GREAT REMOVAL SALE

OF ALL WINTER STOCK

Stock that has to be removed from the shelves to make room for the Spring Stock that is coming in daily. Will have a larger Spring Stock than ever before, so you see it will be to your advantage to buy now while the buying's good. We must sacrifice all Winter Stock at such a low margin that it will pay you to come to COHEN'S.

$15.00 Ladies' Coats	$7.50
Ladies' Coats as low as	4.50
$10 and $12 Ladies' Suits	4.90
$2.00, $3.00 and $5.00 Children's Coats now .....90c, $1.25 and	$1.50
12c Outing, light or dark	7½c
12c Flannelette	7½c
35c Gray Flannel	19c
50c All-Wool Dress Goods	25c
12½c 32-inch wide Dress Ginghams only	8c
Amoskeag or Lancaster Apron Ginghams only	6¼c
7c Apron Ginghams	5½c
50c Acme Corsets	39c
$1 C. Bos Armorside Corsets	69c
5c Yd.-wide Unbleached Muslin	5c
10c Hill or Androscoggin Muslin	8c
$7.50 All-Wool Horse Blankets	$4.75
$5.00 Horse Blankets	3.25
$5.00 Bed Blankets	2.25
Bed Blankets as low as	1.25
Lot Men's 50c Dress Shirts	34c
$4 Men's High-Top Shoes	2.75
$3 and $3.50 Men's Work Shoes, size 10 only	1.95
$4 Men's Best-Grade Snag-Proof Boots, sizes 10 and 11, only	2.75
30c All-Wool Step Carpet	20c
25c Step Carpet	17c
75c All-Wool Carpet	32½c
45c Half-Wool Carpet	22½c
30c Heavy Ingrain Carpet	14c
30c Rag Carpet	15c
One $50 Parlor Suit, five pieces, in green plush	$29.00
One $25.00 Parlor Suit, 3 pieces, in plain	12.50
$25.00 Hall Rack, with high glass	17.50
$25.00 Cook Stove	17.50
$20.00 Cook Stove	14.00

Hay for Sale in Bales

The very best Clover and Timothy Mixed.

We have just received a new lot of Clover, Timothy, Alfalfa and Alsyke Seed, and will be glad to furnish samples as well as prices.

One $10.00 Grass Seeder, complete, $5.50.

Two $35.00 Square Back Sleighs, brand new; need the space; will sell for only **$12.50** each.

Chickens : Chickens

Everything for the chickens such as, Chick Food in all grades, Meat Meal, Bone Meal, Oat Meal, Oyster Shells, both coarse and fine, Grit and everything to make them grow.

A House Full of All Kinds of Wire

American Field Wire, American Poultry Wire, Barbed Wire and Stay Wire. All galvanized wire has gone up, but if you call now you can get the benefit of the down price. Do not hesitate a moment.

Specials for Every Day

Our 20c Loose Coffee	12½c
Ask your merchant if coffee has not advanced. Better buy while you can, as it will be higher very shortly.	
25c Package Coffee	11½c
25c Package Postum	22½c
Fairbanks Soap, Circus Soap, Sweetheart Soap, Pummo Soap, Vanila or Lemon, bottle, Cleanser, per box,	3½c
Best-in-the-World, Patapsco Superlative, Crystal Patent,	Any of These Flours, $7.25
Boneless Codfish	6c
25c Can Crisco	20c
Coal Oil, per gallon	11c
Sea Gull Yeast Powder, Potted Ham, Togo Tea, 3 lb. Washing Soda, 5c box Square Snuff, 25c box Mourning Paper,	3½c

ABE COHEN

"The Leader of Low Cut Prices"

SANDY BOTTOM DEPARTMENT STORE!

TO BUY BAY BOATS.

Company Being Formed to Take Over Pennsy Lines.

Railroad Said to Ask $3,000,000 For the B., C. & A. and M. D. & V. Steamers.

A new steamboat company is being organized to take over the boats of the Baltimore, Chesapeake and Atlantic and the Maryland, Delaware and Virginia Railways, which must dispose of their boat lines by April 1, according to the provisions of the Panama Canal act.

The Continental Trust Company, Alexander Brown & Sons and other leading bankers, of Baltimore, have been approached on the subject of floating stocks and bonds of the new company. It is understood that the financiers look with favor on the proposition.

PENNSY ASKS $3,000,000.

The Pennsylvania Railroad, which owns the Baltimore, Chesapeake and Atlantic and the Maryland, Delaware and Virginia lines, asks $3,000,000 for the 36 boats which constitute the water lines plying the Chesapeake and its tributaries. However, it is the hope of the promoters of the company now forming to take over the boat lines that a better figure can be obtained. It is expected that the new officials will get an option for the purchase of the boats at a satisfactory figure within the next week.

