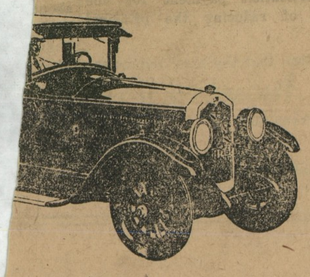
UTOMOBILES ARE BUILT
ILL BUILD THEM · · ·

the Starter



ATELY, the Buick engine
The weather may be bit-
out Buick has a high speed
tor, Automatic Heat Con-
hermostatic Circulation

ee Buick features mean
ting and smoother perform-
days a year.

Buick. You will enjoy
!

t BUICK Ever-Built
A 21-15

N-B-R MOTOR CO.

Authorized Sales and Service
REPRESENTED BY
ush J. French Skirven Vernon M. Barnett
CHESTERTOWN, MD

NOLAND

Christmas Store"

Wishes all its friends and
stomers a Merry Xmas
d Prosperous New Year.

hank you all for the busi-
iven us in 1926 and hope
it a still greater share in
1927.

AND
MARYLAND.

GRAM

NC.,

r Express an abundant supply
ettes and Tobacco, for the

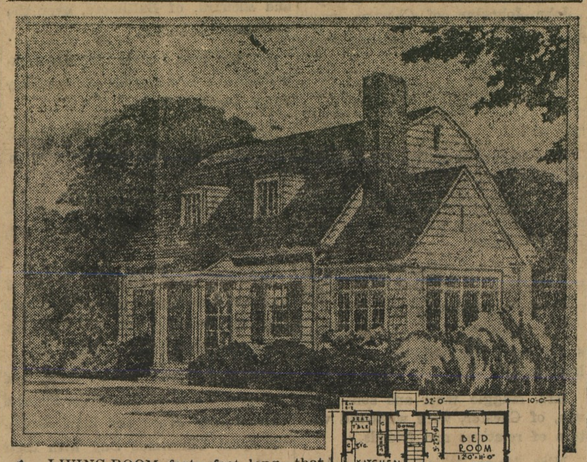
s and Girls either—Happi-
Xmas Chocolates.
dainties.
s, SANTA CLAUS
e, a Radiola I think it was,
u on your Service too.
ight and I depend on you
SANTA.

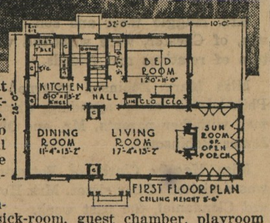
gestions

- 25c to $5.00
- - $1.50
- - - 99c
- - 99c
gold corners $1.25
- 25c 50c $1.00
- $1.25 to $10.00
$90.00 to $575.00
1 $150.00 to $350.00
ry Radio Set.
ired.

VICE, Inc.

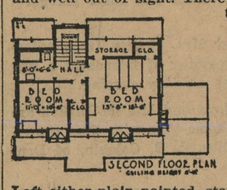
Every Inch a Real Home Is This Colonial Type





A LIVING-ROOM forty feet long—that is practically what one has in this exceptionally well planned Colonial house. The living-room extends on one side into the dining-room, set off only by two small china closets, and on the other into the sunroom. The whole effect is one of spaciousness and hospitality.

Another outstanding feature is the downstairs bed-room, which can be used as sick-room, guest chamber, playroom or sewing room, as occasion arises. The stairways are compactly arranged and well out of sight. There are closets and storage space enough to please the most acquisitive housekeeper.



White, cream or grey paint may be used on the siding with shutters, trim and roof in harmonizing colors. The walls and roof are made to resist heat and cold by insulating with celotex. The cost of building may be kept down by excavating only half of the house, taking care to insulate the unexcavated half with a layer of celotex in order to heat the house easily in the coldest weather. A further saving may be effected by finishing off the walls of the second floor rooms with celotex instead of lath and plaster. Left either plain painted, stained or finished with a dainty stencil such walls are extremely effective and durable.

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U. S. UNDISPUTED LEADER IN TELEPHONE PROGRESS

The fiftieth anniversary of the invention of the telephone finds the United States still undisputed leader of the world's telephone progress. We have in this country 62 per cent of all the telephones in the world, or one telephone for every seven people. With ten times as many telephones in proportion to population as the rest of the world, and with 191 telephone conversations per person in a single year, the United States maintains her telephone leadership which began half a century ago when Alexander Graham Bell made his great invention in a Boston garret.

New evidence of America's pre-eminence in the telephone field is afforded by a compilation of telephone statistics of the world which has just been published. The task of obtaining accurate information from remote countries has taken many months, and the figures therefore reflect conditions as of January 1, 1925.

