REPORT OF KENT COUNTY AUDITORS FOR YEAR 1923-1924

Chestertown, Md., November 3rd, 1924.

To the Honorable Board of County Commissioners for Kent County.

Gentlemen:

In compliance with an act of the General Assembly of Maryland, passed January, 1904, and in harmony with our appointment as Auditors for Kent County, we have examined the Books, Accounts and Vouchers of the County Commissioners Office, The Board of Education, The County Treasurer's Office, The Trustees of the Alms House and the Dog License Fund.

This Audit deals chiefly with the Levy of 1923-24, when a rate of $1.48 on the $100.00 was declared for county purposes.

This report also gives the source of revenue for Kent County for 1924-25, as shown by the books of the County Commissioners October 6th, 1924.

Respectfully,

H. CLAY BROWN,
J. FRANK WHEATLEY,
J. RAYMOND SIMPERS,

EXHIBIT NO. 1

Summary of Assessments for 1923-24 on Books in County Commissioners Office.

Real and Personal	$14,221,137.00 @ $1.48		$210,472.83
Extra Real and Personal	201,347.54 @ 1.48		2,979.94
Bank Shares	363,522.60 @ 1.00		3,635.23
Trust Companies	26,804.01 @ 1.00		268.04
Mutual Fire Ins. Co., of Kent Co., Md.	67,190.00 @ .30		201.57
Ordi. Business and Domes. Corporations	296,847.78 @ 1.48		4,393.35
Securities	736,371.00 @ .30		2,209.11
Extra Securities	24,542.00 @ .30		73.63
Total			$224,233.70
Levy for 1923-24 provides for Orders 1923-24			$153,411.81
Levy for 1923-24 provides for Certificates 1923-24			48,299.52
Total			$201,711.33

EXHIBIT NO. 2

A statement in detail showing how and for what purpose the Levy of 1923-24 was appropriated.

Paid by Orders Issued 1923-24.

Roads and Bridges:		
First District	$5,942.36	
Second District	763.05	
Third District	5,585.50	
Fourth District	695.16	
Fifth District	2,820.61	
Sixth District	4,188.75	
Seventh District	708.98	
Miscellaneous	4,481.73	
		$25,186.14
Road Engineer's Salary		1,700.00
County Commissioners Salaries.		
Arthur H. Brice	$250.04	
Nicholas V. Waters	250.04	
Jesse H. Usilton	500.00	
S. J. Johnson	249 [illegible]	
T. Ringgold Jones	249 [illegible]	
		1,500.00
Clerk of County Commissioners Salary		1,140.00
Supervisor of Assesments Salary		1,000.00
County Treasurer's Salary		2,000.00
State's Attorney's Salary		1,200.00
Janitor's Salary		300.00
County Commissioner's Office Expense		299.12
Alms House		3,033.79
Orphans' Court (Salary and Supplies)		1,478.05
Contract Printing		1,149.99
Pensions		597.00
Miscellaneous		200.41
Kent County Health Association		1,000.00
Registration and Election		3,980.74
Inquisitions		250.00
Towns of Kent County as applied to Roads:		
Chestertown	$2,000.00	
Betterton	300.00	
Rock Hall	700.00	
Galena	300.00	
Millington	600.00	
		3,900.00
Towns of Kent County on Bank Shares:		
Chestertown	839.45	
Millington	59.50	
Rock Hall	29.95	
Betterton	21.48	
Galena	6.67	
		957.05
Schools		97,083.82
Hospitals		2,005.60
Health Office and Jail Physician		725.84
County Agent		1,444.10
Home Demonstrator		630.16
Attorney to County Commissioners		150.00
Easton Emergency Hospital		500.00
Total		$153,411.81

Paid by Certificate Issued 1922-23:

Circuit Court	1,934.15
Witnesses Circuit Court October 1922	219.91
Witnesses Circuit Court April 1923	104.45
Circuit Court (Clerk's Office)	1,381.19
Magistrates and Constables	1,732.55
Jail	3,885.45
Court House	1,518.97
Court House and Jail	8,581.64
Auditors Salaries	224.08
Taxes paid in error	151.49
Miscellaneous	2,538.75
Wharves and Landings	539.34
Treasurer's Office Expense	808.98
Hospitals	2,454.36
Registrations and Elections	5,701.31
Inquisitions	276.00
Alms House	2,578.59
Health Office and Jail Physician	31.33
Orphans' Court	368.03
Morenec Bridge Keeper Salary	80.29
Roads and Bridges (Before Levy)	209.32
School Fund (in addition to Levy)	5,875.83
Kent and Queen Anne's Counties Joint Account	4,040.76
Roads and Bridges (excess of Enginneer's allotment	7,113.41
New Assessments	1,338.05
Total	53,688.17

EXHIBIT NO. 3A

Summary of Assessments, Real and Personal, Etc., and Amounts Levied By County Commissioners and Charged to County Treasurer.