Farmers along the water routes who have depended largely upon the boat service as a means to reach Baltimore markets are much wrought up over the situation; as in many cases they will be left high and dry without any means of marketing their produce. Some of them, by more or less inconvenience, will be able to ship their goods to Philadelphia by rail.

LOOKED UPON AS BLUFF.

In some quarters it is believed that the Pennsylvania Railroad is not anxious to dispose of its boats, and that the officials will make a grandstand play to have the Interstate Commerce Commission rescind its action concerning the order to separate the rail and boat lines of the service.

Those who have that opinion say that when the boat service from the shore is discontinued there will be a great protest raised by farmers and residents of the Eastern Shore, and they will carry the matter to the Interstate Commerce Commission. When that body hears of the hardships and losses endured by its boat line decision it is believed by many the order will be rescinded or else an extension of time will be given for further study of the subject.

The order does not affect the Claiborne and Love Point boats, which are known as ferry lines.

PROBLEMS IN POLITICS.

A Few Puzzlers For the Anti-Wilsonites to Work Out.

[From the Philadelphia Record.]

If it took Elihu Root 1 year 6 months and 14 days, or 362 days in all, to discover that the "American Government shrank from speaking the truth" regarding the German invasion, how long will it take him to find out that Woodrow Wilson was guilty of murder in the first degree because he did not prevent the Turks from massacring several hundred thousand Armenians? Work this out by corporation logic, and state whether or not the date will fall before or after the Presidential election of 1916.

If Elihu Root and Theodore Burton were afraid to go before the people as candidates for Senator in 1914, fearing that they would be beaten, how many votes would this courageous attitude of theirs win for them if they ran together for President and Vice-President on a high-tariff anti-Wilson G. O. P. platform in 1916, with Boss Barnes, Boss Penrose, Boss Lorimer and the Old Guard as their chief backers? Work this out by general averages and discover how many votes the Colonel would swing to the combination of quitters.

An Improvised Dish-Washer.

Few private kitchens can afford a dish-washing machine, but one can be improvised to a great saving of time and strength. As every woman knows, the greasy baking dishes are the bugbear of dishwashing, and as every woman does not know, it is easier to wash them in water that has actually boiled—not merely been heated. With a good deep enamel ware dish-pan this is easy.

Separate the dishes, the glasses, cups, bread plates and the like, which are comparatively clean, from those that have oil, butter or grease on them. Let the water run as hot as it will from the faucet into the dish-pan directly on the soap-shaker, and set the pan of greasy dishes on the simmering burner of the gas range with gas turned very low. This keeps the water hot until the job is done and the dirt vanishes as if my bagic. It there are baking dishes and other things which need a thorough soaking and the housewife ought to be out marketing, they can be put in the pan, the water brought to a boil, and a cover put on. The dirt will steam off without any more trouble. Of course, many of the dishes can be washed at the sink without this use of the range, but these are not the dishes which take time and trouble.

Twenty Dollars at Interest.

Let a young man at twenty years of age put twenty dollars at interest, instead of spending it for tobacco. Then, at the beginning of the next year repeat it, and include also the principal and interest of the preceeding year, and thus continue to do so from year to year, until he reaches the age of seventy; the amount he would realize would exceed thirty thousand dollars. How many of our young men will try it?

HOW THE FRENCH FARMER IS FINANCED

Ample Provision For Rural Credits Make Efficient And Organized Co-operation Possible.

F. B. BOMBERGER,
Maryland Agricultural College.

In France there are two agricultural credit institutions: first, the Credit Foncier, or long-time land mortgage credit institution; second, the Credit Agricole, or short-time personal credit system. The Credit Foncier is a stock company, organized under the strictest government supervision, the Governor and two Vice-Governors being appointed by the President of the Republic. Its capital stock was originally $2,000,000, the state having granted it a subsidy of an equal amount; now, however, its capital stock is $45,000,000 and it is independent of government aid. It pays annual dividends of 6.4% and its stock in 1914 was worth about 180 in the open market.

The Credit Foncier makes loans on agricultural land and to municipalities. It operates on substantially the same basis as the German Landschaften, except that it is not co-operative. It makes short-time loans not to exceed nine years and not subject to payment by amoritzation; it makes also long time loans which run from ten to seventy years, repayable by amortization.

Strict Government Supervision.

The Credit Foncier issues bonds secured by mortgages held by it as is the case with the Landschaften. Although these bonds are not guaranteed by the French Government, so strict is its supervision, that there is practically no chance for loss. As a result, the bonds are deemed the safest kind of investment for trust funds, savings funds and even public funds. In 1913 the bonds sold in the open market as follows: 3½% bonds at 97.4; 3% bonds at 90.6.