On that date there were 26,038,508 telephones in use throughout the world. Of these, 16,072,758, or over three-fifths, were in the United States. Europe had four times as many people as the United States, but less than half as many telephones. The 6,895,365 instruments in Europe constituted only 26 per cent of the world's total telephones. The remaining 12 per cent were scattered through all the other countries and continents outside of the Unted States and Europe. New York State alone had nearly as many telephones as Germany and more than the whole of any other foreign country. Our American telephone system also showed a greater net annual growth than the telephone systems of all the other countries in the world put together. The increase in number of telephones in the United States during 1924 was 839,407, while in all foreign countries combined it was only 750,263.

Not only in total telephones and in telephone growth, but also in number of telephones per 100 population, the United States was easily first. We had 14.2 telephones for every 100 people in this country; Canada had 11.6, Denmark 9.0, New Zealand 8.7, Sweden 6.9, and Norway 6.1. In Germany there were but 3.9 telephones per 100 inhabitants, in Great Britain and Northern Ireland 2.8, and in France 1.7. It may be noted in passing that the telephone systems of these three countries were under government ownership and operation. Of the world's total telephones, only 29 per cent were under public ownership, the remaining 71 per cent being owned and operated by private enterprise.

Communities of less than 100,000 population in the United States were served by 11.6 telephones per 100 people, a record equalled in no other country. In Canada these smaller communities had 9.3 telephones per 100 population, in Denmark 7.1, and in New Zealand 8.8. The larger European countries were far behind in this respect, with farmers' telephone lines almost unknown. There were only 2.4 telephones per 100 inhabitants in communities of under 100,000 population in Germany, 1.7 in Great Britain and Northern Ireland, and 1.0 in France. British and French telephone development, in fact, was concentrated principally in the larger cities. In each case over one-third of all the nation's telephones were in its capital city. Even so, London, with 5.9 telephones per 100 people, and Paris with 7.6, were far surpassed by Washington, D. C., which had 25.3 telephones per 100 inhabitants, by Omaha, which had 28.5, and by San Francisco, which had 29.9. Stockholm, with 24.8 telephones per 100 people, alone among foreign cities had attained a telephone development commensurate with that of United States cities.

In use of the telephone, Americans averaged 191 telephone conversations per inhabitant during 1924, while in Denmark the number of conversations per person was 131, in Norway 113, and in Sweden 106. The Germans used the telephone only to the extent of an average of 30 conversations per person during that year, while the taciturn British contented themselves with an average of but 23 conversations per inhabitant, or less than one-eighth as many as we Americans.

SMALL UNITS MAKE UP TELEPHONE BUSINESS

When a customer drops a nickel into the slot of a coin box telephone and gives the operator a number the telephone company is selling five cents' worth of service. It is a small retail transaction. Yet the whole business of all the telephone companies of the country is made up of retail transactions.

Of course, some sales are larger than others; long-distance calls necessarily cost more than five cents. But every telephone call whether local or long-distance, is a separate sale. It is the sale of a connection between a particular pair of telephones. Every connection is "made to order." Every order for a particular connection is handled separately.

Retailing, according to the dictionary, is "selling in small quantities, selling directly to the consumer." That is just what the telephone companies do. They sell tepehone calls in small quantities (one at a time), directly to the consumer. The telephone business is a retail business.

FIRST MORTGAGE LOANS ON REAL ESTATE

Furnishing and Guaranteeing money on First Mortgages is our daily business as much as Title Search and Guarantee.

If you have money to loan on First Mortgages, or if you want to borrow on a First Mortgage communicate with our representative in Kent County, Mr. Thomas D. Bowers, Chestertown, Maryland.

Let us help you consummate your mortgage loans.

When you place your money on Mortgage Loans be sure you are insured against a defective title.

When you purchase Real Estate insure against a defective title, and free your investment from loss through title attack.

Easton Title & Mortgage Guarantee Corporation

oct.23- 37 DOVER ST. EASTON, MARYLAND.

When You Are in Need of Envelopes,

Galena Notes

Misses Anna and Mary Smith have returned to New York after spending the Christmas holidays with their mother, Mrs. Kathryn Smith.

Mr. and Mrs. Virgile D. Smith, Misses Eva and Agnes Jarman, of Philadelphia, spent the week-end with their parents, Mr. and Mrs. Elmer S. Jarman.

Mr. and Mrs. L. R. Vansant spent Christmas Day at Greensboro with his brother, Mr. and Mrs. Warren Vansant.

Mrs. Arnold Stewart and daughter, Jennie, of Wilmington, are visiting her parents, Mr. and Mrs. James Hicks.

