THE CHESTERTOWN TRANSCRIPT

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FRIDAY, JULY 21st, 1944

INSURANCE RATES MAY SOON BE REDUCED 20%

Insurance Commissioner Lawrence E. Ensor, after conference with representatives of the Association of Fire Underwriters of Baltimore City, the Middle Department Rating Association, the Maryland Rating and Inspection Bureau and a number of representatives of Mutual Fire Insurance Companies, is very happy to announce that very favorable progress has been made in the study of rate reductions on residential property and contents for fire insurance risks located throughout the State of Maryland.

The studies above referred to have now progressed to a point where it may be confidently asserted that very substantial reductions in fire insurance rates on residential property and contents, other than farm properties, will within a reasonably short time be made effective. At the same time simplified and revised methods of rating will be adopted throughout the State and a reclassification of cities and towns based on public fire protection, public water supply and other pertinent factors, which should result in a reduction of the present number of territorial variations with in the State.

It is anticipated that the rates will be reduced on an average of approximately 20%. The actual saving to policyholders will result in an even larger percentage considering the new broadened and liberalized form of coverage.

Counter to the normal trend of prices for commodities and services, the cost of fire insurance has continued its uniform downward trend in spite of the normal increase in insurance companies' operating costs such as have been experienced in all lines of business.

The annual rate charged for fire insurance in the State of Maryland by the Stock Fire Insurance Companies in 1932 was 65.9c. Ten years later, by 1942 this average rate was down to 55c. The average rate for the United States as a whole in 1932 was 78c and in 1942, was 61c.

Approximately six months ago, the fire insurance companies announced a broadening of cover under Residence Contents Policies, allowing 10% of the amount (not exceeding $1,000 maximum under all policies on the same risk) to cover similar property owned by the assured or any member of his family while, temporarily removed to any other location anywhere in the United States, Canada or Newfoundland.

It is further announced the fire insurance companies have agreed with the Commissioner to make effective a further broadening of the coverage of insurance on dwellings and household furniture.

A new, more liberal standard form of fire insurance policy has also within recent months been put into effect in Maryland with the approval of Commissioner Ensor.

—V—

Sea Food Cocktails

Oysters or Clams on Half-shell—Serve chilled oysters or clams, freshly opened, on deep halves of shells. Arrange on deep plates of crushed ice, allowing 6 to a serving. Serve with a wedge of lemon and a small glass of cocktail sauce.

Oyster or Clam Cocktail—Allow 6 or 8 chilled small oysters or clams to a serving. Mix with cocktail sauce lemon juice, and salt to season. Arrange in cocktail glasses, place in cracked ice, and garnish with lemon or water cress.

Shrimp, Crab or Lobster Cocktail—Use freshly cooked or canned fish. Chill. Flake crab meat or lobster with fork. Cut out black vein through center back of shrimp. Serve on bit of lettuce or water cress in cocktail glasses, with cocktail sauce mixed with or poured over fish. Garnish with lemon.

COCKTAIL SAUCE

2 tablespoons prepared horseradish
¾ cup ketchup
2 tablespoons lemon juice
Dash of salt

Combine ingredients and blend. Chill thoroughly. Serve with oyster or clam cocktail, or with cooked fish. Makes 1 cup sauce.

MARYLAND'S FARM FRONT FOR THIS WEEK

Only nineteen types of farm machinery and equipment will be rationed during the twelve months beginning today, Joseph H. Blandford, chairman of the Maryland Agricultural Adjustment Agency announced today. During the preceding twelve months there were thirty-one rationed types.

Combines, corn binders, corn pickers, manure spreaders, mowers, side-delivery rakes, hay loaders, pick-up hay balers and tractors will be rationed under State and county quotas.

Grain drills, potato planters, potato diggers, silo fillers, irrigation pumps, power sprayers, garden tractors, deep—and shallow-well water systems, power pumps and farm milk coolers will be rationed under State quotas only.

Manufacturers will make area allocations of all power sprayers, garden tractors, water systems, power pumps and farm milk coolers and 80 percent of all other items. The War Food Administration will direct distribution of the other 20 percent where necessary.

