

Sets Outdoors, on Top of the Ground

Back of the House—Behind the Barn or Shed—Out in the Pasture, or in a Fence Corner

Without attention it does the work itself. Automatically it supplies genuine Acetylene gas—to light your house and barns—and to cook your meals.

You simply fill it with the gas-producing stone, UNION CARBIDE and water—a few times a year.

Pilot-Outdoor Acetylene Generator

is different from all other types of country home lighting plants. Beyond question it makes Acetylene the cheapest, safest and most convenient light and cooking fuel now available for the country home.

Write for our illustrated catalogs and descriptive booklets giving all the facts. M-O

Oxweld Acetylene Co.

NEWARK, N. J. CHICAGO SAN FRANCISCO

G. E. WILLIAMS, Representative, - Voshell House

(Largest Makers of Country Home Light and Fuel Plants in the World)

These Are Bargain Days At Beneman's

Beneman's has always stood for bargains. You get a dollar's worth for every dollar spent. There are exclusive features at Beneman's. Features which make dealing here a profitable pleasure. They are—

Quality, Variety, Service And Low Prices

Features backed by years of reputation for genuine honest values at all times.

But Beneman is going to out-do himself.

For the next Thirty Days unprecendented bargains will prevail.

Spring goods are arriving—we need the room.

Winter stock must be sold at a great loss.

A reduction of from 25 to 30% has been made.

Here's an opportunity to save money.

Clothe the family and furnish the home at this sale.

Space doesn't permit us to tell you much about the bargains.

You must visit BENEMANS yourself.

You must visit Beneman's today before the best bargains are gone.

Always noted for bargains; now offering super bargains—was $1 value for $1—now $1 value less than $1.

It behooves you to investigate.

A Suit, Coat or Dress can be bought now at unprecedenied prices.

You'll be surprised how much a dollar will buy. Why not come today.

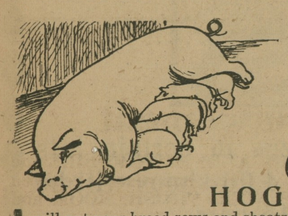
Everything for the home and family. Sale now on.

The old reliable—a store of honest values.

H. H. BENEMAN,

Millington, = = Maryland

Protect Your Sows and Shoats



So that the sows can better stand the strain, keep healthy and bear healthy, vigorious pigs, and the shoats will get strong and gain weight more quickly.

Cal-Sino

HOG RESTORATIVE

will put your brood sows and shoats in prime condition and keep them so. It will put flesh on your shoats quickly, and protect them from disease. It keeps up a cleansing and purifying action from the stomach **all** the way through the bowels, and helps digestion. It builds up the system and the reproductive organs, keeps swine healthy, prevents sickness, **disinfects the bowels, expels worms, and wards off CHOLERA.**

Give it to them when they get sick and it will cure them. It has saved thousands, and effected many remarkable cures.

It does not cost much, and what it does cost comes back to you many times over. You'll use it **always** if you just try it once. Ask your neighbors and the dealers.

FOR SALE BY

WALTER T. BRAMBLE	Chestertown
F. B. HARPER	Still Pond
J. W. IVENS	Worton
C. A. BRADLEY	Crumpton
A. F. HUEY	Massey
PAUL COMEGYS	Millington
TURNER & SON	Betterton
J. W. SENEY	Price's, Md
R. S. OREM	Millington R. F. D
DAVIS BROS.	Galena
W. REYBOLD WILSON	Rock Hall
SHAFER, REDMILE & CO.	Kennedyville
ABE COHEN	Sandy Bottom
BRAMBLE, KILBOURN & NOLAND	Fairlee

WEEK DAYS ONLY

Chestertown - Elkton Bus Line Inc.

CALDWELL & DAVIS BROS.

"THE HOME LINE"

A Maryland corporation, owned and operated exclusivel by local men.

Three Large Enclosed Busses operated by careful and skilled drivers running between Elkton and Chestertown. Passengers taken on at any point along the line.

S. G. CALDWELL, President. OLIN S. DAVIS, Vice-President.
JAMES D. DAVIS, JR., Secretary and Treasurer.
Offices—Galena, Md. All former schedules cancelled.

