# The Mutual Fire Insurance Co.

**OF KENT COUNTY, MD.**

**Insures Property Against Fire And Lightning**

**All Policy Holders Participate In The Company's Profits.**

Conservatism and caution its motto. Nearly three million dollars' worth of property insured.

DIRECTORS

James P. Brown, Church Hill; R. G. Nicholson, J. D. Bacchus, F. G. Usilton, T. W. Eliason, Jr., Allan A. Harris, Eben F. Perkins, Edward W. Emory, P. Medford Brooks, Chestertown; Howard Turner, Betterton; Wm. A. Hyland, Galena; Dudley G. Roe, Sudlersville.

APPLICATION FOR INSURANCE MAY BE MADE TO

F. E. Thomas, Stevensville; E. C. Bowers, Lynch, Md.; Joseph Downey, Rock Hall; R. Wesley Moffett, Millington; Charles H. Jefferson, Chestertown; Frank H. Ruth, Galena; G. W. Owens, Betterton; Allan S. Walls, Sudlersville; Howard Turner, Betterton.

**FRED. G. USILTON, President.**
**EBEN F. PERKINS, Sec.-Treas.**



**You Have A Chance To Win**

## Watch The Number On Your Fan

In the upper right-hand corner of the new fans which we are distributing among our customers will be found a number which may win for you one-half gallon of our delicious ice cream. A number will be drawn every Saturday, and the person holding the fan with the number corresponding to the number drawn, will receive free of charge one-half gallon of ice cream. If you do not win this Saturday, hold your fan and watch for the lucky number next week, as a new number will be drawn every Saturday as long as the offer holds. The lucky number will be announced in the county papers and displayed in Gill Bros. show window. The winner should call for the prize not later than Thursday following the Saturday named. Watch for the lucky number.

## GILL BROS.

PHONE 290 CHESTERTOWN, MD. WE DELIVER



## HOGAN'S EXPRESS

Successor to Shallcross Express

FOR BALTIMORE, ROCK HALL, FAIRLEE, CHESTERTOWN and CHURCH HILL.

TO BALTIMORE
Lv. Church Hill at.....6.45 p. m.
Lv. Chestertown at .....5.00 a. m.
Lv. Rock Hall at .....6. 45 a. m.

FROM BALTIMORE
Lv. Baltimore at 1 p. m. and 4 p. m.
Ar. Rock Hall at 4 p. m. and 7 p. m.
Ar. Chestertown 5 p. m. and 8 p. m.
Ar. Church Hill at.....6.30 p. m.

Monday, Tuesday, Wednesday and Friday leave Chestertown daily at 2 p. m., Rock Hall at 3.45 p. m. to connect with the Rock Hall Ferry at 6 p. m.

Thursday is live stock day. Leave Chestertown 5 a. m., Rock Hall 6.45 a. m.

HEADQUARTERS
Phone 50. ROCK HALL, MD.



## Live Stock Wanted

Will pay highest cash price for Calves, Lambs, Sheep, Poultry, Pigs and general live stock. It will pay you to see me before you sell.

Write or call telephone No. 17.

I. HELLER,
m1-tf Chestertown, Md.



## 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.



## Bricks For Sale

Having bought the bricks of the Strawboard Mill of this place, we will have all the better bricks for sale at very reasonable prices.

These bricks are cleaned, sorted, and piled. Give us a call.

**John & George Schauber**
Phone 804F2 Chestertown, Md.



FOR SALE

120 Head Ewes and Lambs, 1 two year-old Buck, 1 sheep clipping machine. Can be seen any evening about 6 o'clock at farm of GEO. H. BRINSFIELD, Crumpton, Md. a16-2t



NOTICE

Will buy all junk and pay highest market prices for same. Pay cash. HARRY GORDON, Chestertown, Md. je21-1yr.



NOTICE TO CREDITORS

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

JOSEPH R. RYAN, SR.,

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 23rd day of Feb., 1925, 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 19th day of August, 1924.

JOSEPH R. RYAN, JR.,
a23-4t Executor.



## 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.



## SCHOOL SUPPLIES

School days are here again and we have the finest line of School Supplies at reasonable prices.

Pens, Pencils, Tablets, Composition Books, Crayons, School Bags, 25c to $5.00 Fountain Pens, Rulers, Book Straps, Desk Blotters, Thermos Bottles.

