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The Millington Bank of Maryland

JOHN P. AHERN, President.
SPENCER MERRICK, Vice-President
C. M. MELVIN, Cashier.
VICTOR STEVENS, Asst. Cashier.

DIRECTORS

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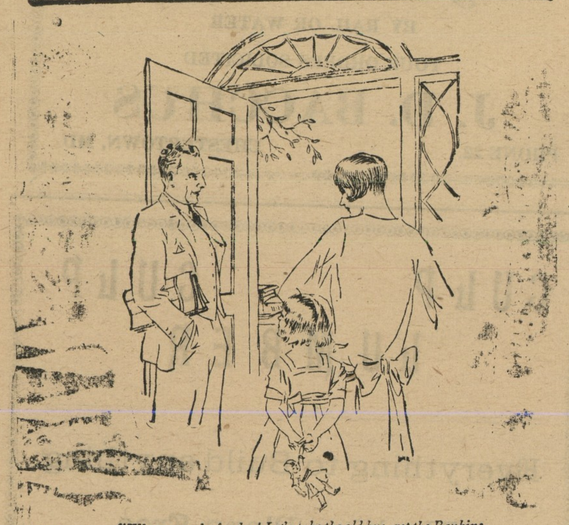
Are you one of the many people who keep money around the house in danger of fire, robbery or losses? Why not start a savings account with us, where your money will be safe and draw interest at 4 per cent? One dollar will start the account. BEGIN NOW. Ask the man who owns one.

A TELEPHONE IN EVERY HOME



"What a peach of a day! Let's take the old bus, get the Rankins, and drive to Hillcrest."
"All right, I'll call them."
"Oh, I forgot! They have no telephone."

THE home without a telephone is out of touch with the world. The old days when people sent the small boy of the family around to deliver their invitations are gone forever. Don't miss things because you haven't a telephone!

There's a class of telephone service that will fit your pocketbook. *Ask our Business Office about it.*

THE CHESAPEAKE AND POTOMAC TELEPHONE COMPANY

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Protect Our Forests From Fire and Vandalism]

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DO NOT provide for a comfortable old age.

We Pay 4½ p.c. on Savings Accounts

Whether You Deposit $1.00 or $1000.00 Your Account Receives Careful Attention.

THE CITIZENS BANK OF CHESTERTOWN, MD.

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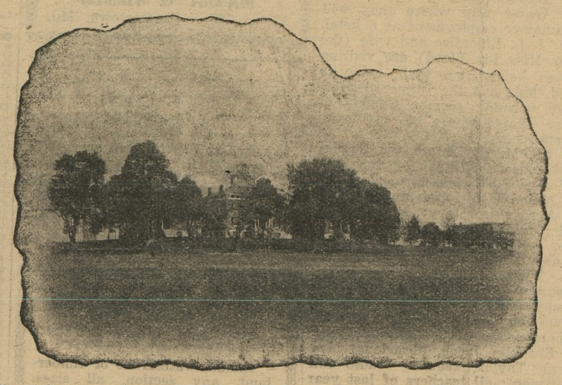
DIRECTORS

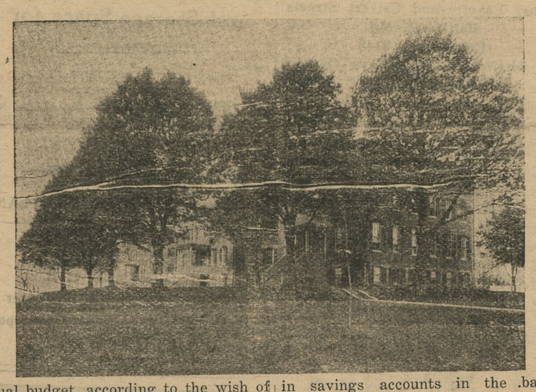
George D. Lofland, William M. Culp, E. L. Redmile, James E. Morris, Harry A. Bolton, S. T. Pippin, John W. Barroll, Harry Nichols, D. Thos. Hurlock

MONEY THAT WORKS FOR THE DONOR

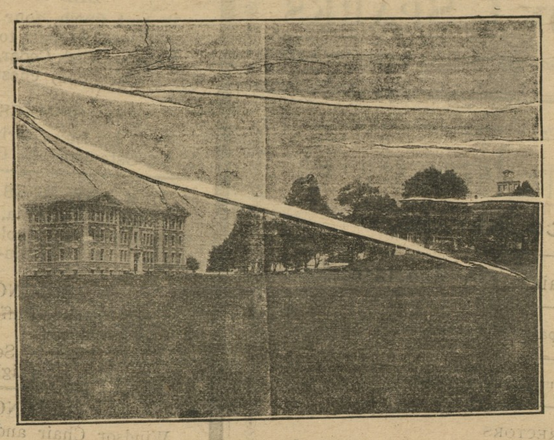
In this day and generation of "efficiency plus" and especially in this land where, on every hand, human



