

SERVICE

QUANTITY QUALITY

— IT'S GILL BROS. —

* OUR FLAVORS *

STRAWBERRY	FROZEN CUSTARD
CHOCOLATE	NUT CARAMEL
PINEAPPLE	ORANGE ICE
VANILLA	BANANA
PEACH	CHERRY

Yours for service

GILL BROTHERS

Phone 290 CHESTERTOWN, MD.

A. L. SPARKS

We are now in our New Building, next door to W. M. Culp and A. L. Sterling, and ready to serve you

The House of Quality and Service

New Dress Goods in all the Newest and Most Popular Shades. Fine Assortment LADIES' WAISTS Everything for the LADIES, GIRLS and CHILDREN

A. L. SPARKS

Great Reductions on all Our SUMMER GOODS

Clothing for all the latest styles and patterns, Ladies' Misses' and Children's Wearing Apparel, Dresses, Skirt, and Shirt Waists, White Blouses and Underwear, Corsets' Hosiery and Gloves.

Shoes and Low Cuts—A very large line for the entire family and for all occasions.

Dress Goods, a full line Hats, Caps, the latest, Top Shirts, Neckwear, Underwear, Hosiery, Matting and Rugs. Your inspection is cordially invited. Yours for fair dealings and always right prices.

H. H. BENEMAN
MILLINGTON, MARYLAND.

T. H. M. BRAMBLE
General Merchandise Fairlee, Md

SPECIALS FOR THIS WEEK DRY GOODS

- Hill Muslin, yd.....16c
- Lonsdale Cambrics, yd.....20c
- Apron Gingham, yd.....14c
- Heavy Unbleached Muslin, yd.....9c
- Men's B. V. D. Underwear, each.....50c
- Men's Hose, pair.....10c
- Ladies' Hose, pair.....10c
- Men's Unionalls, suit.....\$1.75
- Men's Heavy Overalls.....1.00
- Men's Heavy Jumpers.....1.25
- Sweet-Orr Khaki Pants, pair.....2.00
- 9x12 Deltex Rugs, each.....\$12.50
- 9x12 Congolem Rugs, each.....12.00
- 9x12 Matting Rugs, each.....3.75
- Matting, yd.....25c
- 3-Burner New Taylor Oil Stoves.....\$18.00
- 30x3 Tires, guaranteed 6,000 miles.....10.50
- 30x3 1/2 Tires, guaranteed 6,000 miles.....12.50

Will take eggs and chickens at market price in trade.

T. H. M. BRAMBLE
General Merchandise FAIRLEE MD

STANDARD WELDING CO.
906 908 Greenmount Ave
WE WELD BALTIMORE
CYLINDERS MD.
CRANK CASES
AND ALL
BROKEN MACHINE PARTS

DR. J. EARLE GIFFILLAN
Veterinary Physician and Surgeon
Gales, Md.
KENT NEWS \$1.50 PER YEAR.

Wm. C. Sutton
CHESTERTOWN, MD.
Phone 237-30

Sanitary Plumbing
Steam and Hot Water Heating, Pipe and Fittings of all kinds. Stock of Terra Cotta Pipe and Fittings.

ROBERT C. YOUNG
NOTARY PUBLIC
KENNEDYVILLE, MD.

Bank Statements Explained.

On another page of The News this week will be found a number of statements as to the condition of the various county banks as of Sept. 6, 1921. It is a peculiarity of the banking business that it may have a complete report of its condition at the end of each day. A bank statement is made for the purpose of showing the condition of the bank at a given time. National banks are required by law to report to the Comptroller of the Currency at least five times a year, not at any fixed time, but at the pleasure of the Comptroller and State banks are also required to do same.

To the layman the bank statement means nothing but a compilation of figures in which the resources equal the liabilities. A man once became afraid of the safety of his bank because the resources equaled the liabilities. He reasoned that the bank owed everything and had nothing over its debts.

Let us consider the resources in the present statements: Loans and discounts consist of promissory notes, and bills of exchange against which the banks have made advance payments and include time and demand loans secured by collateral and indorsement.

Overdrafts: These appear in nearly all bank statements and until made good is an unpaid debt among the bank's resources.

