

BRING YOUR CASH AND TRADE IT TO US FOR CLOTHING. OWING STOP

to a change in some lines of our business. We will offer our various winter lines at MANUFACTURERS PRICES, with an extra 5 PER CENT. OFF.

and think what this means. BUT don't hesitate too long, or else there will be no assortment to select from. This very Special Sale for February and March only. Alterations will be charged for during this sale.

Respectfully,
MOODY & LUSBY,
DIRECTLY OPPOSITE COURT HOUSE,
CHESTERTOWN, MARYLAND.

What's Behind the Varnish?

Did you ever see a hypocritical piece of Furniture.

It pretended to be so and so—but it was REALLY behind the varnish, something very different.

Such Furniture as that never fooled us—and never will. The sham is too easy to see through.

But it's always a legitimate question to ask the Furniture Man what is behind the varnish.

With this store there is never any masquerading. Oak is always oak, mahogany is mahogany and ash is always ash. If you pay for a certain quality you get THAT quality—always.

And behind our "say so" is a business standing that is ready to correct any mistakes that we may make.

JOHN BARTLEY,

CHESTERTOWN, MD.

A. W. CARMINE,

SUCCESSOR TO J. F. THOMPSON.

SPRING DRY GOODS!

This is the time to catch up with your sewing, everything here is in readiness for it. Long Cloths, Nainsooks, India Linens, Persian Lawns, Linenes, Victoria Lawns and Linens in all weights. Best 36c Black Taffeta Silk on the shore for the price. PRICES LOW.

Laces and Embroideries.
Just arrived a nice line of Linen Lace, Cotton Lace, Val. Lace and Embroideries at a great saving.

Lace Collars and Jabots.
A strictly up-to-date line of Ladies' Fine Neckwear.

Comforts and Blankets Below Cost.

\$2.25 Comforts at \$1.50 \$1.50 Blankets at \$1.00
\$2.00 Comforts at \$1.25 \$1.25 Blankets at .90c

Headquarters for Hosiery.

GROCERIES!

Always on hand a full and complete line of Fancy and Staple Groceries. PRICES RIGHT.

Kolb's Bread Fresh Every Day.

A. W. CARMINE,

PHONE 67. CHESTERTOWN, MD.
5c and 10c COUNTER.—New goods arriving all the time.

CAREY'S MAGNESIA ROOFING

Paroid Roofing

ALPHA PORTLAND CEMENT, the standard of Portland Cements are bought in large quantities and sold exclusively by

J. D. BACCHUS.

SPECIAL PRICES given in these Roofings and Cements.

COAL. WOOD.

Of course everybody knows where to buy good clean COAL. Also

Wood, Lime, Hay and T. C. Piping. The place to buy these articles is from J. D. BACCHUS, Coal and Wood Yard.

We solicit your orders. We promise our best attention.



You Can Be Well Dressed for \$16.75

If you buy your Spring Suit from **Hochschild, Kohn & Co.,** Baltimore

The illustration shows the effective new model which we are offering at this price. The suit may be had in diagonal, French serge, storm serge or worsted, in black, navy, copenhagen, brown, green, tan, rose—in fact, every wanted spring shade.

THE COAT is a stylish semi-fitted model, in two-button effect, with deep shawl collar inlaid with best satin or peau de cygne, and the entire coat is lined with satin or peau de cygne of superior quality.

THE SKIRT is a graceful full-flaring cluster pleated model.

In material, style and finish, this suit is equal to the average \$25.00 garment.

We prepay freight on this suit, or any other purchase of \$5.00 or over, to any point within a radius of 200 miles of Baltimore

The Suit Section has the most varied and valuable collection of Spring Suits, Coats and Dresses for misses and women that we have ever shown.

Hochschild, Kohn & Co.

BALTIMORE, MD.

JOHN HANCOCK Mutual Life Insurance Company

OF BOSTON, MASSACHUSETTS.

ROLAND O. LAMB, President. WALTON L. CROCKER, Secretary.

Forty-Seventh Annual Statement

Year Ending December 31st, 1909.

Assets.....	\$64,945,609.73
Liabilities (including reserve for 1910 dividends).....	58,786,457.15
Surplus.....	\$6,159,152.58

Increase of 1909 dividend payments over 1908.....	9.3 per cent
Increase of 1909 total policy payments over 1908.....	12.3 per cent
Increase of Income, 1909 over 1908.....	\$1,805,778.11
Increase of Assets during 1909.....	\$8,090,571.08
Increase of Insurance in force 1909.....	41,873,443.00

Surplus reserved for payment of 1910 dividends, plus increase in general surplus, \$2,945,852.87.
Policy payments in 1909, plus addition to policy reserve, \$14,653,825.01.