Real and Personal	$14,221,137.00 @	$1.48	$210,472.83
Extra Real and Personal	201,347.54 @	1.48	2,979.94
Bank Shares	363,522.60 @	1.00	3,635.23
Trust Companies	26,804.01 @	1.00	268.04
Mutual Fire Ins. Co.	67,190.00 @	.30	201.57
Ordinary Business, Domestic Corp.	296,847.78 @	1.48	4,393.35
Securities	736,371.00 @	.30	2,209.11
Extra Securities	24,542.00 @	.30	73.63
			224,233.70
Extra Real and Personal since last audit	7,413.00 @	1.48	109.71
			224,343.41
Balance in Leonard Wilson's, Treas., hands June 6, 1923			1,816.22
Cash from County Commissioners, (see list below)			7,442.15
Short Term Certificates			10,500.00
Int. collected on 1923-24 to June 15, 1924			880.57
			244,982.35
Taxes uncollected 1922-23 to June 15, 1923			20,393.13
Interest collected on 1922-23 to June 15, 1924			504.43
			265,879.91
Bal. in Merrick Clements, Treasurer, hands Dec. 20, 1923			1,039.69
Taxes uncollected 1920-21 to Dec. 20, 1923			8,543.33
Taxes uncollected 1921-22 to Dec. 20, 1923			5,273.59
Interest collected on 1920-21 to Nov. 20, 1924			163.94
Interest collected on 1921-22 to Nov. 20, 1924			92.37
			280,992.83
Balance Leonard Wilson, Treasurer			1,816.22
Collected Real and Personal to June 15, 1924			187,200.61
Uncollected Real and Personal to June 15, 1924			23,272.22
Collected Ex. Real and Personal to June 15, 1924			2,247.94
Uncollected Real and Personal to June 15, 1924			841.71
Collected Corporations to June 15, 1924			2,991.44
Uncollected Corporations to June 15, 1924			1,401.91
Collected Securities to June 15, 1924			2,228.81
Collected Bank Shares to June 15, 1924			3,635.23
Collected Securities to June 15, 1924			2,228.81
Uncollected Bank Shares to June 15, 1924			53.93
Collected Trust Companies to June 15, 1924			268.04
Collected Mutual Fire Ins. Co. to June 15, 1924			201.57
Cash from County Commissioners			7,442.15
Short Term Certificates			10,500.00
Interest collected for 1923-24 to June 15, 1924			880.57
			244,982.35
Collected Real and Personal 1922-23 to June 15, 1924			11,140.28
Uncollected Real and Personal 1922-23 to June 15, 1924			7,839.29
Collected Ex. Real and Personal 1922-23 to June 15, 1924			123.82
Uncollected Ex. Real and Personal 1922-23 to June 15, 1924			191.39
Collected Securities 1922-23 to June 15, 1924			11.56
Uncollected Securities 1922-23 to June 15, 1924			23.64
Collected Corporations 1922-23 to June 15, 1924			289.05
Uncollected Corporations 1922-23 to June 15, 1924			774.10
Interest Collected 1922-23 to June 15, 1924			504.43
			265,879.91
Balance Merrick Clements, Treas.			1,039.69
Collected 1920-21 to Nov. 20, 1924			1,317.88
Uncollected 1920-21 to Nov. 20, 1924			7,225.45
Collected 1921-22 to Nov. 20, 1924			1,903.17
Uncollected 1921-22 to Nov. 20, 1924			3,370.42
Interest collected for 1920-21 to Nov. 20, 1924			163.94
Interest collected for 1921-22 to Nov. 20, 1924			92.37
			280,992.83
Total expenditures Leonard Wilson, Treas., to June 15, 1924			222,297.76
Taxes uncollected for 1922-23 to June 15, 1924			8,828.42
Taxes uncollected for 1922-23 to June 15, 1924			25,569.77
Balance, Leonard Wilson, Treas., June 15, 1924			9,183.96
			265,879.91
Amt turned over to Co. Com by Merrick Clements, Treasurer to June 15, 1924			2,794.10
Taxes uncollected for 1920-21 to Oct. 20, 1924			7,225.45
Taxes uncollected for 1921-22 to Oct. 20, 1924			3,370.42
Amount turned over to County Commissioners by Merrick Clements, Treasurer, since June 15, 1924,and up to and including Oct. 10, 1924			1,722.95
			280,992.83

Itemized Statement of Amounts Received from County Commissioners, (Entered Above $7,442.15).

