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.

AUDITOR'S NOTICE

C. W. Held, Attorney, Assignee
versus
James B. Dunn, et al.

In the Circuit Court for Kent County
In Equity. No. 2260.

The judgment creditors, lienors, or assignees of James B. Dunn and E. Minnie Dunn, his wife, and all persons claiming any interest in the surplus proceeds of sale of the mortgaged real estate sold under the proceedings in the above entitled cause, are hereby notified to file their claims with the vouchers thereof, duly authenticated, with S. Scott Beck, Auditor, on or before the 17th day of May, 1924, provided a copy of this notice be inserted in some newspaper printed and published in Kent county, Maryland, once in each of four successive weeks before the 14th day of April, 1924, otherwise they will by law be excluded from participating in the funds to be audited in this case.

By Order of Court,
S. SCOTT BECK, Auditor.

ETHYLENE GAS KILLS PATIENT, STUNS DOCTOR

The death of Bernard Cohen, a Baltimore merchant, occured at Union Memorial Hospital Thursday night, as a result of an explosion of ethylene gas as the anesthetic was being used during an operation for the removal of a carbuncle from the back of the neck.

The explosion stunned the six physicians and four nurses in the operation room. Dr. H. Warren Buckler, by whom the anesthetic was being administered, was scorched slightly on one side of the face and his hair was singed.

A large tank filled with ethylene stood near the operating table, when the explosion occured. The gas had been shut off in the tank. There was a blinding flash and an explosion which convulsed Mr. Cohen's body.

Mr. Cohen's wife was preparing for a major operation at the time. It was the first accident of the kind ever recorded.

BONUS BILL NOW UP TO SENATE

The soldier-bonus bill, carrying 20-year paid-up endowment insurance policies as the principal feature, was passed by the House Monday by the overwhelming vote of 355 to 54, with four members voting "present."

The legislature now goes to the Senate, where, because of its radical departure from the measures previously considered, the final action cannot be forecast with any degree of definiteness.

The bill as it goes to the Senate carries three features:

1. Cash payments for veterans who have $50 or less due them.

2. Cash payments, divided into 10 quarterly installments for the dependents of veterans who have died since the war.

3. Insurance policies for surviving veterans who are entitled to more than $50.

Cash payments are determined on the basis of $1 a day for home service and $1.25 for oversees duty, with maximums of $500 for home service and $625 for service abroad. The first 60 days of each veterans' service is excluded on the theory that that period was taken care of in the $60 cash bonus paid upon discharge. Where a veteran did not have sufficient service to entitle him to the maximum of $625, if he served part of his time overseas, he will be allowed credit for the full-time overseas at the rate of $1.25 a day and take off the 60 days from his home service, paying only $1 a day.

NOTICE TO CREDITORS

Notice is hereby given that the undersigned has obtained from the Orphans' Court for Kent County letters of Administration on the personal estate of

WILLIAM B. PLUMMER,

late of said county, deceased.

All persons having claims against said deceased's estate are hereby warned to exhibit the same, with the proper vouchers thereof, to the undersigned on or before the 22nd day of Sept., 1924, otherwise they may by law be excluded from all benefit of said deceased's personal estate.

All persons indebted to this estate must settle at once.

Given under my hand this 18th day of March, 1924.

WILLIAM C. PLUMMER,
mch22-4t Administrator.

ALL SHARE IN PROFITS

Kent Mutual Insurance Company, of Chestertown, insured the Rock Hall M. E. Church parsonage in 1900 for $750, stable and Household Furniture for $75—$900 in all. The Trustees paid $129.60 for insurance during the 24 years.

The policy was canceled last month and $97.26 paid the trustees. Could there be a better reason for insuring in this mutual home company

NOTICE TO CREDITORS

NOTICE is hereby given that the undersigned has obtained from the Orphan's Court for Kent County letters of Administration Ancillary on the personal estate of

JOHN W. ROBERTS,

late of Kent County, Delaware.

All persons having claims against said deceased's estate are hereby warned to exhibit the same, with the proper vouchers thereof, to the undersigned on or before the 22d day of Sept., 1924, otherwise they may by law be excluded from all benefit of said deceased's personal estate.

All persons indebted to this estate must settle at once.

Given under my hand this 25th day of February, 1924.

ELIZABETH C. ROBERTS,
m15-4t Administratrix.
John D. Urie, Attorney.



MONEY TO LOAN.

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

TAYLOR'S RANCH BARRED ROCKS

(Holterman - Thompson - Parks) strain Hatching Eggs $3.00 per setting, $10.00 per 100. Stock for sale after September 1. F. W. TAYLOR, Rock Hall, Md. j5-3mo.

$25,000 CORPORATION FORMED

$25,000 Corporation was formed in Kent county last week. This corporation is known as the Samuel G. Caldwell Company and will conduct the sales business formerly conducted by Samuel G. Caldwell. The corporation will have sales stables at Chestertown and Galena and will probably hold sales at Chestertown one week and at Galena the alternate week.

Rock Hall Schools On The Job

The Rock Hall High School and the Elementary School have each taken an orphan to feed for one year thru the Near East Relief. These are the first schools in the county and so far as we know the first on the Shore to respond to the call of the Near East Relief. Fairlee school has also taken a child. We hope that other schools will follow the lead so generously given by Rock Hall. Chestertown High School on Monday also took an orphan to feed for one year.