Approved Warehouses

Seven Maryland warehouses have been approved by the Commodity Credit Corporation for the storage of wheat under government loans. The approved warehouses are: Canton Elevator No. 3, Locust Point, Covington and Norris Grain Company, Elevator No. 2, all of Baltimore: J. McKenny Willis and Son, Easton; Thomas Elevator, Gaithersburg, and W. D. Roe and Sons, Sudlersville.

AAA Dairy Payments

Administration costs of the government dairy production payments are only one-half of one percent of the amount disbursed, Leonard C. Burns, vice-chairman of the Maryland Agricultural Adjustment Agency, reported today. Nothing is deducted from the farmer's payment for administrative costs.

County AAA offices are now making payments to dairy farmers on their May and June milk and butterfat sales. The May through August rates were 45 cents per hundredweight for milk and six cents per pound for butterfat. The rates from September 1 to March 31, 1945, will be 70 cents and 10 cents respectively.

Farm Tractors

Thirty-five crawler type tractors have been allocated to Maryland for rationing to hilly farms with sandy of mucky soil. Thirty are of the small high type suitable for general farm work. Farmers should apply to county AAA offices for these machines.

Wheat Loans

Government wheat loans are now available to Maryland farmers on grain harvested this year and stored either in approved farm storage bins or in terminal warehouses.

The loan rate on farm stored No. 2 garlicky wheat ranges from $1.43 to $1.47 per bushel, depending on the county. The loan rate on wheat of the same grade stored at Baltimore, Norfolk or Philadelphia is $1.56 with the freight and handling charges paid by the farmer. The government will advance seven cents per bushel on farm stored wheat for storing grain under loan until April 30, 1945.

The farm ceiling price on 1944 wheat is $1.85 5-8 per bushel for No. 1 grade. Deductions for grade, garlic and smut are: No. 2, one cent; No. 3, two cents; No. 4, three cents; light garlicky, one cent; garlicky, three cents; light smutty, one cent; smutty, three cents.

Freight, handling charges, insurance, interest, brokage fees and storage charges account for differentials between ceiling prices and local market prices. These deductions will total approximately 20 cents on wheat stored over the winter.

Milkweeds may save the lives of farm boys who pulled this plant out of their fathers' corn fields a year or two ago. The fiber or floss in the milkweed seed pod, packed into life jackets and life belts, will keep a man afloat as well as kapok—the material formerly imported from Java for filling life jackets.

AROUND MASSEY

Mr. and Mrs. Frank Malsberger Daniels of New Jersey, are spending a ten day vacation with his grandmother, Mrs. A. H. Malsberger and having a fine time.

Miss Janet Fisher and Miss Marjorie Spann of Middletown, and Mrs. Albert Morris of Philadelphia have been recent guests at the home of Mr. and Mrs. John Redgrave.

We extend sympathy to Mr. William Stoops and family in the death of his father.

Miss Carolyn Lee Clark of Baltimore spent last week vacationing with her parents, Mr. and Mrs. Carroll Clark.

Mrs. Frank Roeder has taken rooms with Mrs. Starkey. We welcome her back with us.

Mr. Andrew LeSage of Still Pond is visiting his daughters, Mrs. Edward Freeman and Mrs. Thomas Edwards.

Miss Margaret Everett of Wilmington spent the weekend with her parents, Mr. and Mrs. Dudley Everett.

Mr. and Mrs. John Benson of Cecilton were Sunday guests of the latter's brother, Mr. and Mrs. A. W. Jones.

Miss Dorothy Blyman of Wilmington is a guest at the home of her grandparents, Mr. and Mrs. Harry Ransom.

Mr. George K. Harris of Wilmington, Mrs. Ivy Jewell and mother of Centreville, were callers at the home of Mr. and Mrs. Preston Harris, Saturday.

Mr. and Mrs. Linwood Burris entertained Sunday Mrs. John Whittington, Mrs. Ada McCulley and Mr. and Mrs. Irvin Johnson of Chester, Pa.