Check from Herbert E. Perkins, keep of Josephine Reed, Mt.Hope	$175.00
Check from Merrick Clements, Treasurer	469.03
Check from Willis K. Hackett, board of wife at hospital	31.25
Check from Horace B. Derrick, private telephone	1.93
Check from T. G. Wroth, board of Mrs. Carrie Wroth at hospital	8.75
Check from C. E. Comegys, taxes on bldg bought of W.F. Stoops	17.06
Check from Merrick Clements, Treasurer	100.00
Check from Horace B. Derrick, telephone	2.$8
Check from Merrick Clements, Treasurer	400.00
Cash from R. E. Lee Hopkins, jail furnace	20.00
Check from M. W. Thomas, Treasurer Alms House	144.19
Check from C. Frank Crow, Prest. Elec. Superv., candidate fee	625.00
Check from H. E. Perkins, Lunacy Com., Josephine Reed	296.08
Check from Harry Griffith. Pres. Co,m., Louisa Dreka	100.00
Check from W. T. Hicks, wharfinger, half wharfage collected	11.15
Check from Horace B. errick, Dprivate telephone	12.57
Check from M. W. Thomas, Treasurer Alms House	151.41
Check from Gilbert B. Taylor, personal supplies	1.25
Check from Mrs. Myrtle Mitchell, for pipe	95.22
Check from Co. Com. Excess of Bond Issue	23.88
Check from John M. Dennis, Treas. Ordinary Business	78.44
Check from W. K. Hackett, board of wife at hospital	31.25
Check from John A. Smith, board of son at hospital	10.09
Check from Horace B. Derrick, private telephone	1.82
Check from W. R. Rodney, Treasurer, Rock Hall	27.50
Check from Thos. G. Wroth, board Julia C. Wroth at hospital	1.05
Check from Gilbert B. Taylor, use of Grader Usilton Extension	10.50
Check from P. G. Wilmer, Treasurer, for stove	5.00
Cash from Annie Butler, for stove	4.00
Check from M. W. Thomas, Treasurer Alms House	221.77
Check from H. B. Derrick, telephone	2.08
Cash from C. W. Kibler, error in bill April 17	2.00
Check from A. W. Dill, wharfage through board engineer	49.67
Check from L. R. Vansant, keep of mother Cambridge Hospital	62.50
Cash from G. B. Taylor. Road Enginneer, bill Lucas Bros	1.04
Check from H. B. Derrick, half telephone	1.38
Cash from W. K. Hackett, keep of wife at Cambridge hospital	31.25
Check from W. T. Hicks, wharfage	32.53
Cash from W. T. Hicks, wharfage	5.00
Check from H. B. Derrick, half telephone	1.45
Cash from Lane, a prisoner in jail	2.60
Check from Merrick Clements, Treasurer	600.00
Check from Co. Com.Queen Anne's Joint Accoun	85.50
Check from H. B. Derrick, half telephone	1.38
Check from R. H. Collins, P. J., excess of fines	51.80
Check from W. W. Boyer, wharfage	73.59
Check from H. B. Derrick, half telephone	1.58
Check from W. K. Hackett, keep of wife at hospital	31.25
Cash from H. B. Derrick, half telephone	1.38
Check from Supervisors of Election, T. Alan Goldsborough	25.00
Check from Supervisors of Election. Phoebus	25.00
Check from Martinez, board of Edith Martinez	50.00
Check from Harry Griffith, board of L. H. Dreka	100.00
Check from Herbert E. Perkins, board Josephine Reed	125.00
Check from M. W. Thomas, Treasurer Alms House	632.12
Check from H. B. Derrick, half telephone	2.32
Check from M. W. Thomas, Treasurer Alms House	54.04
Check from Supervisors of Election, Coolidge	10.00
Check from Merrick Clements, Treasurer	2,194.10
Check from S. J. Johnson, for hay	109.32
Total	$7,442.15

EXHIBIT NO. 3B.

Dog License Fund.

