F. G. USILTON W. B. USILTON

Kent News.

SATURDAY, JANUARY 28, 1922.

TERMS—$1.50 per year; 75 cents for six months; 50 cents for three months, in advance. Single copies 3 cents.

Hon. William Jennings Bryan, three times the Democratic candidate for the Presidency, and Secretary of State during the first Wilson administration will be a candidate for the United States Senate from Florida. Information to this effect has just been received in Washington from those personal and political friends in the State of Mr. Bryan's adoption to whom he has confided his purposes and his political ambitions. He has our best wishes for success. He is one of America's greatest men.

GRAVEL ROADS COMMITTEE MAP OUT PROGRAM

A meeting of the Executive Committee of the Gravel Road program was held in the Court House, Chestertown, Saturday. Those present were E. Thomas Massey, First district; John H. Clendaniel, Second district; B. F. Rash, Third district; Wm. S. Collins, Fourth district; James Stevens, Fifth district; J. Page Gale, Sixth district; W. T. Brown, Seventh district; Charles L. Dodd, secretary; Gault Applegarth, Engineer. After a thorough discussion of the subject it was decided to prepare petitions to be signed by tax-payers asking for a bond issue of $20,000 for each of four years and that a law be passed requiring $15,000 of the regular road levy to be spent on permanent gravel road. By this plan it is estimated that there will not be a section from East Neck Island to Sassafras which will not be joined with the State road system by a good gravel road, passable all the year round. Within the first year such a program would connect with the State roads such communities as Golts, Chesterville and Sassafras in the First district; Blacks, Turner's Creek, Morgnec and Lynch in the Second district; Worton, Melitota and Newtown in the Third; East Neck Island, Crosby and the Skinner's Neck section in the Fifth district; Langford in the Sixth district, and Pomona in the Seventh district. In the Fourth it would connect nearly all the communities.

In addressing the Y. M. C. A. in Baltimore Sunday, Roger Babson, the well-known statistician, remarked that the causes of business depression are not industrial but spiritual. He felt that the future of the country is not determined by politicians or laws, but by organizations that are working for moral and religious progress. Good laws and wise administration can do a great deal to remove business troubles yet the underlying cause of commercial difficulties lies deeper. As long as people are dishonest and unfair, trying to get the better of each other, there is bound to be dissention and industrial stoppage. If the whole world had been fair and honest, the great war would never have come. If all employers sought earnestly the welfare of their help, and all employes were willing to do a faithful day's work for fair pay, there would be no strikes and smooth prosperity would follow. Human selfishness is very deep-rooted. But you can persuade people that it pays to be square. When business men or workers try to put over anything that is not equitable, when they try in vain contentions by force and not by merit and reason, they should reflect that the people who try to squeeze and crowd are soon marked out for hogs. They get public disapproval, and encounter the fate that hogs usually get.

EVASION OF DRY LAW MENACE TO STATE

Ohio Senator Sees Dawn Of Anarchy In Tolerance Of Liquor Traffic—Harding's Successor In Senate Assails Respected Citizens Who "Flout Constitution."

Placed in jeopardy by "rum runners" and "those equally guilty who buy from bootleggers," the whole fabric of law enforcement in the United States is hanging upon the willingness of American citizen to obey the Eighteenth Amendment to the Constitution, Senator Frank B. Willis, of Ohio, declared Sunday at the annual rally of the Anti-saloon League at the Lyric.

"If, because you want a drink of whiskey, you trample the Constitution under foot, there will come a red dawn when you will be fighting in the streets with clubs for the sacred right of security of property and the honor of your wife and children," the Ohio Senator declared.

Addressing a throng which nearly filled the theatre, Senator Willis, former Governor of Ohio and the man who succeeded President Harding in the Senate, excoriated bootleggers and their kind. He declared, moreover, that the citizen, who buys from them is as blameworthy and as much of an instrument in flouting the Constitution and breaking down respect for all laws.

FOURTEENTH ANNUAL STATEMENT

CONTINENTAL LIFE INSURANCE CO.