The stork visited town on Monday and left a fine son with Mr. and Mrs. Harry Shaw.

Mr. and Mrs. I. L. Dempsey, Mr. and Mrs. LeRoy Schofield, Misses Esther and Irvine Dempsey were visitors in town Sunday.

Miss Martha Whitaker has returned to Wilmington after visiting with her sister, Mrs. Geo. E. Hicks.

Mr. and Mrs. Samuel DeShane and family spent Sunday with Mr. and Mrs. Legg at Kent Island.

Misses Mary and Eva McCauley, of Philadelphia, Alvin McCauley, of Baltimore, and Lester McCauley, of Wilmington, visited their mother, Mrs. Eva McCauley, during Christmas.

Miss Annie Hayes is spending two weeks with her sister, Mr. and Mrs. William Petticord, at Locust Grove.

Mr. and Mrs. W. Simion Jester and son, of Morristown, visited Mr. and Mrs. Harry Todd, on Tuesday of last week.

Miss Arlene Gale, of Millington, is spending some days with her grandparents, Mr. and Mrs. James Skinner.

Louis Cruickshank, of Philadelphia, is the guest of his mother during the holidays.

Mr. and Mrs. Thomas Caldwell entertained on Monday Mr. and Mrs. George King, of Wilmington, and Mr. and Mrs. Louis King, of Warwick.

Mr. and Mrs. Harvey Burnie, of Baltimore, spent part of the holidays with Mr. and Mrs. James Scotten.

Miss Anna Stradley is visiting her grandparents at Easton.

Mrs. Linda Walls and son are enjoying the week with relatives in Washington, D. C.

Ernest and Jack Towler are visiting their brother, Mr. and Mrs. William Towler.

Mr. and Mrs. Robert Kent, of Wilmington, spent a few days with her parents, Mr. and Mrs. H. A. Bolton.

Franklin Maslin visited relatives in Massey during the holidays.

Mr. and Mrs. Chester T. Davis and family spent Wednesday with Mr. and Mrs. Lee Richards at Bear, Del.

Lemuel Mark is visiting relatives in Philadelphia.

Mr. and Mrs. Alex Jarrell, of Mt. Pleasant, Mr. and Mrs. James Jarrell and family, of Middletown, and Mr. and Mrs. Robert Fogwell and family, of near town, visited their parents, Mr. and Mrs. Joseph Davis on Christmas Day.

Eugene Tuer, of Baltimore, is spending some days with relatives in town.

John Boyd and Miss Evelyn Spencer were quietly married at the M. E. parsonage by the Rev. Ivanhoe Willis on Christmas Eve.

Mr. and Mrs. James D. Davis and family, of Newark, visited relatives in town a few days last week.

Miss Mary Scott, of Baltimore, is spending the holidays with Dr. and Mrs. E. A. Scott.

The Willing Workers S. S. Class was entertained on Tuesday evening at the home of Mr. and Mrs. C. T. Davis.

Carol Dill and family, of Kennedyville, are moving into the house formerly occupied by John Mullen and family.

APPLES FOR SALE

Stayman Wine Sapp, true to name, same high quality that has pleased all who have used them, also Yorks, Wine Sap and Paragon No. 1, $1.50; No. de, 50c, the last juice, 25c per bu

ALL KINDS
Poultry Wanted
I. HELLER, Chestertown, MD.
PHONE 17. Nov. 13

CULP CUL
LUMBER
Everything to Build Anything
WORKING PLANS FREE
At Our Office
Full Stock Of
BUILDING MATERIALS
W. S. & A. M. CULP
Phone No. 5 Chestertown, Md

FORY OUR LOVED ONES

Plan and save for their sakes. Guard against their ever having to pay because someone wasted and did not save.

We can help you to plan and save. Come in and start today.

The operations of the KENT COUNTY SAVINGS BANK are shaped by the seasoned judgment and broad experience of these men in Kent County's business life:

Judge Lewin W. Wickes
John D. Urie
Jefferson D. Bacchus
Charles S. Smith
Howard Turner
Betterton

M. A. Toulson
Fred G. Usilton
Wm. F. Russell
Thomas W. Eliason
J. Edw. Hurlock
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The Kent County Sgsaving Ban
CHESTERTOWN, MARYLA

The Mutual Fire In
OF KENT COU
Insures Property Agair
All Policy Holders Partic
Conservatism and cautio
worth of property insured.
R. G. Nicholson,
Allan A. Harris,
Brooks, Chester
Galena; Dudley
APPL
E. C. B
Millingt
G. W. C
Better

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