DOLLAR DAY --- WILMINGTON

WEDNESDAY, FEBRUARY 13

OFFICIAL EMBLEM ON DISPLAY CARDS MEANS RELIABILITY

BETTER COME EARLY
ONE DAY ONLY

DIRECTION
MERCANTILE SECTION
CHAMBER OF COMMERCE

The Citizens Bank
OF CHESTERTOWN, MARYLAND.

TO THE PUBLIC:

On December 31st, 1923, and on November 7th, 1923, the National Government called for a statement from all National Banks. On the same date the State of Maryland called for statements from all State Banks.

On Nov. 7, 1923, The Citizens Bank Showed Total Assets $219,746.18

On Dec. 31, 1923, The Citizens Bank Showed Total Assets $225,724.23

An examination of all the statements of State and National Banks in Kent County will show that the Citizens Bank of Chestertown is the only Bank which showed larger assets on December 31st, 1923, than on November 7th, 1923.

There was no money borrowed by this Bank in either statement which would have swollen its total assets. Examine the statements of all the Banks and then bear same in mind.

WE WANT YOU TO WATCH THIS BANK GROW

We are proud of the fact that we have so organized and placed this Bank in such a position that its roots are deep and the Bank has grown from nothing, on September 4th, 1922, to total assets of $225,724.23 on December 31st, 1923. We invite your deposits. In spite of criticism and profits of evil omen, our capital stock and surplus represent CASH MONEY. If we have any bad debts we do not know it. In three years we expect to be the largest Bank in Kent County.

We invite you to become a depositor. Remember that this is the ONLY BANK WHICH PAYS 4½% INTEREST ON SAVINGS DEPOSITS. There is a reason for our growth and in the future there will be more reasons. THEREFORE, WATCH US GROW.

The Citizens Bank
OF CHESTERTOWN, MARYLAND.

SEEING IS BELIEVING, ISN'T IT?

Then be guided in the selection of your Open Stock China by your observation. It's easiest to choose where there's most to choose from. That's why it's to your advantage in selecting your China from

H. B. Rote, Jeweler.
PHONE 98M CHESTERTOWN, MD.

—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.

Gives Another Point Of View On The Farmer And His Wife

Maryland Rural Pastor, Who Has Spent Long Life On Farm, Presents Advantages Of Agricultural Life In Respect To Happiness And Prosperity.

The Rev. S. S. Hepburn, of Kent county, who is both a pastor and a farmer, thinks there is a side of farm life which has not been presented adequately in the series "The Farmer and His Wife." In the article which follows he gives his views:

Mr. Editor of Baltimore Sun:

You have for the past few months, under the heading "The Farmer and His Wife," been publishing a series of articles which have attracted a good deal of attention and comment. The author is a personal friend and we have been colaborers in the grange for many years. I admire her for her diversity of talents, pluck and unquestionable energy of mind and body. Consequently I have read her articles with great interest.

My impression is that they give a gloomy picture of farm life and present its unattractive more than its attractive side. To my mind the man who lives closest down to the ground gets really more out of life than one who live in a brownstone front on some five or more stories above the ground, where God never intended him to live or He would have given him wings. When the wings come he will be fitted for the higher life and not until then.

Life Spent On Farm.

I am an old man and have lived for nine years on "borrowed time." All of my years have been spent in the country, dependent upon the farm for my food and clothing. Fifty-six of those years have been consecrated to the life of a rural pastor, spent in two States. As such I have gone in and out among country people of all classes in the most familiar way, eating at their tables, sleeping in their beds and for the time being a member of the family, trusted implicitly and talked to as such. I think I know something of farm life, stretching over a period of of at least two generations.

It is by long periods, rather than short ones, that you are to judge life or form some estimate of its happiness or prosperity. This is more true of farm life than any other. No farmer can tell at the end of one year's experience whether he has really gone forward, stood still or gone backward. If at the end of 5 or 10 years he can say, "I have supported my family comfortably, improved this farm and have a personality in stock and implements worth from $3,000 to $5,000, with no liens upon it," that man's life is not a failure. It is not until a farmer sells out or his estate is settled up that he really knows how much he is worth.

Example Offered.