Twenty Years' Growth.

Assets	Surplus	Income	Insurance in force
1889.....\$9,548,080	\$283,063	\$1,799,543	\$45,879,652
1909.....64,945,610	6,159,153	22,302,391	526,945,925

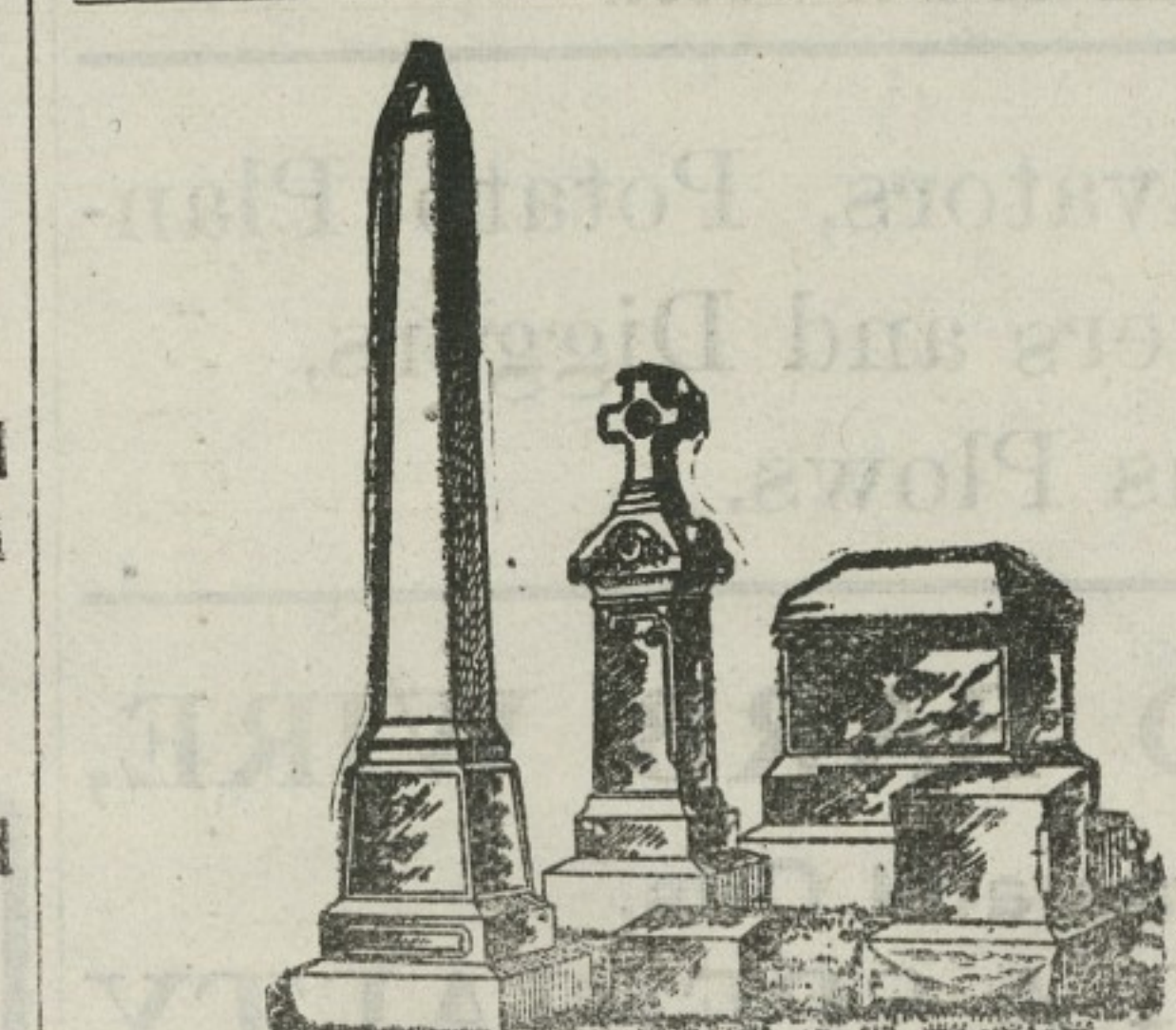
Low Premiums Annual Dividends
The Massachusetts Insurance Department has referred to the Company's methods and relations with its policy-holders as follows:
"To conserve the best interests of the present and prospective policy-holders and their beneficiaries is the one object which the officers of the corporation appear to have always in view."

