A FERTILIZER

experts in the Agricultural straw has no value as a e of the carbon in same, oducing farms of the West ave no market for the straw, he carbon in the ash thus obtained, lizer it produces.

rd straw, converted there into manure is ly as a conveyor of the fertilizing prop- e manure, (principally amonia) from the to the field. A small quantity only can be vantage by the farmer in this way. The Kent and Queen Anne's counties, Mary- exceptional market for their straw at vn, where the American Strawboard Com- er mill will pay a price equal to more than s value as a fertilizer.

e offering today four dollars a load in the he farm, and will send their teams to haul it, of it as it runs in the stack, or part if you

oney thus realized will pay for real fertil- nes more valuable than the fertilizing value bon in the straw.

not take advantage of this opportunity at get the advantage of this year's operations rm. Call upon or telephone the American oard Company, Chestertown, Md., and get iculars. 11-17-24-31

ASH RESERVE AND SAFETY

banking science the LEGAL RESERVE (actual nmediately available as required by law) is very ly considered the BULWARK OF SAFETY.

e of Chestertown's banks last week published a rative statement showing the LEGAL RESERVES ree of Chestertown's banks," as follows:

	Deposits.	15 Per Cent.	Reserve Held.	Per Ct.
ional.....	$668,397.18	$100,229.57	$124,079.44	over 18½
own Bank...	41,3947.13	62,092.10	38,868.74	9½
Bank.....	356,097 42	53,414.61	10,627.97	3

e figures above are accepted as published, while as er of fact we are unable to verify the reserve of st named bank from its sworn statement, there be- discrepancy which would indicate a percentage of 17 per cent. instead of 18½ per cent.

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

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 of all deposits *subject to check* shall be kept as LEGAL ERVE, The People's Bank statement shows:

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

RLY FOUR TIMES amount required by law.

er reading the above exhibit let depositors and tive depositors decide which is the SAFEST Bank. oples Bank "cannot make as much money for its olders by adopting the policy of keeping on hand rge RESERVE, but we KNOW it is better bank-

Respectfully,

E PEOPLES BANK

e Bank That Pays 4 Per Cent. on Time Deposits

LOCAL NOTES

There is said to be a newspaper office on the Peninsula which employs two boys who cannot read!

It is reported that the Chestertown Telephone Exchange girls were asked for connection with the Moon and they replied, *as usual*, "the line is busy." How's that, doctor?

The Pasteurization of milk by Mr Stinchecum has been discontinued. His route has been purchased by Mr. Robert H. Smith, who is serving his customers with wholesome milk from Mr. John N. Bennett's dairy. The Schauber Bros. also are conducting a milk route. Mr. Smith states that he may put in a pasteurization plant later, that is, if the people want it.

In another column the Strawboard Company are advertising for straw. The mill is now closed because of no straw. They offer $4 per load. In Illinois the price is $1 per load.

The poultry show in Baltimore was a great success. Messrs. Chas. Ivens, John Moffett and L. Harris Crewe, of Kent, had fine exhibits.

The earliest chicken raiser in Kent is Mr. Walter Wright, near town, who has a dozen Barred Plymouth Rock chicks hatched last week. Mr. Wright has several more hens that will hatch in a week or ten days. Mr. Wright makes a specialty of Barred Plymouth Rocks, which breed, he thinks, makes the best all-round chicken.

The Federal Government has offered the Maryland State authorities $10,000 to be used on roads traversed by rural route carriers, provided the State will add $20,000 to the fund. No decision has yet been reached concerning the proffered Federal aid.

Dr. Sharpe, formerly of St. Paul's, is now rector at Church Hill. He has lead a movement for opening a reading room there which is appreciated by the people. The Kent News is on file there.

The expiring series of the Kent Building and Loan Company paid to the shareholders $104.22. This is a fine showing and reflects credit upon the management. A new series is now being opened.

The artistic free-hand drawing of Mr. Carl N. Bordley is certainly high-class. His work is to be seen not only in his store but in the homes and other business places.

The power boat Lauretta Curran, Captain Gladding, that plies with freight between Baltimore and Centreville was blown ashore on Kent Island during Friday's storm and remains there awaiting assistance to be floated. Captain Gladding and his crew of three made themselves safe after being stranded, and now only await assistance to again take up the freight trip.

