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.

Herbert E. Perkins, Attorney.

RATIFICATION NISI

Herbert E. Perkins, Executor, Etc.
vs.
John Washington et al

In the Circuit Court for Kent county, In Equity, No. 2277.

Ordered, this 11th day of Sept., 1924, by the Circuit Court for Kent county in Equity, that the Auditors Account and Report, stated and reported by S. Scott Beck, Auditor, in the above entitled cause, be ratified and confirmed, unless cause to the contrary thereof be shown within three weeks from the date of the first publication of said notice, viz: Oct. 4th, 1924; provided, a copy of this Order be inserted in some newspaper printed and published in Kent county, once in each of two successive weeks before the 29th day of Sept. next.

ROBERT R. AYRES, Clerk.
True Copy—Test:
s13-3t ROBERT R. AYRES, Clerk.

Brown & Harper

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

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.

S. Scott Beck and H. B. W. Mitchell, Attorneys.

ORDER NISI

S. Scott Beck, H. B. W. Mitchell, Assignees
versus
Benjamin F. Merchant et al

In the Circuit Court for Kent County, In Equity, No. 2296.

Ordered, this 12th day of Sept., 1924, by the Circuit Court for Kent County, in Equity, that the sale of the mortgaged real estate mentioned in these proceedings made and reported by S. Scott Beck and H. B. W. Mitchell, Assignees, under and by virtue of the power of sale contained in a mortgage from Benjamin F. Merchant and wife to James E. Woodall, dated Dec. 31, 1908, and duly assigned to S. Scott Beck and H. B. W. Mitchell, be ratified and confirmed, unless cause to the contrary thereof be shown on or before the 15th day of November next; provided a copy of this order be inserted as an advertisement in some newspaper printed and published in Kent County once a week for each of four successive weeks before the 13th day of October next.

The report states the amount of sales to be $18,400.00.

ROBERT R. AYRES, Clerk.
True Copy—Test:
s13-4t ROBERT R. AYRES, Clerk.

36 TEACHERS AWAIT PENSON PAYMENTS

Thirty-six Maryland school teachers are eligible to pensions of $400 a year and are not receiving them. The probability is they will remain on the waiting list until the next Legislature meets, unless vacancies occur in the list of pensioners.

These facts were pointed out by Albert S. Cook, State Superintendent of schools, with the comment that the matter of pensions for teachers is one of the most difficult administrative problems which confront the State Board of Education.

Under the present allotment of $80,000 for this purpose 200 teachers who have completed the required service for eligibility are receiving the amounts due them. Only as deaths occur among this number may any of the additional 36 get on the pension payroll, and the waiting list is growing steadily.

The board asked the last Legislature for $100,000 for 1925, $110,000 for 1926 and $120,000 for 1927, Mr. Cook said. These amounts would have provided for the addition of 50 teachers to the list next year, 25 more in 1926 and 25 in 1927. The amounts asked were not appropriated and 20 teachers were on the waiting list at the time, according to Mr. Cook.

Outlining the history of the pension system for Maryland teachers, Mr. Cook said 180 teachers were on the original list in 1920. At that time the appropriation was $26,000 and $200 was allotted for each teacher.

In 1922 the appropriation was increased to $80,000 and the individual allotment was doubled, giving each pensioner $400. At that time the amount was sufficient to take care of all eligibles, but the list has increased by a small number each year and indications are that it will go to some point between 300 and 400 in the next 15 years according to estimates of the State Board.

The difficulty of administering the fund is caused by a feeling on the part of eligibles that an element of personal favoritism determines whether they shall get on the pension list. To counteract this feeling the board, at a meeting Thursday, adopted a resolution setting forth that in the future those who are eligible will be placed on the list as vacancies occur, in the order in which their applications are received.

It also was pointed out by the superintendent that the number of applications has increased materially since the doubling of the amount for each pensioner. Formerly, he said, many teachers did not feel the $200 was worth requesting. Since it has been raised to $400, virtually all who are eligible are asking for it.

LATEST TYPE STUDEBAKER CAR IS GREAT

Heralded as "the last word in luxurious motor transportation," the latest types of Studebaker motor cars have arrived in Chestertown and on exhibit at the Studebaker garage.

Those who have seen the new Studebaker cars, are predicting nothing short of a sensation for American motordom.