The Credit Foncier is administered by a board of directors consisting of the Governor, the two Vice-Governors, three auditors and about twenty directors. This body is subject to the French Law and to the will of the general assembly of stockholders.

The operations of the Credit Foncier are carried on throughout the Republic by branches of the central institution. It will be observed that this great institution is organized from the top down in contrast with the German Landschaft System, in which the cenrtal control is created by a union of local units. It also does away with unlimited liability and is in the strictest sense a joint stock enterprise, operated in the interest of the stockholders.

Short Time Loans.

The Credit Agricole, the short-time personal-loan institution of France, is organized upon a plan from which our new Regional Bank system of Banks was probably derived. By laws of 1894 and 1899, the local agricultural banks of a certain area or district are grouped together under a regional bank. Through these regional banks the local banks do their business, and the French Government has placed at the disposal of the regional banks, in order that they may lend them to the local institutions, large sums of money, which the Bank of France is bound to lend them without interest. These funds are distributed among the regional banks by a special committee named by the minister of agriculture.

The local banks are composed in whole or in part of one or more agricultural syndicate or buying-and-selling societies. The local bank acts as the guarantor of the financial obligations of the individual farmers or groups of farmers, to the regional banks, which in turn do the real banking business, securing the money, etc. The most common method is for the regional bank to discount the bills of the local bank.

Low Interest Rate.

Capital of the local bank which is usually very small is invested in stock of the regional bank, and interest of 4% per annum is paid upon the same. The matter of receiving deposits is optional with the local banks, as is also the extent of liability of the individual members of the local banks, varying from liability merely for the capital stock to unlimited liability, as in the case of the Raiffeisen Banks. Only about one-fourth of the local banks in France have adopted the unlimited liability system.

Loans must be secured by collateral, or by a guarantor; and range from three months to one year. Rates of interest are very low, ranging from ½% to 1% above the amount paid by commercial or savings banks upon deposits. In 1906 the Credit Agricole was authorized to make loans secured by mortgage on land; but this branch of the business has not grown greatly as yet.

The Credit Agricole is of especial value to the French farmer in developing the co-operative projects for which France, as well as the other nations of Europe, are noted. Without these organizations for providing agricultural credit, efficient co-operation in rural life and industry would be, as it is in this country, practically impossible. A study of the Credit Foncier and the Credit Agricole indicates that it ought to be a comparatively easy matter to create some modification of the Landschaften and Raffeisen Credit institutions suitable to American conditions.

Stewart Fruit Company,

of Baltimore City, Md.,
Removed to 216-218 Light Street,
Office—226 Light Street, Second Floor.

COMMISSION FRUIT AND PRODUCE SHIPPERS AND JOBBERS.

Highest market prices. Returns same day.
Fruits, Berries, Melons, Vegetables, Poultry, Eggs, Live Stock, Furs, Hides, Country Produce, Oysters, Grain, Hay, Marsh Grass.
Shippers are invited to visit our new store.
Largest Fruit and Produce House in Baltimore.
Reference—National Bank of Commerce, Bradstreet or Dunn.

CONSIGNMENTS SOLICITED.

Children Cry for Fletcher's

CASTORIA

The Kind You Have Always Bought, and which has been in use for over 30 years, has borne the signature of Chas. H. Fletcher and has been made under his personal supervision since its infancy. Allow no one to deceive you in this. All Counterfeits, Imitations and "Just-as-good" are but Experiments that trifle with and endanger the health of Infants and Children—Experience against Experiment.

What is CASTORIA

Castoria is a harmless substitute for Castor Oil, Paregoric, Drops and Soothing Syrups. It is pleasant. It contains neither Opium, Morphine nor other Narcotic substance. Its age is its guarantee. It destroys Worms and allays Feverishness. For more than thirty years it has been in constant use for the relief of Constipation, Flatulency, Wind Colic, all Teething Troubles and Diarrhœa. It regulates the Stomach and Bowels, assimilates the Food, giving healthy and natural sleep. The Children's Panacea—The Mother's Friend.

GENUINE CASTORIA ALWAYS

Bears the Signature of

Chas. H. Fletcher.

In Use For Over 30 Years

The Kind You Have Always Bought

THE CENTAUR COMPANY, NEW YORK CITY.

THE WHITE COMPANY
EVERYTHING FOR YOUR OFFICE
NEW BANK BUILDING. SALISBURY, MD.

TYPEWRITER SALE

No. 4 Jewett	$12.50	No. 1 Royal	$22.50
No. 3 Emerson	15.00	No. 4 Underwood	25.00
No. 12 Hammond	17.50	No. 5 Royal	30.00
Wellington	20.00	No. 5 Underwood	35.00
		No. 5 Royal	40.00

All the above machines are sold under a one year guarantee, and will be sent you subject to examination.