Everything necessary to equip the kiddies for school.

## Stam Drug Co.

Phone 30 Chestertown, Md.



## Brown & Harper

**Member of Chamber of Commerce**

**Grain, Fruit and Produce Commission Merchants**

**No. 224 S. Charles St., Baltimore**

**Reference — Farmers & Merchants National Bank.**



Heifer about three years old. Will be fresh in about two months. Apply to EDMUND BRAMBLE, Black's. Md. a9-3t*


## An Enjoyable House Party

S. J. Wickes at his home, south of Rock Hall, was most delightly entertained by a house party of eighteen boys and girls. They were chaperoned by Mr. and Mrs. George Tomasky, of Havre de Grace, Md., their home town..

We attended service at Wesley Chapel in a body Sunday morning and were especially pleased with the service and fine sermon delivered by Rev. Charles H. Reed, pastor of that church. When told that this was his first charge and was still in college they phophesised for him a grand future in his sacred calling.

In the afternoon we visited the famous gunning shore at Cedar Point and were graciously received by Capt. Moore whose home is in their home town. We were graciously shown his tame swan, beautiful flower and vegetable garden and the mysteries of the Club House which is the finest of the county, if not of the State, with its immense brick fire place and its heavy antique furniture. It is a scene worth seeing. After thanking Mr. Moore for his kindness he assured us he needed no thanks, he considered he was the gainer, particularly as they were girls from his home town.

From there we motored to the home of Mrs. Wood who is a sister of our host, there we found at home only Miss Annie Sappington, a niece of our host, and her little nephew, but we met a most cordial reception. As our time was very limited we finally tore ourselves away and proceeded to the hospitable home of John C. Wood, who is a nephew of our host. There also we met with a most cordial reception as he was alone pacing the piazza and tearing his hair at his confinement and lonesomeness. Of course we were met there with the most generous hospitality as he was most glad by any price to be saved from the lunatic asylum which seemed to him iminent. After the lapse of half an hour and with the help of some very forceful language we finally went homeward bound in haste as we had over staid our time considerable as we expected guests from the town and county whom our host had kindly invited to meet us and whom we expected to find waiting on our arrival.

On entering the dining room we were greeted by a table covered with dainties with a huge mound of fruit of all description banked on the side and every available space filled with flowers of every hue and color that was a kind contribution of our hosts kind friends and relatives.

During the repast quite a flutter among the diners was noticed which was soon explained by the arrival of Samuel W. Willson, a nephew of our host and his little grand nephew, James Cordy Wood, who is a great favorite of his uncle, our host. Last but not least, appeared Mrs. Fanny Wickes Wood, a niece of our host, who as a rule takes charge of such functions as these at her uncle's pleasure, but this one to confusion of dates and her uncle's great regret she was forced to leave it in other hands.

The receiving fell in very capable hands; it was in the person of Miss Sallie A. Maslin, a cousin of our host, who by her grand graciousness won the hearts of all the girls and boys.

After our repast on Sunday which was of the daintiest, prepared and served solely by the girls of the party was a musician and quite a number experts, if the writer knows anything about music, as she thinks she does. All the girls and boys, both were vocalists. We leave to the reader's imagination the enjoyment we had until quite a late hour Sunday evening.

After an early rising being refreshed by a dainty breakfast prepared and served by the girls, dancing and cards were in order, and as all the party were expert dancers and quite a few good at cards, you can imagine the fun we had.

The party was ably chaperoned by Mrs. Tomasky of their home town, who with her quiet, dignity and grace had little trouble in keeping the girls in proper place.

The house party consisted of the following: Mrs. Tomasky, most capable of chaperones; Misses Gladys, Marie and Helen Maslin, cousins of our host; Misses Mary Hill, Mayfield Poplar, Mildred Donaho, Dorothy Klan, Vesta Sanders, Lillian Barnes, all of Havre de Grace, Md.; and Margaret Bready, of Philadelphia; Sarthell Mitchell, Helen Spencer, John Zealor, Jack Troudy, of Havre de Grace; Milton Gilbert and Elward Meehan, of Aberdeen, Md.

The host was most ably assisted by his sisters and nieces of which no one has any better.

They left Monday afternoon seemingly a most happy party vowing that if not on Thanksgiving Day positively on the next Labor Day holiday they would be back in full force.