Mrs. Sara Dunn of Wilmington has been a recent guest of her daughter, Mrs. Landis Johnston and family, near town. Mrs. Dunn left the latter part of last week for a visit with her son-in-law and daughter, Mr. and Mrs. George Clegg at Patterson, N. Y. She was accompanied by her granddaughter, Miss Charlotte Ann Johnston.

A number of folks from here enjoyed Sunday at Riverview Beach.

Mrs. Dorothy Newnam Smith left last week for a visit with her husband's parents in New York.

Mrs. Thos. F. Newnam has as her guest through the weekend, her brother, Mr. and Mrs. John Bostwick and Wood of Nort East, Md., Mr. and Mrs. Melvin Sanner and Mrs. Lydia Luff of Wilmington.

Mrs. Maria Griffith of Sharon, Mass., is visiting friends, Mrs. William Passwater and family.

Mr. and Mrs. John Britcher and family of Baltimore were Sunday guests of Mr. and Mrs. Monroe Palmatory.

Mrs. Lee Freeman arrived here Tuesday from Florida where she has spent the past two months with her husband. Pvt. Freeman is being transferred to another Camp.

—V—

WRITE A SONG WIN GUNTHER BEER PRIZE

A chance for all song-writers, actual or would-be. . . that's what one of Maryland's leading breweries is offering to any and all persons who can write a poem!

The Gunter War Song Booklet, available at any Gunther dealer, or at the Gunther Brewing Company, Baltimore 24, Maryland, gives rules, hints on how to prepare entries, and a list of eight song titles which have been prepared for entrants. Entrants may write poems to any one of the eight titles, which are as follows:

"When You Come Home"
"You Left Me A Dream of Tomorrow"
"Please Don't Grow Wings On Your Heart"
"I'm Over Here—You're Over There"
"I'm Tired of Making Love on Paper."
"It will Be One World With You"
"I talked to a Star Tonight"

Lack of musical ability is no handicap in this unique contest, since the winning song will be set to music by a well-known professional song writer.

To the winner of the Gunther War Song Contest will get a $500 War Bond. **In addition, the winning song will be published, promoted and plugged just like any other song** published and the winner will share fully in royalties earned. Second prize winner will receive a $100 War Bond, and there's a third prize of a $25 War Bond.

As a special feature of the contest, the serviceman or woman to whom the winning song is dedicated will receive a $100 War Bond. Judges for this contest include well-known members of the amusement world: Sigmund Spaeth, the famous "Tune Detective"; Joe Laurie, Jr., star of the famous radio show, "Can You Top This"; Drake, Hoffman, Livingston, the writers of "Mairzy Doats"; and J. M. Koehler, associate editor of "Billboard" Magazine, are among those who will judge the entries.

The contest will close Midnight, July 31st. Winners will be announced very soon thereafter. Entries may be sent to War Song Editor, The Chestertown Transcript, or to the Gunther Brewing Company, Baltimore 24, Maryland.

IN AND AROUND ROCK HALL

Prof. Arlington Judefind formerly of Edesville, Kent Co., died at his home in Baltimore on Wednesday after a lingering illness. He leaves a widow and one son, also relatives and many friends from here. Mr. Evert Gale attended the funeral services which were held in Baltimore on Friday with interment there.

Mrs. Ernest Warren and daughter Mrs. Virginia Baker were recent visitors in Baltimore with the former's sister, Mrs. Mary Messick.

Mr. and Mrs. Leonard Stauffer are entertaining the former's mother, Mrs. Stauffer of Florida.

Cookman Jones, U. S. Army is home on a furlough with his family here.

Mr. and Mrs. Harry Beeckman and son of New Jersey are visitors here with the latter's parents, Mr. and Mrs. Joseph Hogan.

Robert Strong, U. S. Army and wife were week-end visitors with the latter's parents.

Wesley Chapel Sunday School as usual on Sunday. Song by the Primary Dept. Sermon by Rev. S. T. Hamblin.

Mrs. Lula O'Meara of Baltimore is a house guest of Mr. and Mrs. Edward Carroll and family.

Mr. and Mrs. Frank Cranor of Quaker Neck were over night guests recently of Mrs. Anna Jacquette and mother.