Chief among these is said to be an entirely new type of body, of pressed steel, which is both an open car and a closed car. The entire top of the car is shaped in steel and covered with waterproof moleskin fabric. The device for converting the car into a closed car is said to be entirely new and almost instantaneous in operation. The new type car will not be higher in price than the average open car, according to advance predictions.

This is the first complete change in models that Studebaker has announced in six years. People may reasonably expect drastic changes and not be disappointed, say those who have seen the new models.

Studebaker engineers combed the motor centers of Europe last year for new ideas, not only in style and appearance, but in mechanical design. As a result the new lines and appearance suggest foreign distinction. Although the new Studebaker cars are unlike any present American or foreign cars in appearance, they are said to be exceptionally beautiful. Harry D. Massey at Church Hill is headquarters for this car and George Titter, the Chestertown agent.

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

Stevens Bros.

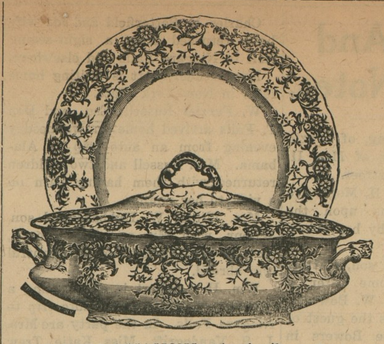
GRAIN, FRUIT, & PRODUCE COMMISSION MERCHANTS
226 S. Charles St. Corner Camden St.
BALTIMORE, MD.

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

References — Merchants and Mechanics First National Bank, and All Commercial Agencies.

NOTICE TO THE PUBLIC

I will not be responsible for any bills except those contracted by myself. HERMAN H. DARRELL, Massey, Md. a9-2mos



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 your selection.

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

H. B. ROTE, Jeweler
Phone 98M. Chestertown, Maryland.

KENT NEWS $1.50 A YEAR

Oils 'em all!

OUR 500 makes of motor have been successfully oiled by one or other of the three consistencies of "Standard" Polarine, the *quality* oils. Consult your dealer's chart, then insist on seeing the name on can or tank.

Ask for them by name!

"STANDARD" Polarine Oils you can trust! Motor Oils

Increasing Cost of Telephone Plant and Equipment

ONE of our big tasks today is to provide the plant and equipment necessary to meet the demands of the people of Maryland for more telephone service.

¶Each telephone added to the system requires additional plant and equipment. During the last five years the number of telephones added in Maryland has been 42,000; an increase of 36 per cent. But the increase in telephone plant during the same period has been 64 per cent. Thus, while the growth in telephones has been large, it has been greatly exceeded by the increase in plant.

¶Stated another way, the plant per telephone in service in 1919 averaged $151.00. It is now $182.00 and in 1928 it will be more than $200.00 per telephone.

¶You ask why. It is because of the present high cost of building plant—first, to extend the system, and, second, to replace old plant built at low pre-war costs, with new plant built at present-day costs.

¶This process of extending and replacing plant and equipment is constantly going on. It is a part of this Company's obligation to give service to the people of Maryland. But our present rates were designed to yield a return, not on the average plant per telephone today, but as it stood in 1920.

¶It takes more net earnings now to pay a return on the property than it did in 1920. This is one of the reasons why we must ask for some moderate increases in our rates.

THE CHESAPEAKE AND POTOMAC TELEPHONE COMPANY
OF BALTIMORE CITY
Bell System
One Policy - One System - Universal Service

J. F. Clark, Attorney.

RATIFICATION NISI

J. Fletcher Clark, Attorney
versus
William S. Hoover et al

In the Circuit Court for Kent County In Equity, No. 2221.

Ordered, this 11th day of Sept.,1924 by the Circuit Court for Kent county in Equity, that the Auditors Account and Report, stated and reported by S. Scott Beck, Auditor, in the above entitled cause, be ratified and confirmed, unless cause to the contrary thereof be shown within three weeks from the date of the first publication of said notice, viz: October 4, 1924; provided, a copy of this order be inserted in some newspaper printed and published in Kent county, once in each of two successive weeks before the 29th day of September next.

ROBERT R. AYRES, Clerk
True Copy—Test:
s13-3t ROBERT R. AYRES, Clerk.

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