

Have You Money In Reserve?

Every family that does not live within its means must go through trying and irritating hours during which its members face fact. It is best to have the institution of home based soundly upon the principle that income must exceed outgo. Why not put your home affairs on a business basis? Open an account here and adopt the policy of spending just a little less than your income. You will be surprised how quickly you will have cash in hand to make investments that are sound and which will in turn bring you more cash in hand. And remember that in times of financial stress your banker is your best friend.

A Friend When You Need One

THE PEOPLES BANK

Chestertown Bertertown
Rock Hall Massey

**IF
YOU
WANT A
MILLION
DOLLARS**



THE CITIZENS BANK

OF CHESTERTOWN, MARYLAND
GEO. D. LOFLAND, President
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Harry Nicols G. L. Redmile
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James E. Morris D. Thos. Hurlock

GILL BROS. FRESH STRAWBERRY ICE CREAM IS HERE



Right from the sunny South, Red Ripe Strawberries and rich cream and milk combined with granulated sugar certainly makes a tempting treat.

Also Fresh Strawberry Ice

The Chestertown Bank OF MARYLAND

Branches at Galena, Kennedyville and Betterton

We pay 4% on Savings Fund

Save a little every month, place it in the Savings Department and see how rapidly it will pile up.

S. SCOTT BECK, President
JAMES T. DIXON, Vice-President
ALLAN A. HARRIS, Cashier
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THE BANK OF SERVICE



Kent County Savings Bank CHESTERTOWN, MARYLAND

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Bank of Service

The Millington Bank of Maryland

MILLINGTON, MARYLAND

If we can serve you in any way call on us.

When you have money to save put it in our SAVINGS DEPARTMENT and we will help you get a nice nest egg for a rainy day.

We also are at your service in our CHRISTMAS SAVINGS FUND.

President, JOHN P. AHERN
Vice-President, MERRITT BRICE
Cashier, C. M. MELVIN

DIRECTORS
T. C. ROE JOHN P. AHERN C. M. MELVIN
HARRY HOLT LEONARD WILSON MERRITT BRICE
S. J. JOHNSON J. H. AHERN

DAIRY IN KENT PROFITABLE

Dairying, in Kent County, one of the largest and most profitable lines of farming, offers many opportunities for increased profits. Dairying to be profitable calls for heavy milk production per cow in order that cost of production may be low. Quality must be high to meet market requirements and to prevent Cornbelt farmers from taking the market from the local producer. Certain factors govern quantity and quality production at low cost per unit. Feeds of the right sort and in abundance must be supplied the cow. The cows must have inherited the ability to convert the feeds into milk rather than into flesh or beef. Kent County soils will produce the feeds, the milk scales and the Babcock test for butter fat will measure the cow's ability to respond to feed and will reveal whether the individual cows are profit makers or profit eaters. Only such cows as can respond to feed by yielding a quantity and quality of milk of value well in excess of the feed costs is worth keeping. Many cows do not show their real worth or ability because they are underfed. Oft times the so-called "poor" cow because she is thin and always hungry proves to be the outstanding cow in the herd. Cows are too high in cost these days to justify farmers in keeping their cows working at half capacity through lack of sufficient feeds of the right sort. Records show that when the average production of the herd is doubled the profits are three times as great as under the low production. Labor costs are too high to justify farmers in waiting on two or more cows to get the amount of milk a good cow will produce to say nothing of the contrasts in housing, investments, taxes, interest on investment, depreciation, disease chances, etc.

As a means of helping the farmers to make the cost of their dairying opportunity, the County Agents are urging landlords and tenants to plan now to supply an abundance of feed for next winter and especially the spring when the garlic causes so many rejections.

Pasture crops, such as sweet clover and Sudan Grass are urged, also fertilizing and improvement of permanent pastures. Alfalfa or Sweet Clover

(also other clovers where they thrive) to produce legume roughage are a means of cutting down the feed bill very materially. Planting corn for silage now and the erection of a suitable silo during the summer is the best way to realize from 25 per cent to 40 per cent more from the corn crop than is usual. It would seem that Kent County farmers must get in step with other dairy sections if they are to compete successfully in milk yield per cow and in low cost of production of milk. To this end, the efforts of the Extension Service in Alfalfa Campaigns, Silo Campaigns, Feed Schools, Herd Improvement Association, etc., are timely and logical and therefore worthy of the support of the thinking people of Kent County.

MARRIAGE AND DIVORCE RECORD

The Department of Commerce announces that, according to the returns received, there were 24,226 marriages performed in Maryland during the year 1928, as compared with 25,025 in 1927, representing a decrease of 799 or 3.2 per cent. In 1916, there were 20,397 marriages performed.

