.

Statistics have been published from time to time in various medical journals which seem to show that mortality is higher among abstainers than among temperate drinkers. Advocates of the separate insurance system in accounting for this say that the tables given include young children who are abstainers, of course, but among whom the death rate is unusually high.

Labouchere's Humor.

Some witty phrases taken from Truth: Bosquet said: "It is magnificent, but it is not war." It should be said of this campaign: "It is war, but it is not magnificent."

Napoleon said: "Imagination rules the world." It did; now speculation rules the world.

Some are bi-metallists, most are bi-moralists; the latter have two standards of good and evil, the gold and the silver. They require others to adopt the gold standards; they are themselves contented with the silver.

Our metaphysics are made in Germany, our manners in America and our morals in France,

Experience leads us to believe any good of animals and any bad of human beings.

Jumped on a Ten Penny Nail.

The little daughter of Mr. J. N. Powell jumped on an inverted rake made of ten penny nails, and thrust one nail entirely through her foot and a second one half way through. Chamberlain's Pain Balm was promptly applied and five minutes latter the pain had disappeared and no more suffering was experienced. In three days the child was wearing her shoe as usual and with absolutly no discomfort. Mr. Powell is a well known merchant of Forkland, Va. Pain Balm is an antiseptic and heals such injuries without maturation and in one-third the time required by the usual treatment. For sale by M. A. Toulson.

TWO SERMONETTS.

Extracts From Two Interesting Sermons by Ministers Well-Known in Kent.

REV. JOHN S. BOWERS.

Training Child Life for the Church.

Preaching yesterday morning at the Clark Memorial Methodist Church, St. Paul and Twenty-seventh streets, the pastor, Rev. John S. Bowers, said in part:

"The responsibility for the religious training of the young belongs to the family now as much as in the days of the Jewish dispensation. With the ancient Jews religious instruction of children was a matter never to be neglected. From the third year of childhood till late in youth what the young should know in relation to God's Word was imparted by parents as well as by competent teachers. This was the rule.

"In these latter days, however, there is scarcely to be found an observance of such a rule. It is best found, and sadly so, in its exceptions.

"To meet the difficulty arising from the lack of religious instruction at home the church employs the Sabbath-school and kindred young people's organizations. The Sunday-school therefore is a very important institution in connection with the work of the church. It is the business of the church to keep a strict watch over this department, to see that it is properly manned and officered, and that instruction is faithfully imparted. The pastor of the congregation should always be in the Sabbath-school, but it is not necessary or advisable that he should be the superintendent. The officer has to be born for the work and must display qualities of character which win and never repel. The church should never employ a non-Christian in the teaching force of the Sabbath school. Such a person is a blind man, and a blind man cannot show others the path."

In concluding his discourse Rev. Mr. Bowers dwelt upon what children should be taught in the organization of the church.

REV. T. O. CROUSE.

And said unto him, Run, speak to this young man, saying, Jerusalem shall be inhabited as towns without walls for the multitude of men and cattle therein—Zech., ii, 4.

"The Duty of Prompt and Personal Appeal to Young Men," was the theme of Rev. T. O. Crouse's sermon, at Lafayette Avenue Methodist Protestant Church. "The young man," he said "is an object of interest to all. Childhood looks upon him with a feeling little short of envy; it thinks of him as occupying a position of greater privilege, pleasure and promise. Its great desire and aim is to reach the heights upon which he stands and to participate in the advantages with which its glowing fancy invests the period of life he has attained. Maturity finds in the young man an object of interest and watches with curious and more or less sympathetic attention to see what part he will play in the drama of life. Old age looks on the young man with fond solicitude.

"No philanthropist, no patriot, and least of all, no Christian, can be indifferent toward young men or unconcerned as to the character they form and the aims they pursue. As no mortal can measure the grandeur to which they may rise or the depth of degradation to which they may fall, a too earnest solicitude for young men is scarcely possible. But this general interest in young men will be of small advantage to them if it does not prompt to some practical efforts for their guidance, culture and encouragement amid the difficulties, dangers and opportunities that attend the outset of life.

"Speak to young men. Take some notice of them. Wherever and whenever you see them give them friendly recognition. Their self respect requires that their superiors in age and position shall recognize and respect their manhood. Speak to young men in such a way as will show that you are really interested in them.

"Sermons and addresses to young men from the pulpit and platform are proper and profitable. But the most effective way to reach and influence them is by loving personal touch and intercourse.

