

COME JOIN OUR XMAS FUND FOR NEXT XMAS OR ELSE FOR PERMANENT SAVING

We pay 4 1/2% interest on the Xmas Fund, so little people and grown people take notice of this fact. The only Bank in the United States which pays this interest on Xmas Funds.

To All The Children And Grown Ups

THE CITIZENS BANK OF CHESTERTOWN wishes each of you a MERRY CHRISTMAS AND HAPPY NEW YEAR. We want you, one and all, TO JOIN OUR CHRISTMAS CLUB. We want every child everywhere to be a part owner in this Bank, and we have for every boy and girl a CHRISTMAS GIFT. You can join this Club any day in the year. If you have nothing with which to join now, still you can each become a member.

THE CITIZENS BANK will give to each boy and girl everywhere a shining new quarter for a first deposit in the bank book which you can get at the Bank. Then add your pennies, dimes and quarters throughout the year and see how much it will amount to by the 10th of next December when you can withdraw it. The smallest, the largest, the youngest, the oldest will all be treated alike. We shall be as proud of your savings and earnings as will you and as Old KKIS will be as he watches you throughout the year.

REMEMBER THIS XMAS FUND DRAWS 4 1/2% on each deposit until next Xmas. Keep this advertisement. Tell it to the world. Let it ring and peal until each little heart learns the lesson that Xmas is every day in the year.

THIS is the Bank of GOOD CHEER and we want the young people in this County to begin to be thrifty, saving and looking ahead. SAVE WITH AN OBJECT. If you wish pocket money for next CHRISTMAS this is the way to have it. If you wish to buy a calf or chickens, ducks and turkeys or if you wish a special sum for a special purpose this is the way to get it.

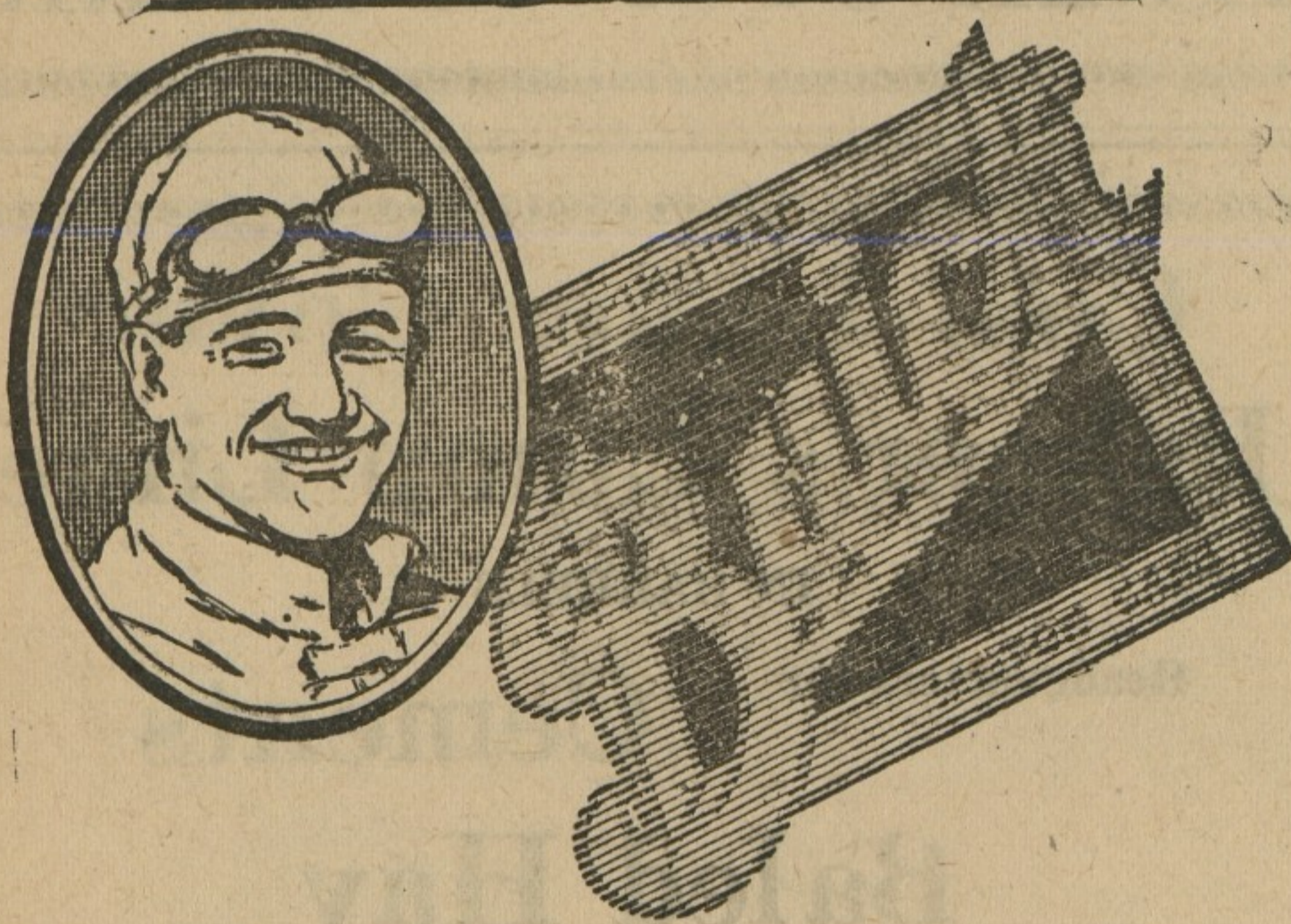
Get your bank book from Mr. Connelly or Miss Shinn. Get the NEW QUARTER, PUT IT IN YOURSELF. Then watch it grow.