Miss Nina Ford and girl friend of Wilmington, Del., spent the week-end with her parents, Mr. and Mrs. Frank Ford.

Jack Ashley of Centreville is visiting his grandparents, Mr. and Mrs. George Ashley.

Mrs. Dolores Podgwiski (nee Gagalski) of Chesaco Park Baltimore but formerly from here, daughter of Mr. Joseph Gagalski died there on Monday morning early. She leaves a husband Michael Podgwiski and 2 small children. Funeral services were held in Baltimore on Friday at 8:15 A. M. Requiem High Mass at St. Paul's Church at 9 A. M., with Interment in Holy Redeemer Cemetery.

Mr. and Mrs. Max Alexander were over night visitors in Baltimore this week.

Miss Charlotte Reihl and daughter were visitors on Monday of Mrs. Benjiman Long.

Wesley Robinson spent the week-end here with his parents, Mr. and Mrs. Benjiman Robinson.

Mr. and Mrs. Thomas Hill entertained from Baltimore this week, Mrs. Edith Sunrnerland.

Mr. and Mrs. Charles Schaulk, of Baltimore, are visiting their niece Mrs. Gilbert Ashley in Piney Neck.

Nelson Culley, U. S. Navy, spent a few days this week with his parents.

Mr. and Mrs. Preston Shallcross and family were guests of relatives at Price, Queen Anne County on Sunday.

Mrs. Olive Downey had a 10-day vacation recently and spent it here with her parents and daughter.

Crumpton and Rock Hall played ball at Tolchester Sunday and the latter won.

Billy Bean spent the week-end from his employment in Baltimore with his parents here.

Mr. and Mrs. William Dickerson and family of Baltimore were visitors of Mr. and Mrs. William Newnam this week.

Miss Sylvia Coleman of Baltimore was a visitor here on Sunday of her mother and other family.

Capt. and Mrs. Frank Marriner entertained last week Mr. and Mrs. Charles Byback of Overlea, Baltimore.

Mr. and Mrs. Leroy Kelley of Baltimore were week-end visitors of Mr. and Mrs. Sterling Kelley and family.

Mr. and Mrs. William Watkins and children of Baltimore, spent the week-end with the latter's parents, Mr. and Mrs. Noble Blackiston and family.

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FARM SAFETY CONTEST OPEN TO 4-H MEMBERS

Members of 4-H boys' and girls' clubs in Maryland can earn awards for efforts in carrying out worthwhile farm safety projects, it is announced by Helen N. Schellinger of the University of Maryland Extension Service and Home Demonstration Agent for Kent County.

The President has proclaimed the week commencing July 23 as National Farm Safety Week, they point out, and urge the 4-H members to enter the contest being conducted by the Extension Service in cooperation with the National Committee on Boys' and Girls' Club work.

One of the principal requirements in this contest is to make an inventory of the home farm premises in which all hazards to safety are listed, together with the things they do to prevent them from causing accidents. Full information as to all the requirements for the contest can be obtained from the Extension Service. Awards are provided on a county, State and sectional, and national basis. For the state, four $25 War Bonds are offered to four representatives who qualify. The state winner in this contest in Maryland last year was Paul Harbaugh of Reisterstown.

In his proclamation, the President points out that "the loss of life and limb by accident among our farming population has already reached an appaling figure, and the risks have lately been increased by longer hours of work and consequent fatigue". He urges constant attention to the old and familiar precautions against hazards, and a realization of the responsibility for proper instruction in rules of safety of the many young and inexperienced persons now being employed on farms.

Every farm accident prevented means more food for freedom, says Secretary of Agriculture Claude R. Wickard. More food right now is all important, he adds, because food is playing a leading role in our struggle against the forces of oppression throughout the world.

—V—

Crawler Type Tractors

Farmers who have hilly, sandy or mucky soil on which wheel type tractors will not operate efficiently are eligible to purchase crawler type tractors providing their farm production would justify use of such machine. Maryland has received a quota of 35 crawler tractors for June, July and August. Thirty of these are the small high type usually considered a general farm tractor. Price compares favorably with wheel type tractors. Make application to the County AAA Committee.

