The Citizens Bank
OF CHESTERTOWN

TABLE SHOWING GROWTH:

RESOURCES

September 5th, 1922
Began Business

December 29th, 1922
$164,339.79

June 30th, 1923
$201,860.23

November 7th, 1923
$219,476.18

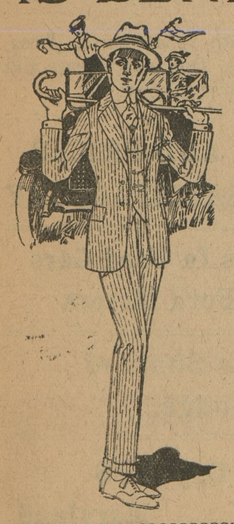
4½ Per Cent.
On Savings Deposits

WATCH THIS BANK GROW

DIRECTORS:

D. THOMAS HURLOCK — EDWIN R. WALLIS
HARRY NICOLS — HARRY A. BOLTON
E. LINWOOD REDMILE — GEORGE D. LOFLAND
JAMES E. MORRIS — S. THOMAS PIPPIN
HOPE H. BARROLL

—THE STORE OF ECONOMY—
IS BENEMEN'S



Everything needed for the entire family can be found here.

THE SUITS WE WILL SELL YOU THIS MONTH ARE PRICED SO LOW THAT YOU WILL BE AMAZED

Shoes, Dress Goods, Underwear and most everything you might need—all at prices that will please.

THE BEST PLACE TO DEAL

Yours for fair Dealings and always right Prices

H. H. BENEMAN
MILLINGTON, MD.

Coal Under Cover
Palmer's Lump Lime
IN BARRELS

Headquarters for **Cements**
Baled Hay
Agricultural Lime
BY RAIL OR WATER
YOUR ORDERS SOLICITED

J. D. BACCHUS
PHONE 22. CHESTERTOWN, MD.

ANTHRACITE BRIQUETTES
STOVE SIZE

Made With Anthracite Coal, hard in structure.

THE IDEAL DOMESTIC FUEL
NO SMOKE NO SLATE
NO CLINKER

C. W. KIBLER & SONS
Phone 149. CHESTERTOWN, MD.

THE FARMER AND HIS WIFE

By Evelyn Harris, in Baltimore Sun

Three wise men of Gotham went to sea in a bowl,
If the bowl had been stronger, my story would have been longer.

There were three farmers of Queen Anne's who figured on the cost of producing tomatoes, per acre, but their story was not quite long enough, and the things they did were not strong enough, and many farmers will be really out on the sea, in nothing better than a bowl, if their figures are quoted very extensively.

Some farmers are capable of keeping accounts and do it; some are capable and don't do it, and when the end of the year comes and they take an old stub of a lead pencil and the back of a fertilizer envelope and begin to figure, ten chances to one half of the items will be left out.

Collects Her Own Figures

Last summer, just when the farmers were doing the work of planting out the tomatoes, I went around and got figures from seven of the best tomato growers in Kent county. I used a fountain pen and a typewriter and the figures I received did not compare with those sent out from one section of Queen Anne's county. The figures I gathered:

Plants, per acre	$4.50
Preparing ground	5.20
Planting and replanting	4.00
Fertilizer	5.00
Lime and manure	3.00
Cultivating	2.50
Picking	7.20
Hauling	3.50
Interest on land investment	4.20
Insurance	.25
Taxes	.75
Interest on money for production	1.20
Interest on money in horses and implements	.60
Depreciation	2.00
Total	44.03

Work Costs 12 Cents An Hour

Now, all of this work was paid for on the basis of 12 cents an hour for work, except picking, which was figured at 3 cents a basket. These figures were given me before the tomatoes were large enough to stop cultivating and farmers learned that prices advanced from 25 to 50 cents a day, and many were compelled to pay 4 and 5 cents a basket for picking.

The average for the State of Maryland in 10 years is four tons to the acre, and that was used as a basis for picking and hauling. Of course, if the farmer really knew how many acres he had in and divided that by total number of baskets it is likely some of them had more, and if so the extra cost of picking must be added, along with the extra cost of hauling, to the figures.

Production $27.50 Per Acre.

Queen Anne's growers had only figured on two and a half tons to the acre, and paid out only $1.50 for plowing, 89 cents for discing and $3.16 for four cultivations. They allowed but $1.30 for planting and nothing for replanting; nothing for manure and lime and but $5.66 for fertilizer. They allowed $5 for "overhead" without saying where it went, and only $5.90 for picking. Nothing was said about hauling and the various other little items. The total for Queen Anne's county was $27.50, but Kent county could not see how she could grow her tomatoes for that amount of money.

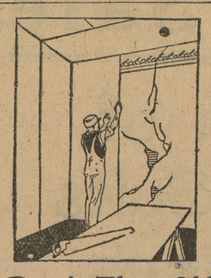
If but two tons to the acre were harvested, the cost of harvesting and hauling would remain nearly the same, as would all the other items, but the return of but $30 per acre would and did put many farmers in the hole this year on tomatoes.

How Can Costs Be Lowered.

Had we paid 40 cents an hour for the labor in producing this valuable source of minerals and vitaminns for the city dweller our cost per acre would have been $77.15, and is it fair to expect your vitamin grower to pay his help but 12 cents an hour, when you cheerfully and willing pay your garage help 10 times that much.?

The city packers are beginning to get ready to let the farmers know just how little they are willing to pay them for tomatoes this year. Will they just look over these figures and tell the farmer and his wife just how they could take a chance on such a small margin allowed? And will the other farmers and their wives look over these figures and decide how they can be reduced

GEORGE W. FRENCH
General Insurance
Phones: Office 222R; Res. 117
Chestertown, Md.