U. S. Bonds to secure circulation: This item represents bonds owned by the bank but deposited at Washington as security for circulating notes.

Bonds, Securities: These represent investments made by the bank in gilt edge stocks and bonds.

Banking house furniture and fixtures: These show the book value of the bank's home and furniture.

Lawful reserve with Federal Reserve Bank: Members of the Federal Reserve System are required to keep 7 per cent. of their demand deposits and 3 per cent. of their time deposits on deposit with the Federal Reserve Bank in their district.

Cash in vault and due from National Banks represent currency and coin and money due from National Banks where a reserve is maintained.

The same is true of the item "due from state banks, bankers and trust companies."

Exchanges for clearing house: These represent checks of other banks which are presented each day for settlement. In Chestertown these items are "cleared" at 11 a. m.

Under the liabilities we have two kinds: To creditors and to stockholders. Capital stock, surplus, undivided profits and dividends unpaid, represent the bank's liabilities to stockholders. The item "surplus fund" is created either by cash paid in at the organization of the bank in addition to the capital paid, for which no stock is issued, or it represents profits which have accumulated and which have not been paid out in dividends. A liberal surplus enhances the credit of the bank.

Certificates of deposit are a specialized form of deposit not subject to check and usually bear interest if left undisturbed for a certain length of time.

Certified checks: When a bank certifies a check the amount is taken from the depositor's account and placed in the certified check account and become a direct obligation of the bank.

"Cashier's checks" are checks drawn by the cashier upon his own bank in payment of expenses or other matters.

Under deposits we have two kinds—demand and time. These accounts are the bank's barometer.

Due to national and state banks" represent money owed on account of collections against the bank.

Banks, like individuals, borrow money in periods of stringency. Money borrowed secured by note is found in bills payable. A bank also borrows money by rediscounting notes held by it; i. e., it sells its paper to another bank. These are found under rediscounts.

In addition to the part of the statement which the public sees is another part which goes into more detail. A combined statement of all the statements of the banks in the country is compiled by the Comptroller to show the condition of the banking system of the country.

The same applies to State banks.

IN MEMORIAM

In loving remembrance of my dear husband, Joseph Williams, who departed this life July 31, 1921. Gone from earth, yes, gone forever, Tear-dimmed eyes shall gaze in vain, We shall hear his voice never, Never more on earth again. Home is sad, Oh God, how dreary, Weary, lone, every spot, Listening for his voice till weary, Call him for we hear it not. Each hour has come to me anew, With bitter sense of loss, O God, in mercy pity me, And help me bear my cross. By his wife.

Children Cry FOR FLETCHER'S CASTORIA



In office at CHESTERTOWN every MONDAY, WEDNESDAY and SATURDAY. Other days by appointment.
JULIAN T. POWER, Optometrist, Chestertown, Md
Phone 166R.

WOOD FOR SALE.

I am prepared to furnish wood in different lengths at reasonable prices.
HARRY CLARK, Worton, R. D.
sep10-3t.

AGENTS & SALESMEN WANTED

Does \$100 to \$500 a month interest you? You can sell this selling, established line of paints and asbestos roof cements to consumers and dealers from Baltimore factory. Strict commission basis. In one letter state qualifications, references.
Box X, Kent News

Automobile Storage

Rock Hall Terminal
Baltimore-Eastern Shore Ferry Co.
Rates 25c per day; 50 per night.
WM. SCONE

\$10,000 Stock \$10,000 Stock

Special Sale

OF NEW AND RECLAIMED

ARMY AND NAVY STOCK

Stock consists of Shoes, Boots, Leggings Coats, Blankets, Trousers, Raincoats, Overcoats, Shirts and Artics.

This Stock to be sold at 20 CENTS ON THE DOLLAR. If you want to save money, come to this sale.

SALE STARTS FRIDAY, SEPT. 2

L. SKLUT & SON,

Ground Floor of Voshell House.
Chestertown, Md.

Metal Art Shop

120 Cross Street, Chestertown, Md

Auto Radiators, Fenders Mufflers, Gas Tanks, Hoods, Bodies, made, repaired and straightened equal to new.