Balance on hand June 15, 1923	57.05	
Cash from sale of License 1923	$1,299.75	
		$1,356.80
Total Disbursements loss of stock, poultry, etc	1,311.75	
Balance June 15, 1924	45.05	
		1,356.80

EXHIBIT NO. 4

Statement of Alms House and Farm, showing expenditures from June 15 1923 to June 15th, 1924.

ALMS HOUST EXPENSES

Groceries, Meats, Dry Goods and Clothing	$1,987.40	
Drugs, Disinfectants and Lime	203.25	
Telephone	45.00	
Flour and Mill Feed	338.72	
Hay	70.98	
Paints and Oils	53.20	
Stoves, Repairs and Hardware	161.58	
Phosphate	41.59	
Insurance	245.33	
Physician	150.00	
Ice	32.50	
Coal, Hauling and Freight	791.98	
Coffin	13.00	
Blacksmith, Repairs and Implements	44.33	
Lumber and Repairs	67.89	
Labor	646.00	
Trustees Salaries	120.00	
Secretary and Treasurer Salary	150.00	
William Ford Salary	300.00	
Miss Sue Ford Salary	180.00	
Stationery	2.18	
Fencing	18.00	
Pump Repairs	3.50	
Auto hire for Inmates to and from Easton Hospital	14.00	
Miscellaneous	107.24	
		5,787.67

FARM EXPENSES

Labor, Implements and Repairs	$ 669.18	
Gasoline and Oils	50.45	
Mill Feed and Corn	297.82	
Lumber and Fencing	50.67	
Fodder Yarn	6.06	
Paints	19.00	
Phosphate and Seeds	101.50	
Tenants Share of Milk, Eggs and Poultry	25.87	
Cows	1,612.50	
Poultry	80.50	
Hay	58.00	
Horses	65.00	
Tomato Baskets	12.00	3,048.55
Total for year		$8,836.22
Warrants provided for from previous year		440.92
		9,277.14
Orders in Levy 1923	$3,033.79	
Certificates provided for in Levy 1924 and less interest	5.384.34	
Alms House warrants not presented to County Com.	859.01	9,277.14
Balance due County Commissioners for 1922-23		94.52
Total receipts from Farm for 1923-24 and due County Commissioners		1,375.70
Total due County Commissioners		1,470.22
Paid County Commissioners for 1922-23		94.52
Paid County Commissioners for 1923-24		1,109.01
Total paid County Commissioners for 1923-24		1,203.53
Balance due County Commissioners for 1923-24		266.69
Total due County Commissioners		1,470.22
Amount paid County Commissioners for 1923-24		1,109.01
Balance due County Commissioners for 1923-24		266.69
Total receipts from Farm for 1923-24		1,375.70
Total expenses for Farm for 1923-24		3,048.55
Total receipts from Farm for 1923-24		1,375.70
Net loss of Farm for 1923-24		1,672.85

Statement of Finances of Board of Education of Kent County for Year August 1, 1923—July 31, 1924

EXHIBIT NO. 5

RECEIPTS

Balance in banks, August 1, 1923			$3,703.87
Paid by Lewin Brown for outhouses at Edesville school			10.00
Received from County Commissioners:			
On account of 1922 levy	$27,268.17		
On account of 1923 levy	57,500.00		
For Debt Service	6,934.90		
On Account 1924 appropriation	5.023.79		96,726.86
Unpaid orders on hand July 31, 1924			39,583.82
Received from Patrons of Schools to be applied on repairs, etc of buildings:			
Melitota white	35.00		
Chestertown colored	130.00		
	$165.00		
Received from colored teachers for professional books			31.06
From J. Walter Huffington, part on travelling expenses			4.00
From Licenses (Tongers)			820.58
Donated by schools of county toward libraries			379.98
Sales of office property, lumber, books, telephone, etc.			6.35
Tuition from Queen Anne County for students attending Chestertown Elementary, and High and Millington			997.50
Sale of books			13.32
From Chestertown High School for McMenamin Lot			375.00
Interest:—			
Rosenwald Fund for colored school in Peoples' Bank	32.10		
Bldg. Fund in Third National Bank to be used on Galena School	45.70		
			$77.80
Received from the State:			
High School Fund	$10,063.00		
Colored Industrial Appropriation	1,500.00		
Part Payment of Salaries of officials	4,920.00		
Text books	2,428.84		
Supplies, materials of instruction	607.20		
On account Census and Attendance	22,620.84		
Equalization Fund	3,437.00		45,576 88
			$148,888.20
Discount Notes			1,806.47
			$150,694.67