Repair Those Old Walls

SHEETROCK is easily and quickly applied directly over walls or ceilings without the muss and litter of removing the old plaster. Sheetrock is gypsum plaster encased in a protective covering.

Its broad ceiling-high sheets make smooth, permanent walls and ceilings. Sheetrock takes any decoration.

USG SHEETROCK
The FIREPROOF WALLBOARD

For new construction, alterations and repairs, you want Sheetrock We have it

JAS. E. WOODALL, JR.,
Georgetown, Md.

Lumber and Building Materials of All Kinds

See us when you want to build or repair.

A close shave! MENTHOLATUM comforts and heals.

John P. Ahern
MILLINGTON, MD.

BUILDING MATERIALS, GRAIN, VITRIFIED DRAIN TILE, LIME AND FERTILIZER.

Use Page "Lion Brand" Woven Wire Fencing—Heavier galvanized, more elasticity, due to the wave and twist—no "V" crimps to break the galvanizing—stronger, because of stay wire being one solid unwrapped wire from top to bottom wire, locked to line wires by pattented non-slipable knot—Less susceptible to rust—being made of BASIC OPEN HEARTH STEEL — Costs no more—Get your order in before the advance.

ALFALFA HAY
Why buy high priced DAIRY FEED when you can get our No. 1 ALFALFA HAY? Some are saving now—others starting to..SO WHY NOT YOU? Try a half ton and convince yourself of the increased production and quality.

THE NATCO TILE SILO—Economy Wooden stave Silo. GET OUR QUOTATION.

TURNER & SON
Betterton, Maryland

Lumber and Mill Work
Building Material, all kind
Paint, Glass
Cement, Lime
Hair, Brick
Building Paper
BEST LUMP LIME
Estimates will be furnished promptly

TURNER & SON
Betterton, Maryland

In office at Chestertown every Monday, Wednesday and Saturday; other days by appointment.

JULIAN T. POWER
Optometrist
Phone 166R. Chestertown, Md

ELECTRIC SHOE REPAIR SHOP.

Am now located in large room below Lyceum Theatre, next door to Postoffice.

We do all kinds of Shoe Repair Work and guarantee our work. Parcel Post paid on shoes sent out.

JOE QUARTARARO,
m17-tf Next Door to Postoffice

N. B.—T. Bennett Willson is our Rock Hall Agent.

MONEY TO LOAN
Money to loan on real estate mortgages. JOHN D. URIE, Attorney. m31

Ford
THE UNIVERSAL CAR

Looking Ahead

LAST Spring a total of 350,000 people were disappointed in not being able to obtain deliveries of Ford Cars and Trucks, as orders were placed faster than cars could be produced.

The demand for Ford Cars and Trucks this Spring will, according to all indications, be far greater than last Spring.

Winter buying has been increasing at a greater rate than ever before.

Actual retail deliveries the past 60 days totaled 308,170 Ford Cars and Trucks, an increase of 1,961 a day over a year ago.

Over 200,000 people have already ordered Ford products on our purchase plan, the majority of whom will take delivery in the Spring.

The above facts are given with the suggestion that you list your order promptly with a Ford dealer if you contemplate the purchase of a Ford Car or Truck for use this Spring or Summer and wish to avoid delay in delivery.

Ford Motor Company
Detroit, Michigan

You need not pay cash for your car. You can arrange to make a small deposit down, taking care of the balance in easy payments. Or, you can buy on the Ford Weekly Purchase Plan. This puts you on the preferred order list and insures delivery of your car at a time to be determined by yourself.

ELIASON MOTORS, INC.
Chestertown, Maryland.

KENT COUNTY SAVINGS BANK
CHESTERTOWN, MARYLAND

This has always been a safe, sound and successfu institution.

It benefits the depositor and gives assistance to the borrower.

4—PER CENT. INTEREST ON ALL SAVINGS ACCOUNTS—4

OUR MOTTO—"Safety Beyond All Else."

Safety and Service

SAFETY is the goods we sell a customer—Service the wrapping with which we do it up—Courtesy the string with which we tie it.

Do you like to do business with a bank of this kind? Then this Bank would like to do business with you.

IT TAKES NO HOLIDAYS.

ITS ALWAYS ON THE JOB.

Start a SAVINGS ACCOUNT at this Bank today and your money becomes an earning power independent of your personal efforts.

The Chestertown Bank of Maryland

CHESTERTOWN — KENNEDYVILLE
BETTERTON — GALENA

ARLINGTON L. SPARKS

Next door to WM. M. Culp and A. L. Sterling, CHESTERTOWN, MD., and we are 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 Ladies, Girls and Children.

ARLINGTON L. SPARKS

GOITRE VANISHES
St. Louis County Banker Saved an Operation by a Home Treatment

Note: It would be illegal to publish these statements if not true.

W. J. Vance, Banker, Valley Park, Mo., says: "Two days before using Sorbol-Quadruple, I had a bad hemorrhage in my throat caused by tightening which produced severe coughing. Twenty-four hours from first application of Sorbol-Quadruple I felt relief, and in forty-eight hours noticed it was reducing. In three weeks, one side has vanished and the relief is beyond expression. You make use of this and I will gladly answer all questions."

Manufactured by Sorbol Company, Mechanicsburg, O. Sold by all drug stores. Locally at

Brown & Harper
Member of Chamber of Commerce

Grain, Fruit and Produce Commission Merchants
No. 224 S. Charles St., Baltimore
Reference — Farmers & Merchants National Bank.

©Maryland State Archives, msa_sc6000_20_1-0019