DO YOU KNOW?

The following uniform signals are to be given by the driver of a vehicle changing his course or stopping and shall be given from the left side of the vehicle:—

1. LEFT TURN: Pull over to center. Point hand straight to left, hold hand still several seconds.

2. RIGHT TURN: Pull over to right. Signal the driver in back of you to "come on ahead," by waving hand in circle.

3. STOP OR SLOW: Drop hand toward ground, with palm to rear, hold hand still several seconds.

ADVERTISEMENT OF SALE

Pursuant to an order of the Orphan's Court for Kent County passed in the matter of the estate of Frances G. Wheatley, late of Kent County deceased, on the 5th day of July, 1944, and under and by virtue of the authority contained in the Last Will and Testament of the said Frances G. Wheatley, the undersigned Executor will offer for sale at public auction in front of the Court House Door in Chestertown, Kent County, Maryland, on

Tuesday, August 1, '44

between the hours of 11.00 and 11.30 A. M.

ALL that desirable lot and dwelling house and out-buildings, known as 204 North Front Street, in Chestertown, Maryland, lying on the Northwest side of said Front Street with a frontage on said street of 40 feet, more or less, and an even depth of 184 feet, more or less, with improvements consisting of a 2½ story dwelling having 8 rooms and bath, connected with town electric current, gas, water, and sewer connections. The following personalty goes with the dwelling: 2 Latrobe stoves, window blinds, and screens. Also 2 car garage in rear of lot and small outbuilding with right of way to Riverside Terrace. The Location is most desirable; the property facing Chester River on the opposite side of the street.

TERMS OF SALE: — One-third cash on day of sale or all cash, at the option of the purchaser, balance of purchase price to be paid upon final ratification of sale by the Orphan's Court for Kent County, Maryland. Deferred payments to draw interest from day of sale. Immediate possession can be given. Taxes to be adjusted as of day of sale and title papers and internal revenue stamps at the expense of the purchaser.

JOSEPH N. WHEATLEY,
Executor of the Estate of Frances G. Wheatley, deceased.
H. Stockton Startt, Auctioneer.
R. Hynson Rogers, Attorney.

Notice To Creditors—

NOTICE is hereby given that the undersigned has obtained from the Orphans' Court for Kent County letters Testamentary on the personal estate of

MARIE R. CAMP WILLSON

late of said county, deceased. All persons having claims against said deceased's estate are hereby warned to exhibit the same, with the proper vouchers thereof, to the undersigned on or before the 14th day of January, 1945, otherwise they may by law be excluded from all benefit of said deceased's personal estate.

All persons indebted to this estate must settle at once.

Given under my hand this 11th day of July, 1944.

RICHARD CARVELL,
Executor

W. Paul Joiner
Register of Wills

jy14

Executors Sale —OF— Personal Property

Pursuant to an order of the Orphan's Court of Kent County in the matter of the estate of Frances G. Wheatley, late of Kent County deceased, passed on the 5th day of July, 1944, and under the power and authority contained in the last Will and Testament of the said Frances G. Wheatley, the undersigned will offer at public sale on the premises Number 204 North Front Street, of Chestertown, Kent County, on

Saturday, July 22, 1944

beginning at 10 o'clock A. M. the following personal property:

Household and kitchen furniture, of every description, antique and modern, including bedroom suites, umbrella stand, stone jars, bookcase, hall rack, small stands, pictures and frames, floor coverings, 2 electric lamps, 3 antique mahogony chairs, antique mahogony table inlay border, 3 porch rockers, rocking chairs, many old items of glass—and chinaware, including antique Soup Tureen, Vases, 2 brass candlesticks, bed linens, spreads, blankets, table linens and covers, kitchen utensils of all kinds, a few garden tools, step ladder, 2 trunks, plated silverware, etc.

TERMS OF SALE:—CASH. Immediate removal required. Nothing to be removed until terms of sale are complied with.

JOSEPH N. WHEATLEY,
Executor of the Estate of Frances G. Wheatley, deceased.
H. Stockton Startt, Auctioneer.
R. Hynson Rogers, Attorney.
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