DISBURSEMENTS

GENERAL CONTROL:				
Office Expenses				$1,334.32
Advertising and Printing				303.47
Expenses of Board Members				300.00
Salary of Superintendent				2,940.00
Travelling Expenses of Supt.				500.00
Salary of Attendance Officer				1,200.00
Travelling Expenses Attendance Officer				500.00
Salary of Clerk				1,100.00
Other Costs of Control				119.10
Total Costs of Control				$8,296.89
INSTRUCTIONAL SERVICE:	High	Elementary		
Salary of Teachers	$30,612.58	$70,672.36		$101,284.94
Text books	2,195.02	2,162.01		4,357.03
Materials of Instruction	1,510.87	392.48		1,903.35
Other Costs of Instruction	749.01	453.44		1,202.45
Salary of White Supervisor		2,645.00		2,645.00
Travelling Expenses White Supervisor		500.00		500.00
Salary Colored Industrial Supervisor		810.00		810.00
Traveling Expenses Colored Supervisor		220.00		220.00
Other Expenses Colored Supervisor		22.57		22.57
Colored Industrial Supplies		145.35		145.35
Repairs to Colored Industrial Bldg.		400.18		400.18
Total Costs Instructional Service	$35,067.48	$78,423.39		$113,490.87
OPERATION OF SCHOOL PLANT:				
Janitors' Wages and Supplies	$1,779.00	$3,040.93		$4,819.93
Fuel	2,542.15	4,025.46		6,567.61
Other Costs of Operation	344.66	532.66		877.32
Total Costs Operation of School Plant	$4,665.81	$7,599.05		$12,264.86
MAINTENANCE OF SCHOOL PLANT:				
Repair and Upkeep of grounds	$ 208.91			$208.91
Repair and Replacement of Equipment	632.27	804.89		1,437.16
Rent of Colored Bldg.	250.00			250.00
Total of Maintenance School Plant	$1,091.18	$804.89		$1,896.07
AUXILIARY AGENCIES.				
School Libraries	$ 912.87	$ 29.31	$ 942.18	
Transportation of pupils	2,469.83	2,839.18	5,309.01	
Community Activities	18.00		18.00	
Other Auxiliary Agencies	65.91		65.91	
Total Costs Auxiliary Agencies	$3,466.61	$2,868.49	$6,335.10	
FIXED CHARGES:				
Insurance	488.00			
Contributions and Contingencies	15.00			
Other Fixed Charges	100.00		603.00	
Debt Service (4,962.71 of appro. made for debt service used for general expense)			1,972.19	
Capital outlay			100.00	
Total of all disbursements				$144,958.38
Balance in Peoples Bank, General Fund, Aug. 1, 1924				2,863.08
Balance in Peoples Bank, Rosenwald Fund. Aug. 1, 1924				829.73
Balance in Third National Bank, Fund to be applied on Galena				1,179.25
Balance in Kent County Savings Bank, Free Book Fund				7.99
Balance in Third National Bank, Colored Indus. Fund				809.82
Balance in Kent County Savings Bank, general Fund				45.82
				$150,694.67

Statement of Deficit of Board of Education of Kent County, Maryland as of July 31, 1924.

Amount of outstanding indebtedness July 31, 1924		$ 41,000.00
Amount of unpaid drafts received from the County Commissioners for balance of 1923-24 appropriation and to be paid during 1924-25		39,583.82
Apparent deficit as of July 31, 1924		1,416.13
Bills outstanding 7-31-'24		
Cash received from Mark Creasy, Prin. Chestertown High School to be used in the purchase of additional school lot	$1,329.91 275.00	
Amount advanced by County Commissioners on 1924-25 appropriation	5,023.79	6,628.70
Less Bank balances in current expense fund		$8,044.88 2.916.89
Actual Deficit as of July 31, 1924		$5,127.99

EXHIBIT NO. 6

Bonded Indebtedness of Kent County, Maryland.