We do Sheet Metal Work and Soldering of every description.

J. A. BISHOP,
M. A. GREENBURG,
Proprietors

Je25-1yr

J. G. METCALFE J. B. METCALFE, Jr

We Are Buying Wheat

You Will Find Our Prices SATISFACTORY and our SERVICES always PROMPT and EFFICIENT

Metcalf Bros.

DEALERS IN

GRAIN, FEEDS and FLOUR

PHONES: { Chestertown 209
Still Pond 65-14

WALL PAPER and PAINTS

Big reduction on our entire line, 30 to 50 per cent.

The Customer

Such success as this business enjoys springs from the customer.

Such growth as will come to it will have the same source.

Nothing is quite so vital here as the customer's interests, and we are useful only as we guard and serve those interests.

We regard sound quality and fair price as the customer's primary right.

JOHN BARTLEY

"The Furniture Dealer"

CHESTERTOWN MARYLAND

Going-Away Sale!

This store being closed Oct. 3rd on account of going to Balto. for the Jewish holidays we have decided to make a clean sweep of all merchandise to make room for the vast amount of fall goods that is daily arriving. People come from far and near to get in on the wonderful bargains that we offer before going away.

Come at once or you will wish you had.

Exceptional Savings in This Going Away Sale.

- | | | |
|--|---|--|
| 20c Hill Muslin.....14 1-2c | 15c Heavy Outings.....9c | \$1.50 72-in. best Tablecloth.....69c |
| 15c yd. wide Unbleached Muslin.....9c | \$4.00 Knitting Wool, all colors.....\$3.25 | \$1.50 Silk Pongee, all colors.....55c |
| 10c good grade Unbleached Muslin 5-1-2 | 20c best color Dress Gingham 12-1-2 | 50c Summer Silks.....25c |
| 75c 9-4 Sheeting.....45c | 50c Linen for Dresses, all colors.....20c | 75c Voiles.....25c |
| \$2.00 72x90 Utica Sheets.....\$1.25 | \$2.50 52-in. French Serge.....\$1.15 | \$7.00 Ladies' French Serge Dresses.....\$3.25 |
| 25c Longcloth.....14c | \$2.00 House Dresses.....75c | \$2.00 Children's School Dresses.....\$1.25 |
| O. N. T. Spool Cotton.....5c | O. N. T. Crochet Cotton.....9c | \$1.50 Children's School Dresses.....45c |
| 10c Tea Toweling.....7 1-2c | 35c 32-in. Dress Gingham.....22c | \$1.00 Middy Blouses.....45c |

FREE Be sure to ask for coupons that entitles you to all kinds of Rogers Silverware

- | | | |
|---|--|--|
| \$2.50 Men's Khaki Pants.....\$1.45 | Mens U. S. Boots.....\$2.00 | 50c Matting, by roll.....25c |
| \$7.00 Men's All-Wool Pants.....\$4.00 | Mens U. S. Storm King Boots.....\$3.00 | 75c Congolem, sq. yd.....40c |
| \$5.00 Men's Kersey Pants.....\$2.75 | \$5 Best Guaranteed Short Boots | \$1.00 Linoleum, sq. yd.....69c |
| \$12 Boy's All-Wool Serge Suits.....\$6.25 | Lot of \$4 and \$5 Boots.....\$1.75 | No. 128 Excelsior Cook Stove.....\$25.00 |
| Men's Good Work Shirts.....45c | Oil Skin Coat or Pants.....\$1.45 | \$10 Cotton Mattress.....\$4.95 |
| Men's Heavy Fleece Shirt or Drawers.....45c | \$10 Men's Guaranteed Raincoats.....\$5.00 | \$40 Simmons Double Bronze Bed Mattress and Springs complete.....\$25.00 |
| Men's Heavy Fleece Union Suits.....85c | | |

Mason's Quart Jars.....75c | 10-qt. Galvanized Buckets.....19c | Quart Tin Tomato Cans.....40c

Bargain counter and bargain racks are filled with bargains galore. Be sure to examine same.

ABE COHEN

SANDY BOTTOM DEPARTMENT STORE