Mr. R. C. Harris, of Baltimore, who for the past year has been engaged in special work for The Chesapeake & Pot. Telephone Company, has been appointed local agent for the company at Chestertown, Md., succeeding Mr. C. H. Walker on Jan. 6th, 1913. Mr. Harris has been in the employ of the Telephone Company for several years and his varied experiences in telephone work in the Central and Western part of the territory eminently qualify him for his new position. It is hoped that the promised improvement will be seen pretty soon.

The "Embroidery Club" is a new social circle which meets weekly at the homes of their members in Chestertown.

The sale of horses and cattle in Galena Wednesday was largely attended and about a hundred head were sold. Horses sold from $2, a Cecil horse, to $175; mules $330 per pair; cows from $15 to $60.

It is reported that the old rates of the Modern Woodmen according to the Society's actuary, will be sufficient, with one assessment a month, to pay all death losses that will occur during the next seven years, or until 1920. By using all of the surplus now on hand, all losses can be paid for ten or twelve years by levying one assessment each month. After that date on old rates there will come double-headers, and a change in rates must then be made or the Society will have to levy so many double-headers that the young men will leave and the old men be left powerless.

A much talked-of wedding among the colored folks of Chestertown took place on Thursday afternoon at 5 o'clock when Annie Landing and Jas. Hynson were married. Annie has been a faithful employe in the home of Judge James A. Pearce and others.

The Chestertown Council Daughters of America will hold a Box Social in Fraternal Hall January 13, for the benefit of the Order. Come and help a good cause. Public invited. Begins 7.30 p. m.

At the annual meeting of the Bertie E Tull Freighting Company, held in Baltimore January 1st, it was decided to run the power boat Bertie E. Tull on regular schedule from Crumpton to Baltimore in the spring.

The company now has two boats, the Kent and the Bertie E. Tull. The Tull now plys in the Sassafras and the Kent runs a "tramp" route on the Chester.

The following officers were elected at the meeting: A. Parks Rasin, president; E. M. Sills, vice-president and treasurer; Capt. B. H. Cosden, manager.

Capt. Cosden has charge of the Tull while Capt. Nickerson is master of the Kent.

CHURCH NOTES.

Dr. W. R. Graham delivered a fine New Year sermon to a large congregation Sunday evening.

Mr. W. W. Hubbard addressed Christ M. P. Sunday School on "The Creation." Miss Elizabeth Reed, the attractive little daughter of Engineer Horace Reed and wife, presided at the piano in the absence of Miss Anna Smith.

Presbyterian services: Georgetown at 10.30, Kennedyville 2 45, Worton 7.30. The pastor and people of the above churches cordially invite all to their services, and especially those who have not identified themselves with any church. All such will find a hearty welcome. The pastor will endeavor to preach short, sharp, interesting and restful sermons, and will also strive to make the music attractive.

Services for the Kennedyville M. P. Church for next Sunday, the 12th inst., will be as follows: Sunday school at 9.30 a. m., with Supt. Medders presiding—topic, "Man, The Very Image of His Father, the Crown of Creation"; sermon at 10 30 by the pastor, subject, "The River That Makes Glad the City of God" Christian Endeavor service for the evening beginning at 7 o'clock, topic, "A Decision Meeting," will be led by Miss Emma Shafer, and an opportunity will be given persons to publicly decide for Christ and the Church. Very special attention this year shall be given to music for all the church services, and a full choir at all times is earnestly solicited. Everybody welcomed.

Piney Neck M. E. Church, 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: the second of a series of sermons on "Lord's Prayer.

Sunday was the regular monthly missionary day in the Chestertown M. E. Sabbath school. About $15 was contributed, the class of Mrs. John C. Davis contributed the highest and were awarded the banner by Mr. Lester Baldwin in a neat and appropriate address.

Chestertown M. E. Church, Rev. L.E. Barrett, D. D., pastor—Services next Sunday, January 12th, as follows: 10.30 a. m. preaching by the pastor, subject, "1913—What It Demands"; 2.15 p. m. Sabbath School and Pastor's Bible class; 7.00 p. m. Epworth League song service, followed by preaching by the pastor, subject, "Joseph In Political Affairs." All invited and made welcome.