During the year 1928 there were 1,976 divorces granted in the state, as compared with 2,059 in 1927, representing a decrease of 83 or 4 per cent. In 1916, there was 1,003 divorces granted. There was 26 marriages annulled in 1928, as compared with 21 in 1927.

The estimated population of the State of Maryland on July 1, 1928, was 1,616,000 and on July 1, 1927, 1,597,000. On the basis of these estimates, the number of marriages per 1,000 of the population was 14.99 in 1928, as against 15.67 in 1927. The number of divorces per 1,000 of the population was 1.22 in 1928, as against 1.29 in 1927.

The number of marriages performed and the number of divorces granted were furnished by the State Department of Health. The figures for 1928 are preliminary and subject to correction.

Kent—Marriages 1928, 692; 1927, 595; divorces, 1928, 7; 1927, 8; annulments, 3.

STATEMENT OF ROAD BOND ISSUE

On May 11, 1929, a special election will be held at which every qualified voter is entitled to vote for or against pulling Kent County out of the mud this year.

The present allotment of concrete roads for Kent is 2.87 miles a year. Under this plan it will take many years to bring relief to those now living on dirt roads and to those others whose business takes them out over the secondary roads of this community.

There are now 70 miles of county roads under contract, forming Kent's primary road system; 68 miles, comprising the secondary road system, are in need of a nine-foot concrete surface; 102 miles, or the tertiary system, should be slagged. Since there are 425 miles of road in Kent, some of which are cut-offs and unused roads, the above figures leaves about 127 miles of road for the county to take care of.

As a result of the slowness of the present road program and the increasing imperative need of better transportation facilities, the \$1,000,000 Bond Issue has been authorized during the past session of the Legislature.

Two bills are offered, each depending on the other: The first is the bonding of the county for \$900,000 to lay concrete on the secondary roads; second, is the bonding of the county for \$100,000 to lay slag on the tertiary system.

If the county approves both plans, it should be possible to possess, in not more than two years time, the very best road system of any county in the State.

The \$900,000 for concrete roads will cost Kent County the interest, only, as the State pays the principle within ten years. The State will pay this amount by the application of the proceeds of the lateral road tax allotted to Kent county. The interest on these bonds will increase the tax rate 22 cents the first year, dropping 2 1/2 cents each year, with an average increase of 11 cents over the ten year period.

The \$100,000 Bond Issue will cost the county the \$100,000, plus interest for a period of twenty years at an average increase of the tax rate of 5 cents.

The current Legislature empowers our County Commissioners to apply 10 cents of the present county roads tax toward building additional slag roads and will enable the county to construct at least 7 miles a year so at the end of ten years there would be, from that source, 70 more miles of slag.

A summary of the program, then, would be: 70 miles of primary roads which are already concreted; 50 miles of 9 ft. concrete on the secondary system and about 120 miles of slag on the tertiary roads, making a total of 240 miles of hard surface roads which will cover every section of the county.

The remaining roads, where the traffic is extremely light, will be kept in repair by the county from the present road fund. The small number of these roads will enable the county to render much better service and keep them in first-class repair, which cannot be done now because of a small amount of funds which have to be spread over a large area.

Where Indeed?

If Victor Hugo never stood up in a bus, where did he get his idea for the Hunchback of Notre Dame?

Askum—Ever been surrounded by wolves?

Bascom—No, but I know the sensation. I used to open the dining-room doors at a summer boarding-house.

Fizzle—Did you hear that Scotty MacDonald committed suicide?

Foosle—No, what was the trouble?

Fizzle—During a week's stay at a hotel Scotty did all he could to economize in his eating and when he paid his bill he found that the meals were included in the price of the room.

Old Gent (observing small boy burdened with newspapers)—Don't all those papers make you tired, my boy?

Boy—No, sir, I don't read them.

Ofutt—I hear you've left the Bunnit Bead Co.

Onnett—Yes, I'm in business for myself now.

Ofutt—What are you doing?

Onnett—Looking for another job.

KENT NEWS \$1.50 PER YEAR.

THE WAY OF TODAY

THERE'S no running back and forth from desk to desk and room to room just because you haven't telephones enough to go around. Not in your office.

Well, how in reason then, can it be right for you to overlook the one simple act that alone can give your wife the telephone convenience you now enjoy at the office.

But, need we preach a sermon—you know how it is at the office, how extensions bring the call to you, without a moment's delay or an unnecessary step. Well, that goes at home, too!

CALL, write or drop into our nearest business office today and tell us to put in an extension for your wife. She'll appreciate it.



THE TELEPHONE WAY IS THE WAY OF TODAY
THE CHESAPEAKE & POTOMAC TELEPHONE COMPANY of BALTIMORE CITY