A MERRY, MERRY, CHRISTMAS AND A THRICE HAPPY NEW YEAR.

THE CITIZENS BANK OF CHESTERTOWN, MD.

DIRECTOR: D. THOMAS HURLOCK, HARRY NICOLS, GEORGE D. MORRIS, JAMES E. LOFLAND

DIRECTOR: S. THOMAS PIPPIN, E. LINWOOD REDMILE, HARRY A. BOLTON, HOPE H. BARROLL



"Nobody can say I wasted my money"

Peter DePaolo—1925 Indianapolis Race Winner

This statement from the young race driver, who purchased a Buick a week after he wheeled his car to victory at Indianapolis and broke the record of that famous Speedway, sums up the nation-wide opinion of Buick.

For, just as DePaolo recognizes the superiority of valve-in-head engines for the race track and personal use, so too have more than a million everyday motorists recognized the dependability and performance of Buick and the Valve-in-Head type of engine upon which Buick has concentrated for 21 years.

De Paolo bought a new Buick with the motor car expert's discriminating eye for performance, for dependability and genuine value. And his purchase is further evidence of the regard in which Buick is so universally held.

BUICK MOTOR COMPANY, FLINT, MICHIGAN

BUICK MOTOR CO., FLINT, MICH.

When better automobiles are built, Buick will build them

THE N-B-R MOTOR CO.

Authorized Sales and Service

REPRESENTED BY

JEO. EDW. FURBUSH MISS CYNTHIA CLENDANIEL

315 High Street Chestertown, Md.

Mark Every Grave MONUMENTS AND TOMBS

Erected Everywhere.



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

Chestertown Marble and Granite Works

J. W. KIRBY, Prop.

JOS. N. WHEATLEY & CO INSURANCE CHESTERTOWN, MD.

DURDING & SATTERFIELD We make a specialty of insuring HAY and WHEAT, either in barns or in stacks. Remember the "HOME" is the largest American Company, made so by a liberal policy.

Automobile Storage

Rock Hall Terminal

Baltimore-Eastern Shore Ferry Co.

Rates 25c Per Day.

a11-4t* WM. SCOONE, Proprietor.

SALESMEN WANTED

Experienced lubricating oil salesman to sell high-grade oils and greases. Security Oil Co., 316 North Holiday St., Baltimore, Md.

John P. Ahern MILLINGTON, MD.

BUILDING MATERIALS, GRAIN, VITRIFIED DRAIN TILE, LIMES 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, checked to line wires by patented or-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 hal. ton and convince yourself of the increased production and quality.

THE NATCO TILE SILO—Economy Wooden stave Silo. GET OUR QUOTATION.

AN OPERATION RECOMMENDED

Avoided by Taking Lydia E. Pinkham's Vegetable Compound

Los Angeles, Cal.—"I cannot give too much praise to Lydia E. Pinkham's Vegetable Compound for what it has done for me. My mother gave it to me when I was a girl 14 years old, and since then I have run down or tired. I took it for three months before my two babies were born for I suffered with my back and had spells as if my heart was affected, and it helped me a lot. The doctors told me at one time that I would have to have an operation. I thought I would try 'Pinkham's,' as I call it, first. In two months I was all right and had no operation. I firmly believe 'Pinkham's' cured me. Every one who saw me after that remarked that I looked so well. I only have to take medicine occasionally, not but I always keep a couple of bottles by me. I recommend it to women who speak to me about their health. I have also used your Sensitive Wash and like it very much." — Mrs. E. GOULD, 4000 East Side Boulevard, Los Angeles, Cal.

