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.

—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.

The Kent Building & Loan Company

offers special inducements for SAVING MONEY.
EASY PAYMENTS
REGULAR DIVIDENDS
SAFE INVESTMENT

Office at Court House. Open every Monday evening from 7 to 8 o'clock.

L. B. RUSSELL, President.
FRED. G. USILTON, Vice-President.
CHAS. N. SATTERFIELD, Secretary-Treasurer.

S. Scott Beck, Attorney.

ORDER NISI

In the Trust Estate of Merrick Clements and wife.

In the Circuit Court for Kent county. In Equity. No. 2242.

Ordered, this 29th day of February 1924, by the Circuit Court for Kent County, in Equity, that the sale of the Real Estate mentioned in these proceedings made and reported by S. Scott Beck, Trustee, under and by virtue of power contained in Order of Circuit Court for Kent County, passed February 1st. 1924, be ratified and confirmed, unless cause to the contrary thereof be shown on or before the 3rd day of May next; provided, a copy of this Order be inserted in some newspaper printed and published in Kent county, once in each of four successive weeks before the 31st day of March next.

The report states the amount of sales to be $21,200.00.

ROBERT R. AYRES, Clerk.

True Copy—Test:
m1-4t ROBERT R. AYRES, Clerk.

Get Our Prices

MONUMENTS AND TOMBS
Erected Everywhere.

MARBLE AND GRANITE MONUMENTS.



Estimates furnished for anything in stone, from a small Marker to a Mausoleum.

Chestertown Marble and Granite Works

Phone 276. J. W. KIRBY, Prop.

Herbert E. Perkins, Attorney.

ORDER NISI

B. Woodward Hazell et al, versus Martha G. Hazel

In the Circuit Court for Kent county. In Equity. No. 2258.

Ordered, this 19th day of Feb. 1924, by the Circuit Court for Kent County, in Equity, that the sale of the real estate mentioned in these proceedings made and reported by Herbert E. Perkins, Trustee, under and by virtue of power contained in Decree of Circuit Court for Kent County, dated December 24th, 1923, be ratified and confirmed, unless cause to the contrary thereof be shown on or before the 26th day of April next; provided, a copy of this order be inserted in some newspaper printed and published in Kent county, once in each of four successive weeks before the 24th day of March next.

The report states the amount of sales to be $2300.

ROBERT R. AYRES, Clerk.

True Copy—Test:
f23-4t ROBERT R. AYRES, Clerk.

GREAT GAME ENDS SEASON

Mt. St. Mary's College regained its State championship basket ball crown lost to Washington College last year when it gained a thrilling hairline 28-27 decision over the "Flying Pentagon" in the second of a scheduled best - two - out - of - three game series for the title at the Fourth Regiment Armory last Friday night.

Not a dull moment passed during the time the two rival quintets stepped upon the court from the beginning of the game until the final whistle. With but three minutes to go, "it was anybody's game," each team zigzagging into the lead and then relinquishing it twice during that period.

Capt. Danny Hart's two field goals virtually won the championship for the Mountaineers. With Washington College leading, 25 to 24, and three minutes to play, Danny produced a short dribble in front of the enemy's basket, which led to a field goal, giving his team a 26-25 advantage. Then Jack Carroll, Washington ace, almost spilled the beans for the Saints on a good chuck into the basket, sending his quintet to the fore. The timers' watches only had 60 more seconds to tick when once more Captain Hart played the hero's role by caging a double-decker. It was all over but the shouting now, the game ending without any further scoring.

Ability to take advantage of the 14 fouls committed to Washington College won the game for the Saints. Out of that number of free shots at the basket they successfully dropped in ten.

The Chestertown outfit outscored the winners, 11 to 9, in the way of field goals, but lost out when they were only able to make good five of the ten shots awarded them from the bargain counter.

Jack Carroll proved the big guns for Washington College, registering 15 points resulting from a half a dozen deuces and a trio of aces. Yoho Ruiz, the liminutive Mexican Mt. St. Mary's ace, gave him a close rub for high scoring honors, with 12 points, coming from two field goals and eight foul tosses.

The game brought the State collegiate season to a successful climax.

ARMY RECRUITING PARTY VISITS CHESTERTOWN

With slogan: To serve your country is an honor to equip yourself with a trade and education is your duty.

For the past week Chestertown has been noticing the large army truck which has been standing in front of the postoffice, bearing signs, calling upon the young men of the country to enlist in the army.