Spring and Summer Schedule Effective Apr. 1, 1916

GOING SOUTH

	A. M	A. M.	A. M.	A. M.	P. M.	P. M	P. M.	P. M.
Elkton			8 30	10 45	12.45	4 30	5 50	7 00
Chesapeake City			8 50	11 05	1 05	4 50	6 10	7.20
Cayots Corner			9 00	11.15	1 15	5 00	6.20	7 30
Bohemia			9 05	11 20	1.20	5 05	6 25	7 40
Cecilton			9 15	11 30	1 30	5 15	6 35	7.50
Fredericktown			9.25	11 40	1.40	5 25	6 45	8 02
Georgetown			9 28	11 43	1 43	5 28	6.48	8 05
Galena	6 45	8 00	9 33	11 48	1 48	5 33	*6 53	*8 10
Locust Grove	7 00	8 15	9 43	11.58	1 58	5 43	7.03	8 25
Kennedyville	7 10	8 25	9 53	12 08	2 08	5 53	7 13	8.35
Chestertown	7 35	8.50	10 13	12.33	2 33	6 13	7 38	9 00

GOING NORTH

	A. M.	A. M.	A. M.	P. M.	P. M.	P. M.	P. M.	P. M.
Chestertown		7.45	9 00	12 30	3 00	4.00	6.50	
Kennedyville		8.10	9.25	12.50	3 20	4 25	7.15	
Locust Grove		8 20	9 35	1 00	3 30	4 35	7 25	
Galena	6 45	8.30	9.45	1 15	3.45	4 50	*7 40	
Georgetown	6 50	8 35	9.50	1.20	3 50	4.55		
Fredericktown	6 53	8 38	9 53	1 23	3.53	4 58		
Cecilton	7 05	8 48	10.03	1 35	4 05	5 10		
Bohemia	7 15	8 58	10 13	1.45	4 15	5 2C		
Cayots Corner	7.20	9 03	10 18	1.55	4 25	5 30		
Chesapeake City	7.30	9 15	10.30	2 05	4 35	5 40		
Elkton	7.50	9 35	10 50	2 25	4 55	6.00		

*Discontinued at Galena unless having passengers for points beyond,

NOTICE

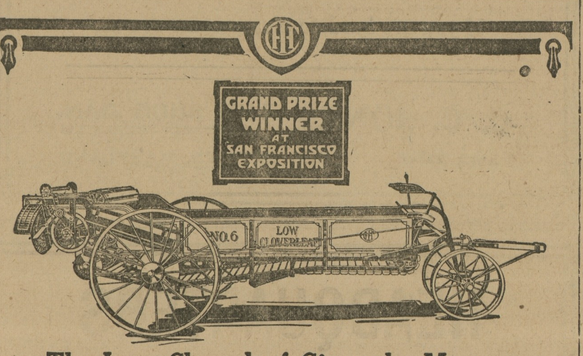
Our schedule is made to connect with the best trains both North and South bound at Elkton, and every effort will be made to have our cars travel on schedule time, but cannot guarantee train connections.

HEADQUARTERS

Chestertown—Voshell House and Pippin's Hotel.
Kennedyville—Dempsey's Store, Clendaniel's Garage, Miss Vandyke's Boarding House.
Locust Grove—Chrisfield's Store and Kelley's Store.
Galena—Davis & Bros. Store, Dempsey's Store, McCauley's Restaurant
Georgetown—Woodall's Store Building.
Fredericktown—End of bridge and top of hill.
Cecilton—O. W. Davis Store and Alderson's Store.
Bohemia—End of Bridge.
Cayots Corner—Pyle's Store and Warner's Store.
Chesapeake City—Bouchelle's Store, Ralph Reese Store, Park Hotel.
Elkton—Railroad Station, Fulton House, McKenney's Garage, Edward Taylors Office, Howard House.

Finding the traffic heavier than we anticipated, we are making the following rates:

Chestertown	.00	Elkton	.00
Kennedyville	.20	Chesapenke City	.20
Locust Grove	.30	Cayots Corner	.30
Galena	.40	Bohemia	.35
Georgetown	.45	Cecilton	.40
Fredericktown	.50	Fredericktown	.50
Cecilton	.60	Georgetown	.55
Bohemia	.65	Galena	.60
Cayots Corner	.70	Locust Grove	.70
Chesapeake City	.80	Kennedyville	.80
Elkton	$1.00	Chestertown	$1.00



The Low Cloverleaf Gives the Manure Two Healthy Beatings

WE used to think that if we threw manure onto the ground any old way and plowed it under, we were doing a good job. But now we know that won't do. To do any real good, the manure must be broken up into small pieces and spread evenly.

The **Low Cloverleaf** spreader is the one that does this work best. **It gives the manure two healthy beatings,** one with the regular beater, the other with the wide spread disks. When the manure reaches the ground in that condition your soil gets all the good there is in it, and gets it quickly. The **Low Cloverleaf** is one spreader it will pay you to see before you buy. See the local dealer who has one set up for you to look at.