WILMINGTON, DELAWARE

DECEMBER, 31, 1921

INCOME

Renewal Premiums	$904,296.16
First Year Premiums	209,908.32
Interest and Other Income	201,825.09
Total	$1,316,029.57

DISBURSEMENTS

Death Losses	$125,724.00
Paid to Living Policyholders	168,879.66
Taxes	33,824.90
Home Office Salaries and Expenses	104,613.01
Agency Commissions and Expenses	175,134.93
Medical Fees and Inspections	16,607.00
Dividends to Stockholders	78,512.10
All Other Disbursements	262.50
TOTAL DISBURSEMENTS	$703,558.10
INCOME SAVED	612,471.47
Total	$1,316,029.57

ASSETS

U. S. Government Bonds	$2,456,655.42
First Mortgages on Real Estate	1,024,680.21
Policy Liens Within the Reserve	675,732.09
County, Municipal and Railway Bonds	317,026.07
Cash	86,118.62
Total	$4,560,212.41

LIABILITIES

Legal Reserve		$3,075,994.00
Reserved for Taxes, etc.		120,126.35
TOTAL LIABILITIES		$3,196,120.35
Capital	$651,010.00	
Surplus	713,082.06	
ASSETS IN EXCESS OF LIABILITIES		$1,364,092.06
Total		$4,560,212.41

Insurance in Force $35,377,735

PRESIDENT'S REPORT

TO THE

POLICYHOLDERS

CONTINENTAL'S STRONG POSITION

THE above statement shows that the Continental is in splendid financial condition. Assets are equal to more than 142 per cent of liabilities. For every $100 of liability, the company not only has $100 of sound assets with which to meet it, but it also has another $42 on top of it, as compared with a margin of only about a tenth as much in the average company.

Not only is the Continental's margin of assets in excess of liabilities nearly ten times as great as the average, but the quality of those assets is unusually high.

About 54 per cent of the assets is in United States Government Bonds.

About 22 per cent of the assets is in first mortgages on improved real estate worth at least twice the loan in every case; and the valuations of the properties were based, not on the present real estate values, but on the lower prewar values.

About 15 per cent of the assets is in liens secured by the company's own policies; these are limited to the reserve value of each policy, and if not paid in cash will be liquidated by the reserve on deposit with the State.

About 7 per cent of the assets is in county, municipal and railway bonds.

The remainder of the assets, less than 2 per cent, is in cash.

The high quality of the assets, plus the fact that the margin of assets in excess of liabilities is nearly ten times as great as the average, furnishes a degree of security difficult to duplicate.

But assurance is then made doubly sure by the Delaware law which requires the company actually to deposit with the State itself, in securities which must be approved by the Insurance Commissioner a reserve fund sufficient to secure the payment of every obligation. As an evidence of this, every Continental policy bears this official certificate.

STATE OF DELAWARE

INSURANCE DEPARTMENT

This Policy is registered and secured by a deposit of approved securities with this department as provided by law.

(Seal)

Insurance Commissioner.

A GREAT WORK

IN spite of almost insuperable obstacles arising from the great depression in industry, the splendid efforts of the superb field force of the Continental enabled the company to issue a larger amount of new insurance in 1921 than in any previous year of its entire history.

At a time of all times when the family is most in need of the protection that life insurance alone affords, the Continental is writing more insurance than ever before.

This means that the men, women and children of the various communities in which the Continental operates are going to be millions of dollars better off than they would have been without the quietly persistent efforts of the representatives of the Continental; for the experience of every life insurance company shows when it comes to the payment of claims, that most of the people who carry insurance save very little money in any other way, while it is a well-known fact that few insure until solicited to do so.

In view of this, it is apparent that the active, aggressive, successful representative of the Continental is probably doing more for the happiness and well-being of the people of his community, than is being done or can possibly be done by almost any one else in any other way. Measure the value of his efforts by the amount of insurance he writes—most of which would not be taken except for his solicitation—and it becomes evident at once that the community could ill afford to dispense with his services; if necessary, it could better dispense with the efforts of almost anyone else rather than sacrifice the great benefits which flow from his work. He is not only the means of adding hundreds of thousands of dollars—in some instances, millions of dollars—to the wealth of his community, but what is vastly more important, he is constantly inculcating, preserving and developing in the people those habit; of foresight, responsibility, prudence and thrift which have made America a great nation—

A nation which is great because composed so largely of those vigorous, independent, self-reliant individuals who have a vertible passion for working out their own salvation rather than depend on the charity of their fellows or the paternalism of the State.