Many letters have been received from women who have been restored to health by Lydia E. Pinkham's Vegetable Compound after operations have been advised.

TURNER & SON

Berterton, Maryland

Lumber and Mill Work

Building Material, all kind Paint, Glass Cement, Lime Hair, Brick Building Paper

BEST LUMPLIME Estimates will be furnished promptly

TURNER & SON

Berterton, Maryland

COAL QUALITY ATTENTION and SERVICE

Threshing Coal

Use Our SELECTED LUMP

It insures Satisfactory Power. PHONE 149

C. W. KIBLER & SONS

Chestertown, Maryland

In Office at Chestertown every Monday, Wednesday and Saturday; other day by appointment.

JULIAN T. POWER Optometrist Chestertown, Md.

Mrs. Hubbard's Garden Party At Her Chestertown Home

Chestertown is proud of its beautiful homes and charming residents but none more so than "Widehall," the elegant home of Mr. and Mrs. Wilbur W. Hubbard on the Chester river.

This home with its spacious lawn was the scene of a notable gathering on Friday afternoon when prominent men and women were guests of Mrs. Hubbard and the Kent County Women's Club at a garden party.

Contrary to the expectation of many, the party was far more of a social function than a political gathering, though the presence of a number of guests and practically all of the speakers gave the affair a political tinge. No mention was made of any one for any office.

The speakers were Josiah Marvel, of Wilmington; Dr. Paul E. Titsworth, of Chestertown, and Edwin H. Brown, editor of the Centreville Record. Prominent men and women of Kent county mingled with the guests, and tea was served by the club members.

Among the Chestertown women who assisted Mrs. Hubbard were Mrs. P. M. Brooks, Mrs. Wm. B. Usilton, Mrs. Edgar J. Watson, Mrs. C. W. Whaland, and Mrs. Samuel Loller. A firmer and stronger organization of the Democratic women's clubs of the Eastern Shore was planned.

Mrs. Hubbard charged in her address that the Democratic women of the South have been a hindrance to their party because of their lack of interest in political matters. She urged her guests to work for the support of their party rather than continue to allow the women of the South to be millstones about the neck of the Democratic party.

Charges that trusts are being formed under the rule of the Republican party were also made by Mrs. Hubbard. She said that Houston Thompson, member of the Federal Trade Commission, informed her that a trust had been formed in Washington. President Coolidge was vigorously denounced for his refusal to act on the recommendation of the Tariff Commission that there be a decrease in the sugar tariff.

Other speakers included Dr. Paul E. Titsworth, President of Washington College, Chestertown; the Hon. Josiah Marvel, of Delaware, Mr. Jay Williams, of Salisbury, and Mr. Edwin Brown, of Centreville.

During the afternoon, Mrs. Jane Willoughby, who until recently was

Miss Jane Hamilton, niece of Mr. and Mrs. Harry L. Woodburn, of this county, rendered a number of vocal solos which were greatly enjoyed. She was accompanied on the piano by Miss Louise Russell.

TOO MANY BED BUGS IN THE PARSONAGE

Rev. George T. Alderson, pastor of Asbury M. E. Church, Wilmington, formerly located in Chestertown, appealed to the Board of Health of that city, Monday morning for help in getting rid of bed bugs, which are said to come from the vacant house No. 220 Walnut street, adjoining Asbury parsonage.

Dr. Alderson said conditions had become so bad in the house, 220 Walnut street, that no one will live in the property, and that unless the Board of Health helps him out of his trouble he and his family will be compelled to abandon the parsonage. Dr. Alderson said he has resorted to every known remedy for getting rid of the pests in the parsonage, but while myriads of the bugs are free in the adjoining house, he is helpless, and urged that the board take some decided steps at once.

"It's a ticklish question," Dr. Armstrong, executive secretary of the Board of Health said when asked what action the Board would take in getting rid of the bed bugs.

"We have a health officer investigating conditions," Dr. Armstrong said "and we will do the best we can to remedy the trouble."

SPECIAL AUDITORS NOTICE TO CREDITORS

S. Scott Beck, Attorney, versus John W. Hubbard et al

Pursuant to an order of the Circuit Court for Kent County, in Equity, passed in the aforesaid cause on the 4th day of April in the year nineteen hundred and twenty-five, notice is hereby given to all judgment creditors, lienors and assignees of John W. Hubbard and Marvie M. Hubbard, his wife, mortgagors, and to all persons claiming an interest in the Equity of redemption in the above cause to file their claims with the vouchers thereof, with the undersigned on or before the 18th day of September, nineteen hundred and twenty-five.