The following Bonds are outstanding:

1	Old School Bond	$ 100.00
33	Kent County Public School Bonds	33,000.00
11	Additional School Bonds	11,000.00
8	Still Pond Public School Bonds	8,000.00
21	Lateral Road Bonds (Issue 1922)	21,000.00
21	Lateral Road Bonds (Issue 1923)	21,000.00
17	Lateral Road Bonds (Issue 1924.)	17,000.00
	Total	$112,000.00

(Continued on page 7)

EGGS AND POULTRY

For higher prices and prompt return ship Eggs and Poultry to

Peter Lewicki & Co., Inc.
Commission Merchants
229 Callowhill, Street,
Philadelphia, Pa.

o11-4t

WANTED

Water Front Farm, small or medium size, on the Chesapeake Bay, Chester or Sassafras Rivers. Must be a real water front and priced right. Give description of buildings, location, quality of land and lowest price. Address all letters to C. E. J., Lock Box 22, Marshallton, Del. o11-tf

Sterling's Pharmacy

(THE REXALL STORE)

Headquarters for Fountain Pens.
Sheoffer Monogram.
Waterman's, Conklins and Parker
Prices ranging from one to twenty dollars.
Pens of all makes repaired.

Sterling's Pharmacy
(THE REXALL STORE)

Chester River Freight and Passenger Co.

SCHEDULE

The Steamer Gen. Lincoln will leave Baltimore, Pier 2, Light St., every Monday, Wednesday and Friday at 3.30 o'clock, p. m., for Rock Hall, Quaker Neck, and Chestertown and arriving at Chestertown at about 8.30 o'clock p. m.

Leaves Chestertown for Baltimore at 7 o'clock a. m. every Tuesday, Thursday and Saturday, arriving in Baltimore at about 12 noon.

Special daily trips are made to Rock Hall, leaving Baltimore at 3.30 p. m., arriving at Rock Hall at 5.30 p. m.

Saturday trip to Rock Hall, boat leaves Baltimore at 2.30 p. m. On Saturday afternoon boat leaves Rock Hall at 5 p. m., arriving in Baltimore at 7 p. m.

Sunday boat leaves Baltimore at 9 a. m. for Rock Hall only and leaves Rock Hall same day at 5 p. m., arriving in Baltimore at 7 p. m.

On Tuesday and Thursday evening boat will make the Queenstown trip and lay at Queenstown all night.

Round Trip Fares from all wharves $1.00.

Freight and Passengers solicited for all points. Our rates are low.

CHESTER RIVER FREIGHT AND PASSENGER CO.
CHAS. JACKSON, President.
Chas. J. Reiche, Agent.

Tolchester Co.

Tolchester
Baltimore Ferry

Effective Saturday, Nov. 1, 1924

TWO HOURS
FROM THE EASTERN SHORE
TO
PIER 16 LIGHT ST., BALTIMORE

WEEK DAYS AND SUNDAYS

Leave Baltimore at 8.00 a. m. and 2.45 p. m.

Leave Tolchester 10.15 a. m., 5.00 p. m.

Automobiles, 5 passenger $2.25, 7-passenger $2.50.

Trucks at proportionate rates.

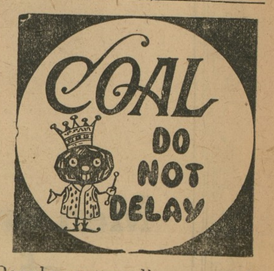
Adults, One way 50c, children (under 12) 25c; adults, round trip 1 day 75c, children 40c. Round trip, 30 days, 85c, children 45c.

The quickest way to and from Baltimore.

SUSJUEHANNA AND SASSAFRAS RIVER ROUTE

Steamer leaves Baltimore at 7.00 a. m., arrives Betterton 10.15 a. m., Havre de Grace 11.45 a. m., Port Deposit 1 p. m., Fredericktown 3.45 p. m., Betterton 5.00 p. m., Worton 6.00 p. m., arrive Baltimore 8.30 p. m.

THE TOLCHESTER CO.,
Pier 16 Light St., Baltimore.



People are usually prompt in purchasing things that please the eye With absolute necessities they are often dilatory. Coal should never be relegated. Buy now.

"The Maximum Of Heat"

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PHONE 149
Chestertown, Maryland

MONEY FOR FARMERS

We make loans for term of thirty-three years under THE FEDERAL FARM LOAN SYSTEM, without requiring farmers to subscribe to any STOCK, and without any FEES, BONUSES, or COMMISSIONS. Loans may be obtained for any farm purpose. If your farm is mortgaged let us renew your present mortgage and give you one that will never have to be renewed.

Remember: NO FEES, NO COMMISSIONS AND NO STOCK. For folder giving full details and application blank call or address THE MARYLAND - VIRGINIA JOINT STOCK LAND BANK OF BALTIMORE. Munsey Building, Baltimore, Md., or THOMAS B. MILLER, Elkton, Md. s23

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