In many communities, the chief prophet of that great religion of self-reliance is the representative of the Continental. He is the one force which, steadily and persistently, is inculcating and preserving in a constantly increasingnumber of the people those habits of mind and character which, being absorbed by each new generation from the older one, will result eventually in the saving of untold wealth that would otherwise be dissipated, and raise the whole community to an ever-higher plane of happiness and prosperity. In a very true sense, he is the backbone of his community, and he may have the satisfaction of knowing, as he continues his great work, that even though unrecognized, his efforts constitute one of the greatest of all possible contributions to the welfare not only of those whom he serves, but of future generations as well.

PHILIP BURNET,

President.

FRANK V. SIMPERS

GENERAL AGENT

OFFICE—KENT NEWS BUILDING

Chestertown, - - - - - Maryland

Trustee's Sale

—OF—

TWO Valuable Dwellings

IN THE TOWN OF STILL POND, IN KENT COUNTY, MD.

The undersigned, duly appointed Trustee to sell the real estate described below in Chancery Case No. 2140 in the Circuit Ciurt for Kent County, Maryland, in Equity wherein James G. Harris et al are Plaintiffs and Anna F. Harris et al are Defendants, under and by virtue of the decree passed in said cause will offer at public sale in front of the Court House Door, in Chestertown, in Kent County, Maryland, on

TUESDAY, FEB. 21ST, 1922

between the hours of 11 a. m. and 12 o'clock noon, the following valuable real estate:

LOT NO. 1

CONSISTING ALL THAT

Fine Modern Dwelling

situated, lying and being in the town of Still Pond and which was occupied by the late Mrs. Margaret Greer Harris at the time of her death. The dwelling is equipped with all modern conveniences, is heated by hot water system with radiators in each room. There are seven rooms with bath room, while the attic is a large and commodious room, These are good outbuildings including a stable, carriage house with hay loft, corn crib, hen house with shed attached. There is a concrete walk in front of the dwelling and extending back to outbuildings. It adjoins the beautiful property of Dr. William S. Maxwell in the said town on the West.

LOT NO, 2

This Dwelling

is situated on a lot of land adjoining the above property on the West and the property of Mrs. Elizabeth Jervis on the East, it contains seven rooms, and this house, as well as the other, is finished with handsome, ample and attractive porches. Belonging to this dwelling is stable, shed and other out buildings.

These two properties are described by a survey and plot thereof made by Dr. Edward A. Scott, of Galena. Lot No. 1 fronts some 88 feet and 3 inches on the road leading through Still Pond to Betterton with a depth of 149 feet,, 10½ inches on the West side and 147 feet 5½ inches on the East.

The lot on which dwelling No. 2 is situated fronts on the road through Still Pond to Betterton 66 feet, 9 inches, and on the West side adjoining Lot No. 1 147 feet 5½ inches; on the East side adjoining the property of Mrs. Elizabeth Jervis, it has a depth of 145 feet and 4 inches, all of which will appear by the survey and plot of Dr. Scott attached to the testimony filed in said Chancery Case No. 2140.

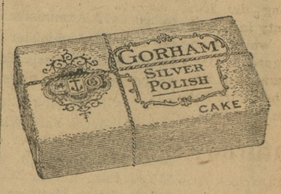
TERMS OF SALE:—One-third of the purchase money cash on the day of sale. One-third in six months and one-third in twelve months from the day of sale. All unpaid purchase money to bear interest from date and to be secured by the note or notes of the purchaser payable at the Chestertown Bank of Maryland, with interest from date. All title papers at the cost of the purchaser and the property will be sold free, clear and discharged of any and all liens.

HOPE H. BARROLL,
Trustee.

John T. Jester, Auct.

GORHAM

SILVER POLISH CAKE



It both cleans and polishes. It brings back the original luster to *Silver*. Made by Silversmiths.

FOR SALE BY

J. S. KREEGER,

JEWELER AND OPTOMETRIST

Phone 53J Chestertown, Md

CABINET WORK, BOAT BUILDING

Cabinet Maker and Boat Builder. Beautify your home with good furniture. Don't send to Mail Order Houses, and buy something you can't see until you get it. Have something made that will always be a pleasure Common furniture is like a common suit; never looks good.

PAUL H. VANSANT,
R. R. 3, Chestertown, Md.
Phone 324F5

3-4 mos.

WANTED.

All kinds of fur at highest cash price delivered at room under Voshell House such as Muskrats, Coons, etc.

1Jan 3m S. SKLUT

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