International Harvester Company of America
(incorporated)

Low Cloverleaf spreaders are sold by

Davis & Satterfield, Chestertown, Md.
C. H. Jefferson, Chestertown, Md.

Shafer & Redmile

Fire Insurance Agents

Kennedyville, Md.

SUCCESSORS TO T. SHAFER
jan29 3m

Coal, Wood

LIME, CEMENT, BALED HAY

T. D. FRANCE & CO.
CHESTERTOWN, MD.

Stevens Bros.

Grain, Fruit and Produce Commission Merchants

226 S. Charles St., Cor. Camden St.

BALTIMORE, MD.

Grain Salesmen; R. Nelson Stevens, J. W. 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 Baltimore Commercial Agencies.



The Quick Road to Poultry Profits

From baby chicks to laying hens, or cockerels ready for pen or market—the road is short if you feed

KEYSTONE POULTRY FOODS

"Baby Chick," "Chick," "Developing," "Scratching," "Laying" and "Forcing."

The proper balanced ration for every age. Compounded by experts from pure, wholesome ingredients, in right proportions. No guesswork.

BOOK FREE—everything for poultry, pigeons, farm or garden.

At your dealers, or TAYLOR BROS. 50 Market St. Camden, N. J.

Seeds Supplies Poultry and Pigeon Foods

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 Raiffeisen Credit institutions suitable to American conditions.

CASTORIA

For Infants and Children
In Use For Over 30 Years
Always bears the Signature of Chas. H. Fletcher

Dr. Bull's Cough Syrup is reliable Why try an unknown medicine when this knownremedy gives good results..

1916 1916

R. F. Parks & Son

CHESTERTOWN, MARYLAND

SPRING TIME IS HERE!

The Season Is Coming

We have prepared in advance for our business wants with new goods at old prices. New Wash Goods with German Dyes, and new goods with fast standard colors, operating on a profit-sharing basis.

Commence with Percales, Ginghams, Kindergarten Cloths and other wash fabrics; Bates and Toil de Noide Ginghams, the cream of patterns from the manufacturers; same old dyes, every yard fast colors, and same old price, 12½c.

Remnants of the above go at 10c per yard.

Muslins at less than market price, too, next week.

We have 4 4 Muslins, good value, 8c.

We have 4 4 Muslin, extra value, 9c.

We have 6-4, 7-4, 8 4, 9 4, 10-4; start 10-4 Sheeting at 23½c.

We have Pillow Cases, Bolster Cases, Sheets; Pillow Cases, 12½c each; Bolster Cases, 25c, 35c, 40c; Sheets, 80x90, at 65c, 75c, 98c, old prices.

We have a nice line Curtain Scrim at old prices, from 10c up to 35c yard.

Lace Curtains, Portieres and Lounge Covers for the summer.

To Arrive

Dress Goods, in Worsteds
Dress Goods, in Silk Taffetas
Dress Goods, Silk Poplins
Dress Goods, Silk Messalines
Dress Goods, Wool Serges
Blacks, Blues, Greens, Browns

We can and will offer at a saving of 25 and 30 per cent. less than market price to day.

We have a pretty line of Table Linens, ranging in price from 75c to $1 25 per yard.

Also Table Napkins, from 75c to $5.00 dozen.

A pretty line of Towels in Linen, Striped Turkish and Huck, ranging in price from 25c to $1.50 pair.

See our line of Fancy Shirtwaists and Muslin Underskirts, Night Wrappers and Corset Covers, at a very low price.

We have beautiful Waisting Materials in White Voiles, plain and figured; also have Colored Voiles, in Pink, Blue, Green, Lavender and Tan, 40 inch. wide; price 25c per yard.

A new line of SHOES just arrived. Dress and Work Shoes for Men, Women and Children, at a reasonable price.

Trunks, Suit Cases, Hand Satchels and Pocketbooks to suit everyone's purse.

Mattings, Rugs, Etc

CHINA, JAP, CREX

10,000 Yards Matting at old prices, from 12½c to 40c yard. (Have an offer for every roll we have from an importer at an advance, yet we have saved them for our patrons.

LINOLEUMS, American and English, from 50c to 65c square yard.

China, Glassware and Queensware

Special Bargain in 100-piece Dinner and Tea Sets. Prices $10.50, $11.00, $12.50, up to $25.00.

Chamber Sets, from $3.00 to $10.00, in pretty new designs, in 9, 10 and 12 piece sets.

R. F. PARKS & SON

Leader in General Merchandise, Fertilizers, Grass Seed, Etc.

Chestertown, - - - Maryland

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