H. Chester Coursey,

STATE SUPERVISOR OF AGENTS, CENTREVILLE, MD.

E. J. CLARK, State Agent,

Maryland and District of Columbia,
1041-1051 Calvert Bldg., Baltimore, Md., 24-25 Wyatt Bldg., Washington, D. C.



J. W. KIRBY, Prop.
CHESTERTOWN

Marble and Granite Works,

[Successor to A. L. Davidson. 20 Years Experience. Work Guaranteed.]
Manufacturer and dealer in all kinds of

MONUMENTAL AND CEMETERY WORK
Cemetery Posts from \$1.00 up.

NOW IS THE TIME TO Paper and Paint Your House

BE sure and get the BEST WORKMEN and the BEST MATERIAL. Don't waste good money on bad material. Many's Paints are the best on the market. We are the sole agents for this district, and are always ready to show you sample card and quote prices.

We Will Paper Your Room for \$3 and upwards, and guarantee satisfaction or no money back.

IF YOU WANT YOUR PICTURES FRAMED call and see our selections of Moulding before going elsewhere. They are the finest in town, and can be found at the old stand, opposite the M. Church.

Yours for Business,
W. L. FOWLER,

HARRISON W. VICKERS, JR.
ATTORNEY-AT-LAW,
Chestertown, Md.

Will practice in Kent and adjoining counties

Base Ball Season.

The local base ball season will open here Easter Monday when Swarthmore will make its appearance to compete with Washington College. Another new opponent will be on the list for Tuesday when Trinity College pays the local college boys a visit. The entire schedule is the strongest the maroon and black boys have had to face for years, and on account of the vacation at the college due to sickness a great deal of work will have to be done in order to get the team into shape. The base ball men reported here Thursday and work will be indulged in morning and afternoon until studies are resumed. The below is the schedule for the season.

March 28—Swarthmore College at Chestertown.
March 29—Trinity College at Chestertown.
April 1—Villa Nova College at Chestertown.
April 2—Villa Nova College at Chestertown.
April 3—Baltimore Polytechnic Institute at Chestertown.
April 10—Rock Hill College at Chestertown.
April 15—Johns Hopkins University at Chestertown (9 pending).
April 22—Catholic University at Chestertown.
April 29—North Carolina College of Agricultural and Mechanical Arts at Chestertown.
May 5—Lebanon Valley College at Chestertown.
May 7—Western College at Westminster.
May 11—Villa Nova College at Villa Nova.
May 12—Fordham University at New York City.
May 18—Open.
May 18—Stevens Institute at Hoboken.
May 20—Georgetown University at Washington.
May 21—Maryland Agricultural College at College Park.
June 3—Mt. St. Joseph's College at Baltimore.
June 13—Mt. St. Joseph's College at Chestertown.
June 15—Alumni at Chestertown.

Conference Appointments.

The Wilmington M. E. Conference which had been in session in Salisbury for one week, closed on Tuesday at noon with the reading of the appointments. There were some important changes. Rev. E. K. Stephenson, who had been superintendent of the Eastern District, was transferred to the Dover District, Rev. Robert Watt taking Mr. Stephenson's place. Rev. E. L. Hecker is made superintendent of the Wilmington District and Rev. W. L. White, formerly of Chestertown goes to Dover. Rev. A. S. Mowbray goes to Smyrna and Rev. S. M. Morgan goes to Mt. Salem, Wilmington. The appointments for Kent are:

Chestertown—L. E. Barrett.
Crumpton—Daniel Wilson.
Fairlee—John M. Kello.
Galena—Edward H. Collins.
Millington—Walter Jazgar.
Piney Neck—W. M. Conaway, supply.
Pomona—Elihu Smith.
Rock Hall—Van P. Northrup.
Still Pond and Betterton—J. H. Deauchamp.
Rev. J. T. Richardson, formerly of Rock Hall, goes to Cookman, Wilmington. Rev. C. W. Moore, formerly of Millington, goes to Hopewell, Md. Rev. J. H. Mitchell, formerly of Galena, goes to Newport, Del.