"There is need for promptness in this work for young men. The period of youth, with its susceptibility to good or evil impressions, quickly passes. There are so many evil agencies at work for his destruction, and these are so dilligent, so alert, so skillful, that the true friends of the young man must be in haste if they would save him. Shall we not be as aggressive, as persistent, as prompt in our efforts to save him?"

Awfully Vaccinated.

An exchange tells the following about an employee of the P. W. & B. Railroad Company, located at Wilmington: "About ten days ago he had his left arm vaccinated. Several days passed and there were no indications that the virus would take effect; then he went to his physician and told him he had better vaccinate the right arm. The request was complied with, and after two or three days had passed and there were no signs of its 'taking' he had his left leg vaccinated, and now all three vaccinations have begun to 'take,' with the result that matters are becoming very uncomfortable for the railroader."

A Promise for Next Year.

1902 has many good things in store for all of us; the country has seldom before been as prosperous as it is to-day. But, aside from this, education was never so general, and the number of well-informed, intelligent Americans is very large indeed in proportion to our country's population. This is easily explained in the fact that we are a nation of readers, and we are extremely critical and discriminating in the matter of literature. One of the best evidences that this is the truth is demonstrated by the enormous popularity of **The Metropolitan Magazine.** That a monthly periodical of such a high character as **The Metropolitan** should be eagerly read every month by more than half a million Americans proves not only the worth of the magazine, but a keen appreciation of good fiction, timely articles, and extremely artistic illustrations.

For the Exclusive Benefit of this Newspaper' Readers,

the publishers of **The Metropolitan Magazine** offer a rare treat for the coming year. To every one sending us a year's subscription at One Dollar and Fifty Cents ($1.50) we will send **The Metropolitan Magazine** for thirteen months to any address in the United States. Your subscription under this special offer includes the superb Christmas number with all its colored plates, many of which are suitable for framing. During the coming year **The Metropolitan Magazine** will present to its readers 2,500 superb illustrations by the greatest artists, nearly 2,000 pages of the best and newsiest reading (including stories by the world's greatest writers), with a pictorial cover on each number, printed in seven colors. It would take a column of this paper to print the names of all the famous men and women who have contracted to entertain our readers during 1902. This offer is good only for thirty days from this date, and subscriptions should be forwarded at once. You can make no more acceptable Christmas gift than a year's subscription to **The Metropolitan Magazine** for 1902. Address

THE METROPOLITAN MAGAZINE,
116 NASSAU ST., NEW YORK.

Westcott & Dodd,

200 MAIN STREET, CHESTERTOWN, MD.

ATTENTION!

We wish to notify the ladies of Chestertown and vicinity that we have just received a large and complete assortment of **Butterick Patterns and Publications,** and each month the latest creations in dress will be received. Call and get a Free Fashion Sheet. We have handled a cheap pattern, but the demands of the trade have compelled us to secure the Only Reliable Pattern on the market.

Spring Dress Goods!

New Shades, Beautiful Designs, Handsomer than ever before. 12½c. per yard and upward.

The Largest Stock of Dry Goods,

in Chestertown. Ladies' Underwear a Specialty. Save money—look at a few prices.

WHITE GOODS--BEAUTIFUL ASSORTMENT!

Percales from 6c. upwards. Chambrays, Covert Cloths, 10c. and upward. Men's Shirts, Overalls and Trousers---the largest stock in town to choose from.

Footwear-for Men, Women and Children

Carpets, Rugs, Matting and Oil Cloths,

Rugs bought this month at cost.

Headquarters for Chinaware, Crockery and Lamps.

WESTCOTT & DODD.

FREE FREE

Pattern of this most popular Shirt Waist will be sent free post-paid to any lady who sends her name and address. It is becoming to everyone. The slight fulness formed by the tucks means the soft, graceful folds that are so well adapted both to slender and stout figures, and the back gives just the tapering effect required by the latest mode. All the season's materials are entirely suitable—taffeta, Henrietta, cashmere, albatross, all the soft-finished satins and silk and French flannels. There is no catch. The pattern is absolutely free. We only ask that you send 10 cents for a sample copy of The Empress Magazine, a superb illustrated monthly magazine for the home, containing fullest description of the coming fashions, popular music, household, needlework, cookery, stories, etc. State your bust measure, 32, 34, 36, 38 or 40 inches, and WRITE AT ONCE. (Stamps taken.)

THE EMPRESS MAGAZINE,
150 Nassau St., New York.

©Maryland State Archives msa_sc3326_scm8212-1017