The truck was in charge of Private A. Zeller, of the Air Service, with headquarters in Baltimore, and has created quite a lot of attention from people going in and out of the postoffice.

The old familiar phrase of "Join the Army and See the World," was never so true as right now.

Here are some of the latest travel opportunities which Private Zeller offered to the young men of Kent county who can measure up to the mental, moral and physical standards of the regular army.

In the Panama Canal Zone vacancies exist in the infantry, engineers, and coast and field artillery regiments stationed at Cristobal on the Atlantic side and at Corozal on the Pacific.

At Honolulu, in fact throughout the entire Hawaiian archipelego, there is a demand for field and coast artillery and engineer replacements to relieve the few who are completing their 3-year tour of foreign service.

Most liberal of all is the allotment of vacancies on the Pacific Coast, for where applicants will be enlisted in practically all arms of the service for stations at Los Angeles, San Francisco and other big centers of population.

Any Kent county men desiring to enlist should get in touch with Private Zeller on 18 and 19th of March is in town or should write to Army Recruiting Station No. 1, Holiday St., Baltimore, Md.

What you receive in the U. S. Army is free, board, lodging, medical and dental treatment, a clothing allowance of $184.34, instruction in your favorite trade, expert coaching in all branches of athletics, a life in the open crowned with opportunities and last but not least, pay ranging from $21.00 to $157.50 a month.

Dodge Bros. Four-Passenger Coupe Meeting With Approval

To meet a distance need for a car of convenient size that would comfortably seat four people Dodge Brothers designed and produced their new four-passenger coupe. Orders taken have already reached the point where they are taxing the facilities of the factory.

The body of the coupe, which is of composite construction, is one of the finest examples of coach builders' art. The seating arrangement is staggered, with a seat of folding design at the side of the driver. One feature is found in the fact that the driver sits directly behind the steering wheel—not at an angle. Four passengers can be seated with the utmost comfort. Also, the doors are extra wide, allowing ease of movement in getting in and out.

The body, which is painted a deep blue with a yellow trim-stripe, is upholstered in genuine mohair velvet. Mohair velvet has long been recognized as a material which for beauty and durability stands premier. It cleans easily and its richness is at once apparent to all who use it.

Disc wheels are standard equipment on the new coupe, as are window regulators, a dome light and hardware of Dodge Brothers own design. For those who demand more complete equipment Dodge Brothers set aside a certain number of these coupes to be specially equipped. The special equipment includes a nickeled radiator shell, cowl lights, nickeled front and rear bumpers, special striping on the louvers of the hood, motormeter and lock, automatic wind shield wiper, balloon tires, etc.

The four-passenger coupe is attractive in appearance and conforms in every detail to modern design. Dodge Brothers chassis lends itself admirably to this type of car, which is an attractive addition to the types which the company has been producing for some time.

OPPORTUNITY FOR YOUNG MEN

The Scott Paper Company of Chester, Pa., wants men, between 20 and 30, who are mechanically inclined to work in paper making.

Applicants must have fair education and be in good physical condition.

Apply by letter or personal interview.

FARMS WANTED

Inland, waterfront or timberland any section, all sizes. Quick sales made—I always have Northern and Western Cash Buyers.

If you intend to sell country property write to

WM. LUEBBERS
Headquarters for Md. Farms
306 St. Paul St. Baltimore,
26Jan1yr.

MONEY TO LOAN

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

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



"And Down Again Tomorrow!"

He can't quit work—can't rest—he must keep going—regardless of his physical condition, or the weather—down to work and home again—down again to-morrow. Pretty hard on a man of his age—sixty or thereabouts. The outlook is gloomy—and he knows now that it was his own fault.

A few dollars each month put into a savings account during the years when his earning powers were greatest would have made conditions entirely different from those in which he finds himself to-day.

Youth—young men—young women and you middle-aged married men and women, look well upon this illustration and make the resolve to join the thousands of thrifty folks who regularly save part of what they make.

It is a guarantee of peace and plenty in old age.

THE PEOPLES BANK

Stevens Bros.

Grain, Fruit and Produce Commission Merchants
926 S. Charles St. Corner Camden St
BALTIMORE, MD.

Under the personal supervision of R. Nelson Stevens, over thirty-five years successful experience.

References—Merchants & Mechanics First National Bank All Commercial Agencies.

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

JULIAN T. POWER
Optometrist
Phone 166-2. Chestertown, Md.