HARRISON W. VICKERS, Special Auditor.

For Job Printing Call Kent News.

Now-a One-Profit Car in the Quality Field

STUDEBAKER has achieved one-profit manufacture in the quality field. This marks a new era in the automobile industry. Studebaker's achievement eliminates unnecessary profits running up to \$500 on a single car. It banishes double overhead. It results in quantity production of quality cars. It vitally affects pricing by establishing a new criterion of value in the fine car field.

TWENTY-FIVE years ago practically all "manufacturers" of automobiles were nothing more than assemblers. They purchased motors, bodies, tops, axles, etc., from parts makers who were the manufacturers in reality. On this basis it was easy to become an automobile "manufacturer," and more than five hundred makes of automobiles have had their day in the American market and disappeared. They are represented only by "orphan cars" with practically no resale value. Notwithstanding this writing on the wall many manufacturers still assemble their product, piling profit upon profit for the ultimate purchaser to pay. Each profit which a maker pays to a body builder or parts supplier enters into his costs just as though he had spent the money for steel or plate glass or upholstery. Although it represents no value he not only passes it on to the purchaser but figures his own profit on top of it.

Why Studebaker is the "one-profit" car

There are more than 60 makes of passenger cars built in the United States, but very few are manufactured complete in the plants of the producers who sell them. Only 42 build all their own motors—and one of the 42 is Studebaker. Of the 42 which claim to make their own motors only 14 make the iron castings, stampings and forgings which go into their motors—and one of the 14 is Studebaker. Only 5 make all their own bodies and one of the 5 is Studebaker. Only 2 make all their own motors, bodies, chassis, springs, axles, gear sets, differentials and steering gear. One of these 2 is Studebaker and the other is Ford.

Contrast this with Studebaker, where the entire car is designed and built as a unit—and engineered complete. This construction means (1) longer life—(2) greater comfort in riding—(3) greater freedom from repair expense—(4) greater resale value.

With the advent of this one-profit-one-overhead plan of motor car manufacture, it is folly today to buy a car by the same comparisons you used yesterday. Today you must measure all cars with this "one-profit" Studebaker.

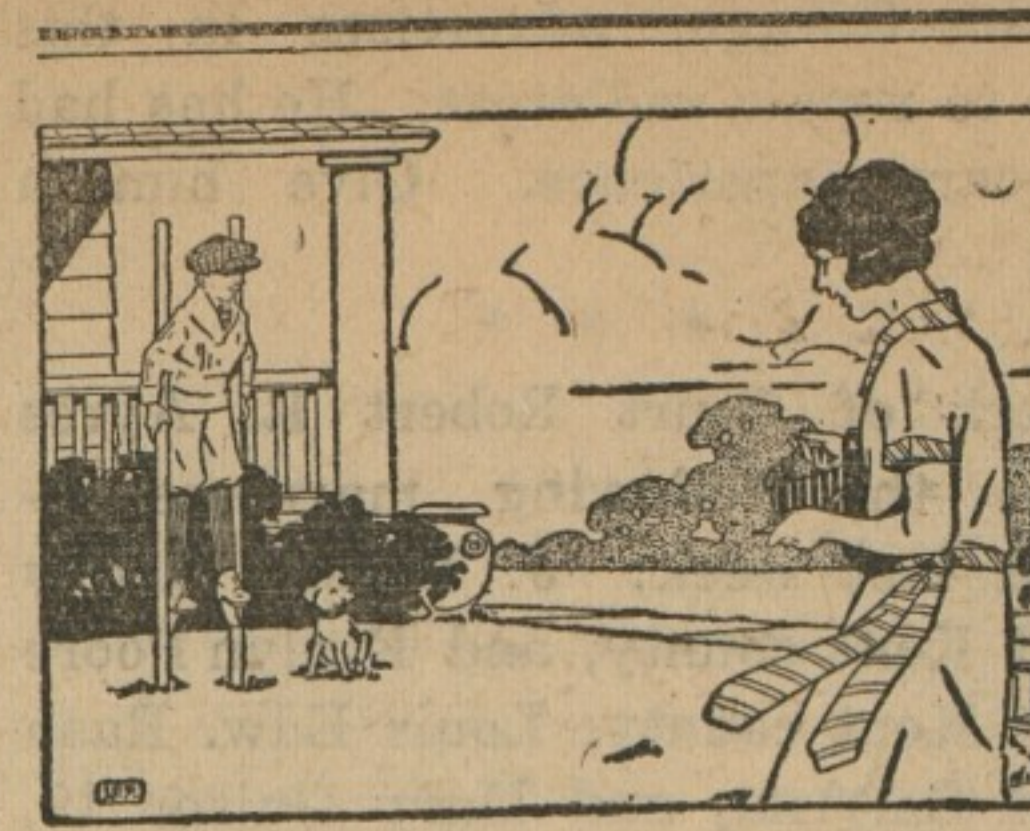
One-fourth of all American passenger cars built today belong in the fine car field—a total of 57 different makes selling above one thousand dollars. There are 21 Studebaker body styles available on three different chassis. The Standard Six Models, 115-inch wheelbase, 50 h.p. engine, \$1125 to \$1600 f.o.b. factory. The Special Six Models, 120-inch wheelbase, 65 h.p. engine, \$1450 to \$2120 f.o.b. factory. And the Big Six Models, 127-inch wheelbase, 75 h.p. engine, \$1875 to \$2650 f.o.b. factory. And you may buy your Studebaker today with the assurance that it will not be arbitrarily stigmatized by any act of ours as a "last year's model." Instead of spectacular annual announcements of "new yearly models," Studebaker has adopted the policy of keeping its cars up-to-date in body styles and chassis design every day in the year. Therefore, buy your Studebaker now!