A young man who was of very ordinary ability became dissatisfied with farm life and sold out after three years' experience. When he closed up, he said to me, "I have $1,500 in the bank and all debts paid. Had I realized that I was living so comfortably and banking $500 a year I would not have broken up." That was 40 years ago. I doubt whether that man today can boast saving $500 any one year as an agent.

Does farming pay? Is land a good and safe investment These are questions boldly to the front just now. In answering these questions I would say it depends upon the man and his condition in both cases. No business pays the man who does not strictly attend to it.

Says Attention Required.

The merchant, doctor, lawyer, preacher or mechanic who is not on his job in business hours will soon have no job to attend to. So with the farmer. If he looks upon it as his business, loves it, studies how to improve it and gives it his undivided attention it will give him value received. If he spends one-half of the day at the milk station, the afternoon gadding at the village store expecting "George" to do the work his farming will be a failure. No business that grows safely without daily attention is an investment in Liberty bonds with the interest put in a reliable savings bank at compound interest. Even these must be attended to. Yes, I say that farming pays if the right man is in charge.

Investment Analyzed.

How about investment in farm land? Does it pay and is it safe? That also depends upon the man. The late Mr. McKenney and the late Mr. Joseph George, of Queen Anne's county, were the largest landowners on the Eastern Shore. The former owned some 50 farms. Mr. George was a parishioner of mine. They were men of no little business talent and accumulated large possessions. Late in his life I asked Mr. George how many farms he owned. His answer was: "Twenty-seven." He bought quite a number after that.

"Do they pay?" was my next question. "Yes," said he, "on an average about 5 per cent., safely." The majority of these farms were rented out and to my mind some of them poorly farmed and being run down. I doubted then, and still doubt, that there is profit where a man possesses more land or more of anything else in that line than he can personally attend to. The agent or tenant, however honest and true, will never attend to your matters as you would yourself.

Where the farm is eligibly located, in a good community, accessible to markets and made up of average Maryland land, and the owner has no more than he can personally manage and lives on it, it will pay—and that handsomely. I do not hesitate to say this, if the owner is a man of ordinary ability and has the "get and go" in him.

Own Farm Cited.

I am convinced of this, when by searching up the history of the farm I now own and live on I have traced it back 125 years. In that time it has been owned and lived on by six different people, five of them members of the same family. Searching the county records I find that my uncle in 1825 bought 500 acres of land at $10 per acre. He moved on it immediately. For 26 years it supported him and his family, then passed to his daughter and brother, the latter taking 250 acres of the poorest part and building on it. For 46 years they lived on it and supported their families. It then passed into the hands of my brother and myself, and for 26 years it has supported us and our families.

In the 98 years this property has been in my family, I estimate that not less than 35 people, besides servants and retainers beyond my ability to figure out, have had their entire support for all these years from that investment by my uncle. I am the only one that has ever had a salary and that an insignificant one. I am proud to say that not one of these people has ever been sued for a debt. Their credit today is A No. 1.

The original $5,000 has not dwindled. Like the widow's cruse of oil, it has increased more and more until today, when the same land has jumped by actual assessment from $10 to $60 an acre. I can prove this by my previous tax bills. That looks like eating the cake and still having it.

Would Not Hesitate.

If I were a young man today, with no more ability than I have had, and

John P. Ahern
MILLINGTON, MD.

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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 patented non-slipable knot—Less susceptible to rust—being made of BASIC OPEN HEARTH STEEL — Costs no more—Get your order in before the advance.

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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.

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Estimates will be furnished promptly

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Everything for Ladies, Girls and Children.

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Ford
THE UNIVERSAL CAR

Forecasting A Tremendous Spring Demand

739,626

more Ford cars and trucks were produced last year than the previous year, an increase of over 50 per cent.

In spite of this tremendous increase in production, it was impossible to meet delivery requirements during the spring and summer months when orders for 350,000 Ford Cars and Trucks could not be filled.

This year winter buying for immediate delivery has been more active than ever before—and in addition 200,000 orders have already been booked through the Ford Weekly Purchase Plan for spring delivery.

These facts clearly indicate that the demand during this spring and summer will be far greater than ever, and that orders should be placed immediately with Ford Dealers as a means of protection against delay in securing your Ford Car or Truck or Fordson Tractor.

Ford Motor Company
Detroit, Michigan

A small deposit down, with easy payments of the balance arranged, or your enrollment under the Ford Weekly Purchase Plan, will put your order on the preferred list for spring delivery.

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