KENT NEWS $1.50 PER YEAR

Yes—it can be done

The finest of cars can be sold at these prices

THE Studebaker name guarantees to you the utmost in fine-car construction. For 72 years it has stood for quality, for honest workmanship, for square dealing.

It has always stood for style and class. Remember Studebaker carriages — supreme examples of fine coach building.

Consider our facilities—mark what we have at stake. $90,000,000 in assets, $50,000,000 in plants and equipment, $10,000,000 in body plants alone.

Note our multiplying sales — the sensation of Motordom.

It is fair to assume that we can and do build the finest cars and at Studebaker prices.

What is a fine car?

A fine car means the best materials any cost can buy. We use 35 formulas for steels, each known to be best for its purpose. We pay a premium of 15% on some to get the formulas exact.

All Studebaker models are equipped with Timken bearings. There are few cars in America, regardless of price, which equal ours on this point. In our Light-Six, for instance, we put more Timken bearings than are used in any competitive car, within $1,500 of its price.

* * *

A fine car means fine engineering. We spend $500,000 yearly on that department, employing 125 able men.

It means careful construction. We have 12,500 up-to-date machines. 1,120 of our operations are exact to 1/1000 of an inch. 360 are exact to one-half of 1/1000 of an inch.

It means infinite pains. For instance, we machine all surfaces of our crankshafts as was done in Liberty Airplane Motors. We are the only makers of cars at our prices who do this.

It means careful inspection. With us it means 30,000 inspections in the manufacture of each Studebaker car.

Luxury and beauty

It means a car to be proud of.

Our body finish includes 15 coats of paint and varnish.

Chase Mohair is used to upholster our closed bodies — made from the soft fleece of Angora goats.

We offer much extra equipment. Some of our Big-Sixes, for instance, have two nickel-plated bumpers, one or two extra disc wheels with cord tires, a courtesy light, a motometer, steel trunk, etc.

This factory, remember, is the ancient home of fine coach work.

* * *

A fine car must be enduring. A Studebaker Big-Six, built in 1918, has so far run 475,000 miles. That means 80 years of ordinary service.

Where savings come

Then how do the Studebakers so far undersell any comparable cars?

Because we build so many. The fixed costs are divided by enormous output—150,000 cars per year.

Because we build our own bodies. The saving to you on some types is up to $300 per car.

Because we make our own forgings, saving another profit there.

Because our plants are modern and efficient. We have spent $38,000,000 on them in the past five years.

Because we keep our men, make them partners, pay them large bonuses to stay. Changing men is expensive.

Because we conduct this business in every way on the best modern lines.

What buyers save

The Studebaker Light-Six Touring Car sells for $1,045. Under ordinary manufacturing conditions it would need to cost you from $1,200 to $1,400.

On our Special-Six the difference might be $400 to $700.

On our Big-Six type the difference may run into thousands, depending on the number produced. For this car compares only with the highest-priced cars in Europe and America. * * *

You will respect the Studebaker methods when you come to know them. You will admire the cars they create. You will delight in the values.

Remember that last year 145,167 fine-car buyers, after comparisons, chose the Studebaker models. So many people could not be wrong.

Learn why they did so before you buy a car at $1,000 or over. You owe that to yourself.

Go and See
Why Studebaker Leads

Studebaker is now the world's largest builder of quality automobiles.

Last year, 145,167 fine-car buyers paid $201,000,000 for them.

There are 13 models.

Prices begin at $1,025.

Go see the reasons for this trend. See why sales have almost trebled in three years. Why these cars have become the sensation of Motordom.

You owe that to yourself before you buy a fine car.

LIGHT-SIX	5-Passenger 112-in. W. B. 40 H. P.
Touring	$1045
Roadster (3-Pass.)	1025
Coupe-Roadster (2-Pass.)	1195
Coupe (5-Pass.)	1395
Sedan	1485

SPECIAL-SIX	5-Passenger 119-in. W. B. 50 H. P.
Touring	$1425
Roadster (2-Pass.)	1400
Coupe (5-Pass.)	1895
Sedan	1985

BIG-SIX	7-Passenger 126-in. W. B. 60 H. P.
Touring	$1750
Speedster (5-Pass.)	1835
Coupe (5-Pass.)	2495
Sedan	2685

(All prices f. o. b. factory. Terms to meet your convenience.)

CHURCH HILL MOTOR COMPANY
Church Hill, Maryland

THE WORLD'S LARGEST PRODUCER OF QUALITY AUTOMOBILES

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