THIS IS A STUDEBAKER YEAR

The STUDEBAKER CORPORATION of AMERICA

Church Hill Motor Company

Chnrch Hill, Maryland



Keep the Story with a Kodak

Billy Kodak—"trying out" his new stilt—It's a chance for mother to get a Kodak picture of her boy. Story-telling pictures like this make the record of childhood days. And, kept in an Eastman album, the story is complete—a treasured possession later. The camera you want, at the price you can afford, is at our Kodak counter.

Kodaks \$6.50 up. Albums 25c up.

J. S. KREEGER Jeweler and Optometrist Chestertown, Md.

SAVE with SAFETY at your Rexall DRUG STORE

SPECIAL OPEKA COFFEE

39c Pound

Sterling's Pharmacy

THE REXALL STORE Chestertown, Md.

FOR SALE A fine lot on Cannon street, Chestertown, 75x183 feet. It has a hot house, 3 shade trees, asparagus bed, raspberries and well fenced. A fine opportunity for some one. Apply to JAMES E. ALLEN, Chestertown.

320-34*



Swim-Kaps for 1925

are now displayed at our store. Original styles, master workmanship, real Para rubber and attractive prices are the outstanding features of this exclusive mermaid millinery. The Carmen Kap, a new model, is one of the most original. It is made in an Onyx design of six distinctive colors, beautifully marbled, and ties in Spanish bandana style, as pictured here.

Carmen Kap 75c

STERLING'S

The REXALL Store Chestertown, Maryland

Scholarship Examination.

A competitive examination for a free scholarship at Washington College including tuition, board, room and text books for a period of four years beginning September, 1925, will be held Tuesday, August 13th, 1925, in the Court House, Chestertown, Md. at 10.00 a. m.

The requirements are that each applicant shall have completed successfully a four year high school course or the equivalent of the same.

The examination will be given in the following subjects:

- 1. English — Grammar and Rhetoric. 2. Elementary Algebra. 3. Plane Geometry. 4. Modern European and American History. 5. Latin.

Applicants will be required to take the examinations in any four of the above subjects.

Those desiring to take this examination are required to file with the Register of Wills, Chestertown, Md., not later than August 6th, 1925, their applications with certificates as to mental and moral qualifications.

By order of the Orphans Court, SAMUEL G. CALDWELL, Register of Wills

FERTILIZERS

Old reliable brands—the kind that drill right — Truthworthy (2-3-5); Propagator 2-3-2); Crop Producer (1-3-3); Try Me 1/2-3-2); 12-3, 12-5, 10-5. High Grade Acid Phosphate. Delivered on your farm by truck

Place your order now. SEED — New Alfalfa, Crim-son Clover, Rye. We are booking orders for Timothy and Clover Seed.

LIME — Hydrated, Lump, Shell. We carry hydrated and shell lime in stock. SALT — Rock and Fine. Get our wholesale prices.

MASSEY & WILMER Phone 183 Chestertown, Md.

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. 26Jan-17r.

S. Scott Beck, Attorney. RATIFICATION NISI

In Re: Trust Estate of Merrick Clements.

In the Circuit Court for Kent Co., In Equity, No. 2242.

Ordered, this 9th day of July, 1925, by the Circuit Court for Kent County in Equity, that the Auditors Account and Report, stated and reported by Harrison W. Vickers, Special 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: August 1st, 1925; 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 27th day of July next.

ROBERT R. AYRES, Clerk. True Copy—Test: July 11-25 ROBERT R. AYRES, Clerk.