For Colony at Love Point.—Love Point farm, comprising 90 acres of land, has been purchased by a company, with Mr. W. C. Stayton as president, and will be laid out in building lots as a summer resort and a winter resort. A modern hotel of 100 rooms is to be built on a bluff overlooking the Chesapeake bay and Chester river, near the present hotel and railroad station, and the company promises to put a well-known Maryland man as manager.

Insure Your Property IN THE Mutual Fire Insurance of Kent County.

During the past 13 years it has paid to its policy-holders for fire losses \$9,000,000. During the same period has returned to them in settlement of policies canceled \$95,000,000. Has now to their credit over \$70,000,000. The books of the company show that at the present the saving from insurance when policy was taken out in the years mentioned below to be as follows:

1886—Savings from.....	50 to 55 per cent.
1887—.....	50 to 59 "
1888—.....	45 to 50 "
1889—.....	50 to 65 "

Last year the cost of insurance was only about one half of payments made.

Applications for insurance can be made to

JAMES BRICE, Chestertown, Md.
L. C. MCGINNIS, Chestertown, Md.
FRANKLIN H. RUTTI, Galena, Md.
G. E. OWENS, Betterton, Md.
E. C. BOWERS, Lynch's, Md.
A. M. Kendall, Fairlee, Md.
R. W. MOFFETT, Millington, Md.
JOSEPH DOWNEY, Rock Hall, Md.
E. S. VALLIANT & SON, Church Hill.

THOMAS W. ELIASON, President.
G. B. WESTCOTT, Sec. and Treas.

Md., Del. & Va. Ry. Co.

CHESTER RIVER LINE.

1909 Winter Schedule 1910

(In effect December 29th, 1909.)
Steamer will leave Baltimore, Pier 8 Light St. wharf, Tuesday, Thursday and Saturday, 11 A. M. weather permitting, for the following points: Rock Hill, Chesapeake, Doges, Spanish's Point, Cliffs, Indiantown, Ashland, Quaker Neck, Booker's, Wilmer's, River Side, Ralph's, Piney Grove, arriving at Chestertown 5:30 P. M. Returning, Steamer leaves Chestertown for Baltimore, Monday, Wednesday and Friday, 8:00 A. M., weather permitting, stopping at the above landings, arriving in Baltimore about 5:00 P. M.

Steamer will leave Baltimore, Pier 7, Light St. wharf, permitting, Monday at 6:00 P. M., stopping at Quaker Neck, Booker's, Ralph's, Chestertown, Buckingham, Davis, Deep Landing, Crumpton.

Returning, Steamer will leave Crumpton, weather permitting, for Baltimore, Tuesday, at 1:00 P. M., Chestertown 4:00 P. M., stopping at the above landings.

This time-table shows the times at which steamers may be expected to arrive at and depart from the several wharves, but their arrivals or departures at the times stated is not guaranteed, nor does the Company hold itself responsible for any delay or any consequences arising therefrom.

WILLARD THOMPSON, T. MURDOCH,
General Manager. Gen. Frt. & Pass. Agt.

If You Would Cure That Back.

You need a pleasant herb remedy called Mother Gray's KIDNEY PILLS for all Kidney, Bladder and Urinary trouble. As a regulator it has no equal, cures headaches, nervousness, dizziness and loss of sleep. At all druggists, or by mail, 50c. SAMPLE FREE. Address, The Mother Gray Co., LeRoy, N. Y.

To Break in New Shoes Always Use Allen's Foot-Ease, a powder. It prevents tightness and blistering, cures Corns, Bunions, Sore feet, Sweating, Aching feet. At druggists, 25c. Sample mailed FREE. Address A. L. Olmsted, LeRoy, N. Y.

Farming Implements.

Genuine Oliver Plows, the best on the market. Full line of Twin, Spring and Disc Harrows, Best Steel Rollers with Dust Proof Boxes. Ohio and Iron Age Sulkey Cultivators, also Hand Cultivators, McCormick Binders, Mowers and Twine, Hallock Weeder, best on the market. SUCCESS MANUEE SPREADERS.

Top. Buggy, Surrey or Runabout

Our Carriage and Wagon Harness can't be beat in price when quality is considered. Our makes of

FARM WAGONS AND DEARBORNS

Blacksmithing and Wheelwrighting. All kinds of Repairing attended to promptly.

SHAFER, REDMILE & CO

KENNEDYVILLE, MARYLAND.