THE STAM DRUG CO.

QUALITY

Between the two things in which we always endeavor to excel we announce an addition to our line of EVERYTHING BEST

Gardiner's Purity Ice Cream

THE VELVET KIND

dispensed at the Fountain in delicious Ice Cream Sodas, Cones and Sundaes, and sold by the quantity delivered to your home in boxes at whatever time you want it.

SERVICE

Stam's Drug Store,
Chestertown, Md.
PHONE YOUR ORDERS.

FROST BITES

WHITE FOOT OIL relieves the itching of Frost Bites, Eczema, Itching Piles, etc., and heals sores of all kinds on man or beast.

It is a wonderful remedy for SORE TEATS on Cows and SCRATCHES on Horses.

For sale everywhere—
Prices 25c, 50c & $1.50.

WHITE FOOT REMEDY CO.,
CENTREVILLE, MARYLAND.

LIGHTNING

DOESN'T WARN US OF ITS COMING
The damage in done before we realize it—Building struck and Live Stock killed.
And then who suffers loss?
Are you taking chances?
At the usual minimum rates we cover Live Stock against LIGHTNING *anywhere*.
Are you sure your policy reads that way?

JOS. N. WHEATLEY & CO.,
PHONE 29. CHESTERTOWN, MD

R. GROOME PARKS,
Attorney-at-Law,
Chestertown, Maryland.

Are you in "Kent County And Those Who Make It"?

Md., Del. & Va. Ry. Co.

CHESTER RIVER LINE.

SCHEDULE

In Effect Monday, January 3rd, 1916.

Steamer will leave Baltimore, Pier 9, Light St. Wharf, Tuesday, Thursday and Saturday, 11 A. M., weather and tide permitting, for the following points: Rock Hall, Queenstown, Bogles, Cliffs, *Ashland, Quaker Neck, Booker's, *Riverside, Rolph's, *Piney Grove, arrive Chestertown about 5.30 P. M.

*Stop on Signal.

Returning, steamer leaves Chestertown for Baltimore, Monday, Wednesday and Friday, 8.00 A. M., weather and tide permitting, stopping at the above landings, arriving in Baltimore about 2 P. M.

Steamer operating to Points above Chestertown, namely, Deep Landing and Crumpton, will be withdrawn on and after January 1st, 1916, last trip from Baltimore, December 29th, 1915, last trip to Baltimore, December 30th, 1915.

This time-table shows the times at which steamers may be expected to arrive at and depart from the several wharves, but their arrivals or departure at the times stated is not guaranteed, nor does the Company hold itself responsible for any delay or any consequences arising therefrom.

WILLARD THOMSON, General Manager.
T. MURDOCH, Gen. Pas. Agt.
W. H. BROWN, Agent, Baltimore.

TOLCHESTER COMPANY!

WINTER SCHEDULE
(Weather and Ice Permitting.)
In effect 12 o'clock noon, December 24th, 1915.

SASSAFRAS RIVER ROUTE

Steamer will leave Baltimore Thursdays at 7.00 A. M., for Betterton, Sassafras River Landing and Tolchester, returning same day.

Leave Fredericktown at 12.00 noon, Betterton 1.00 P. M., Worton Manor 1.45 P. M., Tolchester 3.00 P. M., arriving in Baltimore at 5.00 P. M.

TOLCHESTER ROUTE

Steamer will leave Baltimore Saturday, January 8th and 22nd, 1916; Saturday, February 5th and 19th, 1916; Saturday, March 4th, 1916, at 7.00 A. M., and 2.30 P. M.

Returning, Leave Tolchester same day at 9.00 A. M, and 4.30 P. M.

TOLCHESTER COMPANY,
Pier 16 Light St., Balto., Md.

STEVENS BROTHERS
GRAIN, FRUIT AND PRODUCE
COMMISSION MERCHANTS
226 S. Charles St., Cor. Camden St.,
Baltimore, Maryland.

Grain Salesmen—R. Nelson Stevens, J. W. E. Emory. Fruit and Produce Salesmen—A. B. Carey, John L. Corson, C. H. Norris, C. D. Biggs, Robert F. Smoot. All under the personal supervision of R. Nelson Stevens.

We have the best possible facilities for handling shipments of Grain, Fruit, Asparagus, Poultry and Produce of all kinds.

References:—Merchants'-Mechanics' National Bank of Baltimore and all Commercial Agencies.

S. SCOTT BECK,
ATTORNEY-AT-LAW,
CHESTERTOWN, MD.
Office—Kent News Building.
Special attetion given to all collections.

Dr. H. C. HUGHES, Dentist

Local anaesthetics used in extracting. Crown and Bridge Work. Special attention given to children's teeth.

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CHESTERTOWN, Maryland

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