The writer is requested by the host and his fair guests to thank Mrs. Brice, our neighbor, for her kind and most grcious assistance.

By one that was there and enjoyed their kind hospitality.

Havre de Grace papers please copy.

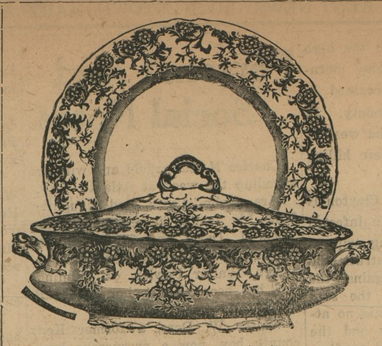

CORN AND OATS FOR SALE

We have one hundred bushels of good Oats and 50 bushels of Corn on cob and 24 laying hens for sale. WM. J. VANNORT. a16-3t



KENT NEWS $1.50 PER YEAR





# CHINA

**THAT YOU ARE PROUD TO SET BEFORE YOUR FRIENDS**

OF ALL OCCASIONS, the family gathering about the table is the most intimate Here are strengthened the ties of affection that hold the family close together, no matter how their paths diverge through life. Here are planted the memories that never fade. Hence the importance of a perfect setting of harmony—GOOD SILVER AND GOOD CHINA.

We carry five complete open stock patterns of imported china for yor selection.

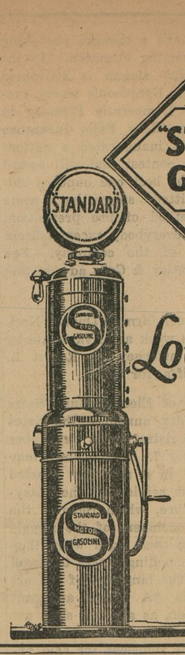
We take pleasure in showing our china. Give us a call.

**H. B. ROTE, Jeweler**
Phone 98M. Chestertown, Marvland.



KENT NEWS $1.50 A YEAR






4 MILES TO Chestertown, Md

*Look for the Sign on the Road*

**"STANDARD" GASOLINE**

*Always the Standard!*

## *Look for the Pump in every town*

Instant starting; snappy pickups; power that lifts you over the hills; long, economical mileage.

Made in Maryland



# *Our Answer to a Fair Question*

**¶A number of our patrons have asked us this question.**

## *The Question*

***¶The Chesapeake and Potomac Telephone Company increased telephone rates in Maryland in 1920 at the peak of high prices. Why at this late date is the Company asking for a further increase?***

## *Our Answer*

**¶The 1920 rate increase was a very moderate one, calculated at the time by the Public Service Commission to yield a net return of only 5.3% on their valuation of our property. While 1920 was the peak of high prices, most of the plant then used in furnishing service had been built at the old pre-war costs and it was largely these old costs, less a deduction of 20% for depreciation, which were used by the Commission in establishing the value of the property.**

**¶The rate increase asked and granted us was on such a moderate basis because 1920 was a very unsettled period and there was the hope of a general recession in wages and material costs to pre-war levels. Such a recession would have enabled us to make plant additions and replacements at something like our old costs. This would have kept down such expenses as taxes, depreciation and interest and in addition we could have made economies in ordinary operating expenses, all of which would have enabled us to earn a more reasonable rate of return on rates which were so clearly inadequate at the time they were introduced.**

**¶The hope of a general recession in prices as they affect the telephone business has not been realized. Wages of telephone employees are in general no lower than in 1920 and the costs of the materials used in the telephone industry are still far above pre-war levels. Therefore, general conditions have not developed to help our situation as we hoped they might.**

**¶In fact we are worse off today than we were in 1920 because, while ordinary operating expenses have remained fairly steady, we have had to carry on a heavy program of plant additions and replacements, all at high costs, and consequently, the average investment back of every telephone, which in 1919 was $151, is now $182. This higher investment per telephone means greater taxes, depreciation and interest and a lower net return from the 1920 rates which are now in effect.**

**¶In a word, we asked for and accepted an inadequate rate schedule in 1920 with the hope that general business conditions might make it possible to improve our situation and this hope has not been realized. Instead the high cost of plant additions and replacements make the 1920 schedule more inadequate than ever to meet the requirements of operation and yield a fair return on the property today.**

THE CHESAPEAKE AND POTOMAC TELEPHONE COMPANY OF BALTIMORE CITY


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