effort of every name and kind is being highly organized, which means highly simplified, it is interesting to note that the art of giving is being reduced to a scientific, which means to an effective, basis. This tendency to cultivate efficiency to the Nth degree is manifested clearly in an effort now being made by public spirited and far sighted persons, donors of wealth great and small, to underwrite worthy educational causes in ways that best "hit the spot." Of course folks will always give cash to such purposes. For instance. in a recent interview, Dr. Albertus Perry, field vice-president of Washington College in Chestertown, stated that it is not an unusual procedure for the sum of $1500 to be donated to the Eastern Shore college. The latest outright gift of that sort was made, he says, a short time ago. Such a donation is useful either on the endowment fund or on the an-



nual budget. according to the wish of the donor. And, then, hundreds of people are pledging on a five year basis — payable annually, semi-annually or quarterly, Washington College, it is said, encourages this form of giving because it guarantees a certain income over a period of years, to the college. But the most popular form of contribution to a cause is the annuity. This is the best kind of investment, with the safest returns, and is being favored not only by colleges but by large religious denominations as well. High dividends, it is said, are secured. Semi-annual payments of annuity provide the largest income, consistent with safety. At the death of the annuitant the principal goes, according to the donor's wish, either to a designated or undersigned fund. The investment gift is safe. The college are behind it. The semi-annual dividend remittances will be paid as long as the annuitant lives.



Relief from investment anxieties and care is assured, according to the Washington College official. Purchasers of annuities are released from further worries about reinvestment of funds, idle money, the passing of dividends or liability of loss from unsound investments. Money will work for the donor as long as he lives and will, in turn, accomplish his desires after death. $100 and upward may thus be invested in cash, real estate or approved bonds and stocks. The investment is not taxable; it saves the commission of an agent and provides a regular, fixed and sure income during the life of the annuitant and eventually will become a part of the endowment fund of the college, there to be a monument to the donor which will serve humanity forever. If there are many applications for annuities no educational institution will carry more than it can safely handle. Many colleges have a rule not to accept annuities iin excess of 20 per cent of their property. In the case of Washington College all applications must be passed upon by the Board of Visitors and Governors. This procedure protects the investor in all cases. "To my knowledge." declared Dr. Perry, "at least three persons have made contributions to Washington College thru large provisions in their wills. This is another manner of giving to a college. My argument for this method would be that it makes it possible for one's money to live and work in the interest of others, especially in the interest of young people who are worthy of finincial help."

In the 71 banks of the Eastern Shore there are $30,000,000 in savings accounts, it is said by banking authorities. In Kent county alone there are 6000 people who have $3,336,000 in savings accounts in the banks That means an average of $561 to an individual. "Some provision should be made in the wills of those persons," said Dr. Perry, "for Washington College." The county, it is declared, is sufficiently wealthy to afford an opportunity for each of these persons to make a small provision in his will for the school which is itself a feeder for Kent county. Kent students. it is further maintained, may secure an education at Washington College at remarkably small cost.

"This stored up wealth may not only be safeguarded, as it is at present," concluded the Shore College official, "but it may be protected against the uncertainities of the future by investing itin a living, growing and immortal educational organism—a college which is developing and nurturing the future citizenship of the Eastern Shore.

NOTICE

The annual meeting of the policy holders of the Mutual Fire Insurance Company, of Kent County, Md., will be held at the Company's Office in Chestertown, Md., on Monday, May 3, 1926, at 10 o'clock a. m., for the election of directors and such business as may come before the meeting.

E. F. PERKINS, Secretary. a3

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Prices that make You buy at home

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Cement, Lime
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Estimates will be furnished promptly

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USE
Buck Wheat COAL
to bank the fire and save $7.00 per ton.
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phone 149

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We make loans to farmers for term of 33 years on easy payment mortgage plan of the FARM LOAN SYSTEM. We charge no COMMISSIONS and we do not require farmers to subscribe to any STOCK.

Loans are made for any farm Purpose or to pay off EXISTING MORTGAGES. If your farm is mortgaged why not get the advantages of one of our NEW mortgages that NEVER have to be RENEWED—a long term loan being paid off gradually. Semi-annual payments are fixed in advance and you know exactly what they will be. You need not pay more on principal unless you desire. Remember: NO COMMISSIONS and NO STOCK.

For interesting pamphlet and further information, see or write

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THE MD.-VA. JOINT STOCK LAND BANK of BALTIMORE
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NOTICE

Will buy all junk and pay highest market prices for same. Pay cash

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Also fits Chevrolet, Overland and Star
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All size tires at old prices
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29x4 40 Chains $2 65
Radiators for Fords $12.00
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