Revival services will begin on Sunday in Christ Methodist Protestant Church, Rev. W. R. Graham, D. D., pastor. The meetings will continue during next week and the pastor will be assisted by Rev. Lewis Shelhorn, a noted evangelist of New Jersey. Services on Sunday at 10.30 a. m. and 7.30 p. m., Sabbath school 2.30 p. m. Missionary, Junior meeting 6 o'clock, Christian Endeavor service 6.45 p. m.

There will be services and sermon at St. Paul Church Sunday at 11 a. m. Rev. W. H. Heighman will conduct same. Sunday school at 10 a. m.

STILL POND ITEMS.

Miss Ritta Grey, of Brooklyn, spent the week with her aunt, Mrs. Charles Walter.

Mr. Chorles Hague has accepted a position in Philadelphia and left Tuesday morning.

Mrs. Sallie Norris is spending sometime with her daughter Miss Laura Norris, Baltimore.

The heavy wind storm of last Friday did considerable damage here. A large tree was blown over in Mr. Harry Jones yard, fodder shed on Howard Rasin's farm, and some apple trees uprooted on Mr. Billy Bowers' farm.

Mr. and Mrs. Wm. Bowers have moved in town and Mr. Greenwood from near Chestertown will take the farm.

Miss Hope Hackett is spending January and February with her sister, Mrs. Lester Coleman, Roland Park, Baltimore.

Mr. and Mrs. Wallace Ford were given a rousing serenade and also a "kitchen shower" Tuesday evening. A good crowd were present and the evening spent very pleasantly. The boys did some fine singing, accompanied by Mrs. Jack Schofield, guitar.

John M. Toulson of Broad Neck, died Thursday night, aged 86. Funeral Sunday 3 p. m.

HAND OF DEATH.

William Penn Norris.

William Penn Norris, 70 years old, a baker, died at his home, 1700 Harlem avenue, Baltimore at 3 o'clock after an illness of one day. Death was due to acute indigestion. Mr. Norris was born in Kent county and was the son of the late John Cowman and Mary Ann Norris. Twenty years ago, with his family he removed to the city. During his entire, life he was an ardent member of the Republican party and always boasted of the fact he cast his first vote for Abraham Lincoln. He was a member of the old Republican Guards Mr. Norris was also a life-time member of the Friends' Meeting-house, Park aveuue, and Laurens stre t. He is survived by his widow (Mrs. Annie M. Norris), by a son (John C. Norris) and by a daughter (Mrs. Aquilla J. Matthews). The funeral was held Thursday morning at 10 o'clock, the services conducted by the Friends. Burial in the Friends' Cemetery, on the Harford road.

The deceased was of a bright, happy disposition and made a host of friends. He left Kent about 19 years ago and since then has made a reputation for Maryland biscuits. He and his son, Joseph, are familiar and popular business men in Lexington Market. The funeral took place Thursday, the bearers being Howard Turner, Harry Cacy, C. P. and Joseph N. Norris, W. N. Janney, Elias Matthews.

Andrew J. Taylor

The sudden death of Andrew J. Taylor was mentioned in the News last week. He died at his home in Locust Grove on Thursday evening. He leaves a widow, who before marriage was a Miss Rutter; one son, Jesse L.; one daughter, Mrs. Norman Faulkner, of Baltimore, and a grandson, Normao. He also leaves four brothers, James, of Kennedyville; Charles and John, of Crumpton, and Aaron, of Worton. Three sisters, Mrs. Wm. Vansant, Chestertown; Mrs. Harry Joiner, Massey; Mrs. Barrett Smith, Chestertown. The funeral took place Saturday, Rev. Mr. Clews officiating; W. T. Hicks undertaker. The pall bearers were Harry and Neal Jarvis, R. R. Hill, Geo. C. Sutton, Raymond Bonwell and Thomas Vandyke; interment in Kennedyville cemetery.

Mrs. Mary C. Burris.