WIDE-AWAKE OFFICIALS OF MILLINGTON FIRE COMPANY

Following are the officers of the Community Fire Company, Millington's crack volunteer department:

President—J. A. Tobin.
Vice Pres.—J. B. Anderson.
Treasurer—C. M. Melvin.
Directors—J. A. Tobin, J. B. Anderson, F. C. Miller, Warner Mallalieu, H. H. Darrell, L. E. Massey, B. W. Duling, J. W. Higman and C. M. Melvin, Jr.

Mrs. Agnes B. Rowan, of Wilmington, Del., and Harold C. Meeks, of Philadelphia, were married at noon Saturday, March 15th, by Rev. E. H. Collins, of Trinity M. E. Church.

Storm Does Damage

The property damage suffered by the C. & P. Telephone Company in Maryland, during the storm the first of the week, is estimated at over $400,000. Over 15,000 phones were put out of commission and 5,000 poles were blown down or damaged. In Cecil county, aoout 150 phones were put out of commission and between 30 and 40 poles damaged. The company expects to have its lines back in normal condition in the State within a week.

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.

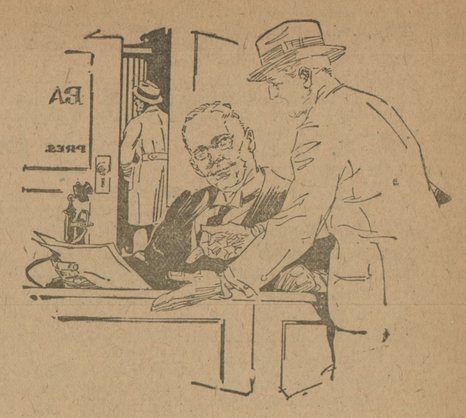
TURNER & SON
Betterton, Maryland

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

"A Sound Idea Needs Little Explaining"



We need few words here to explain the value of Thrift—as practiced through a bank book.

Fortunes—ease—comfort and peace and plenty in old age, have come to many who started FIRST—with a small entry in a SAVING ACCOUNT book.

It's Not a New Idea—
But a Sound One!

Why Don't You Start This Week?

THE PEOPLES BANK

Stevens Bros.

Grain, Fruit and Produce Commission Merchants
126 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

We 23,000 Men

Present you the utmost in fine cars

THERE are 23,000 of us building Studebaker cars. Most of us are partners in the business. Thousands of us are stockholders. All of us, after a certain time, get dividends on wages.

All of us, after two years, get vacations with pay. All of us, after one year, get dividends on wages. After five years, that annual dividend adds 10% to our earnings.

The company spends vast sums on co-operative work with us. When we retire, we get pensions.

So Studebaker cars represent the best that we, in combination, know how to offer you.

* * *

Some of us belong to management. If we do better than expected, we get 10% of the excess.

So every man among us does his best to make Studebaker cars supreme.

Our fine backing

Behind us is an honored name. For 72 years Studebaker has been the leader in quality and class.

We have $90,000,000 of assets. We have $50,000,000 in model plants. We have 12,500 up-to-date machines. So Studebaker cars are built by modern and efficient methods.

We have an engineering department which costs $500,000 yearly. That to maintain and develop Studebaker standards.

We subject Studebaker cars to 30,000 inspections. That requires 1,200 men. All told over 70,000 machine and hand operations are performed in manufacture of a Studebaker car. In so many operations, though each one is small, there is a great opportunity for economies and savings.

We have a $10,000,000 body plant, to maintain the Studebaker standard of coach work. There sons, fathers and grandfathers are working together, to build such bodies as Studebaker always built.

Those bodies are finished by many operations, including 15 coats of paint and varnish.

The open bodies are upholstered in real leather. The closed bodies in Chase Mohair. That is made from the silky fleece of Angora goats.

We pay for those extras — and others—out of savings. Building our own bodies saves you on some types up to $300 per car.

We never stint

The rule here is to give the utmost in every part and detail.

We have 35 formulas for steel. Each has been demonstrated best for its purpose. On some of these steels we pay 15% premium 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.

We give unusual equipment. On some Big-Six models, for instance, we include two nickel-plated bumpers, one or two extra disc wheels with cord tires, a courtesy light, a motometer, steel trunk, etc.

How we do this

We give you these extra values through quantity production. We build 150,000 cars per year — more than any other fine-car builder. Our large expenses are divided by that enormous output.

We do it by building our own bodies, our own parts. Thus we save outside profits.

We do it because we have up-to-date plants, with all forms of modern equipment.

* * *

The results are these: Beauty, quality and luxury such as no maker can surpass.

Prices far below the usual. Our Light-Six, built by ordinary methods, would sell for from $200 to $400 more. Our Big-Six can be compared only with the highest-priced cars in the world.

Here are 13 models, from $1,025 to $2,685. Each of them offers scores of advantages over any comparable car. They offer such values that the trend toward Studebakers has become overwhelming.

Go analyze the reasons before you buy a quality car.

See how Studebaker gained top place

145,167 people last year paid $201,000,000 for Studebaker cars.

The sales have almost trebled in the past three years. Studebaker growth in fine cars is the marvel of this industry.

Go see the reasons. See the scores of extra values Studebaker offers.

There are 13 models. Prices start at $1025. They go to the highest price a fine car needs to cost.

Don't buy a car for years to come without knowing how Studebaker gained its amazing popularity.

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

BIG-SIX	
7-Pass. 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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