Mrs. Mary E. Burris, widow of the late John K. Burris, of Beverly, N. J., died at her home near Templeville Friday of last week about noon, aged 60 years. Mrs. Burris had only been sick about ten days with pneumonia. Her remains were taken Monday morning to Beverly, N. J., where they will be interred in the family burial lot. The deceased is survived by two sons—Mr. George H. Burris, of Camden, N. J, and Mr. Wm. W. Burris, of Beverly, N. J.; one daughter, Mrs. Walter Perkins, of Camden, N. J.; also three brothers, viz: Mr. George W. Warner, of Clayton, Del.; Mr. R. John Warner, of Sudlersville; Mr. Martin Warner, of Los Angeles, Cal., and two sisters, Mrs. James Malloy and Mrs. Thomas Lyons, of Philadelphia.

Hiram G. Cole.

Hiram G. Cole, for many years a miller, died at his home in Centreville Saturday afternoon, at 5 o'clock, of heart failure. He was 68 years old. Mr. Cole was a son of the late Mr. and Mrs. Wm. H. Cole. He was born in Kent county, but when a young man removed to Church Hill. Later he lived at Wye Mills, but for a number of years he has resided in Centreville. A little more than a year ago he suffered an attack of paralysis, but had partially recovered and had been apparently in fairly good health until Saturday, when death suddenly came. Besides his wife, who before her marriage was a Miss Russell, and two brothers, Napoleon and Edward Cole, of Church Hill, the deceased is survived by three daughters and two sons, viz: Mrs. Mary Everngam, Mrs. Nina Blackburn and Miss Florence Cole, of Centreville, and Messrs. John R. Cole and H. L. Cole, of Centreville.

Benjamin P. Dockerty.

Mr. Benjamin P. Dockerty, of 2844 Styles street, Philadelphia died Sunday evening of heart failure. The remains were interred in Church Hill cemetery. Mr. Dockerty leaves a widow, Mrs. Katie Dockerty, who is a daughter of the late J. A. Edsall, who resided many years ago at Price's Station. Her first husband was Mr. Samuel D. Shawn, who lived for some time at Chestertown. She has resided in Philadelphia for the last 13 years. The deceased had been in poor health for several months.

Mrs. Mary Catherine Riggin.

Mrs. Mary Catherine Riggin, widow of the late James Riggin, of Queen Anne's county, died at the residence of her daughter, Mrs. James L. Fowler, in Centreville, Wednesday afternoon about two o'clock, aged 76 years.

Mrs. Nannie Emory, widow of the late Steward Emory of this county, died in Philadelphia Friday, Dec. 27, 1912, at the home of her daughter-in-law, Mrs. Steward R. Emory, aged 80 years. Before marriage she was a Miss Comegys, daughter of the late John Comegys, and sister of the late Nathaniel Comegys, of the upper part of this county. The deceased is survived by one daughter, Miss Katie and two sons, Comegys Emory, of New York, and William Emory, of Philadelphia. Her remains were placed in a receiving vault in Laurel Hill cemetery, Philadelphia.

The following books have been added to the Chestertown Public Library:

Bost Little, by John K. Bangs.
The Joyous Adventures of A. Pujol, by W. J. Locke.
May Iverson Tackles Life, by Jordan Garver.
Rutledge Rides Alone, by Will Comfort.
Between Two Thieves, by Richard Dehan.
Daddy Long Legs, by Jean Webster.
Mary—Mary, by James Stephens.

Tumbledown Sale
AT
"THE PANTS KING'S"
All Winter Wearables must go, hence the price has been well shaved.
It is Your Opportunity.

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 get a dependable, desirable car, and "Detroiter" is just *that* car.

You get a qual- ity, style lities

H. F. Jefferson & Bro.
The Ladies' Store
Chestertown, - . . Maryland

To Our Patrons:

1912—1913

We are in the midst of the season when Good Cheer and best wishes are in order, and we grasp the opportunity to thank you heartily for the many courtesies and kind favors extended us during the year just closing. We assure you that your every demand made upon us has been greatly appreciated, and earnestly hope that we may continue to be favored with your valued patronage in the future as in the past.

Again we thank you and wish you unbounded prosperity and success in the New Year.

Yours very truly,
H. F. JEFFERSON & BRO.

GREAT REDUCTIONS are now being made in Ladies' Suits, Coats, Hats, &c.

In fact, strictly Winter Goods must go, although at a sacrifice. Come early while assortments and sizes are here. It will pay you.

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