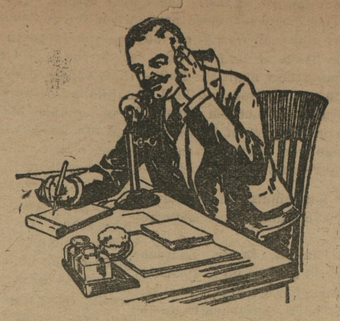
# "My Telephone Is My Only Salesman"



THE above statement was made by a Washington business man who two years ago was doing a gross business of $300.00 per month. Today he is doing over 1200 per cent. more business per month than at that time.

All of his business is not done in Washington. He sells large orders to customers in cities in several of the surrounding states—by telephone.

If the telephone can be so successfully used by this man, it will certainly do as much for you.

Consider the speed, certainty and satisfaction in a telephone call. And the rates are reasonable.

The pages in the front of your telephone directory will give complete information about the different classes of calls.

**Ask the operator for rates to any point.**

## The Chesapeake & Potomac Telephone Company

R. C. HARRIS, Manager



## OUR CHRISTMAS OFFERING

(COMFORTABLE FEET)

ANYBODY CAN SELL SHOES—BUT NOT EVERYBODY CAN FIT FEET

FOOT COMFORT SERVICE is our slogan an dwe give that with every pair of shoes we sell, whether the customer be a man, woman or child. Our line of shoes this season is made up in a variety of styles and shapes, in all the lasts and widths, which enables us to fit nearly all feet correctly.

Our prices are usually lower than elsewhere.

READY FOR XMAS—We are prepared with a complete assortment of Comfort Bedroom Slippers in a beautiful array of colors for the entire family. Excellent for Xmas Gifts, very Suitable, Sensible and Serviceable. Price 75c up to $3.

Wear Sachs' Shoes and be COMFORTABLE.

SACHS' SERVICE SHOE STORE



# ARLINGTON L. SPARKS

## FINE DISPAY

—OF—

## Fall Millinery

New Dress Goods in all the newest and most popular shades

A Fine Assortment of

## Ladies Waists

Everything For

## Fall and Winter

Come and look them over.

ARLINGTON L. SPARKS

CHESTERTOWN, MARYLAND.

PHONE 79



I wish to thank my customers for their patronage and ask them to continue with our new firm.

Have a good supply of Garden Seed, all kinds of Harness, Diamond Automobile Tires, Dry Goods, Notions, John Deere line of Implements, and anything that belongs to a country store.

We can handle your Butter and Eggs and will give top notch prices.

Come and call on us and see for yourself.

## Hadaway & Hadaway,

Successors to Wm. Hadaway,

MARYLAN


### INCOME TAX MADE CLEAR

**The Individual Tax—Effect of Revenue Act Passed November 23, 1921, On Net Taxable Income For Year 1921**

The new Tax Bill, passed Nov. 23, 1921, helps the individual to a certain extent, especially in the amount he may deduct from his 1921 income for dependents.

It also helps a married person, living with husband or wife, or the head of a family whose net taxable income is under $5,000. The personal exemption in such a case has been increased from $2,000 to $2,500, effective for the year 1921.

An important feature of the new law requires every individual having a GROSS income of $5,000 or more to file a return, regardless of the amount of his net income, which means that you must file a return if your GROSS (not net) income exceeds $5,000, although you do not have to pay a tax.

**Personal Exemptions Allowed And Tax Rates On Net Taxable Income For Year 1921**

For the year 1921 you are allowed a personal exemption of $400 for each child or person wholly dependent upon you for support. Last yet the exemption was $200.

For the year 1921 you are allowed a personal exemption of $2,500, if married and living with husband or wife, or head of a family, provided your net taxable income is $5,000 or under. Last year this exemption was $2,000.

A single person, not living with husband or wife, is allowed a personal exemption of $1,000. This exemption is the same as last year.

The rates on net taxable income are the same as last year; that is, after deducting the personal exemption all net income up to $4,000 is taxable at 4 per cent. and all net income above $4,000 is taxable at 8 per cent.

The surtax rates for the year 1921 which are applied on net taxable income in excess of $5,000 are the same as last year. Surtax rates enumerated in the new Revenue Bill affect income beginning Jan. 1, 1922.

**How It Works Out**

Persons having incomes as below for year 1921 would compute the tax as follows:

SINGLE PERSON

| | |
|---|---|
| Net income | $1,400 |
| Less personal exemption | 1,000 |
| Balance taxable at 4% | $ 400 |
| Or a tax of | 16 |

MARRIED PERSON
(No Children)

| | |
|---|---|
| Net income | $3,000 |
| Less personal exemption | 2,500 |
| Balance taxable at 4% | $ 500 |
| Or a tax of | 20 |

MARRIED PERSON
(Two Children)

| | |
|---|---|
| Net income | $3,400 |
| Less personal exemption | 3,300 |
| Balance taxable at 4% | $ 100 |
| Or a tax of | 4 |

SINGLE PERSON

| | |
|---|---|
| Net income | $2,400 |
| Less personal exemption | 1,000 |
| Balance taxable at 4% | $1,400 |
| Or a tax of | 56 |

MARRIED PERSON
(One Child)

| | |
|---|---|
| Net income | $2,800 |
| Less personal exemption | 2,900 |
| Balance taxable | None |

MARRIED PERSON
(Three Children)

| | |
|---|---|
| Net income | $4,000 |
| Less personal exemption | 3,700 |
| Balance taxable at 4% | $ 300 |
| Or a tax of | 12 |

**Where The Surtax Is Applied**

MARRIED PERSON
(No Children)

| | |
|---|---|
| Net income | $7,000 |
| Less personal exemption | 2,000 |
| Balance taxable | $5,000 |
| The tax: | |
| Normal tax, $4,000 at 4% | $160 |
| do do $1,000 at 8% | 80 |
| Surtax | 30 |
| Total tax | $270 |

MARRIED PERSON
(Three Children)

| | |
|---|---|
| Net income | $10,000 |
| Less personal exemption | 3,200 |
| Balance taxable | $6,800 |
| The tax: | |
| Normal tax, $4,000 at 4% | $160 |
| do do $2,800 at 8% | 224 |
| Surtax | 110 |
| Total tax | $494 |


## THE Mutual Fire Insurance Company

OF KENT COUNTY, MD

INSURES PROPERTY AGAINST FIRE AND LIGHTNING

ALL POLICY HOLDERS PARTICIPATE IN THE COMPANY'S PROFITS.

Conservation and caution its motto. Nearly three million dollars' worth of property insured.

DIRECTORS

James P. Brown, Church Hill; R. G. Nicholson, J. D. Bacchus, F. G. Usilton, T. W. Eliason, Jr., Allan A. Harris, Eben F. Perkins, Edward W. Emory, P. Medford Brooks, Chestertown; C. H. Price, Betterton; Wm. A. Hyland, Galena; Dudley G. Roe, Sudlersville.

APPLICATION FOR INSURANCE MAY BE MADE TO

F. E. Thomas, Stevensville; H. C. Bowers, Lynch, Md.; Joseph Downey, Rock Hall; R. Wesley Moffett, Millington; Charles H. Jefferson, Chestertown; Frank H. Ruth, Galena; G. W. Owens, Betterton; Allan S. Walls, Sudlersville; Howard Turner, Betterton.

FRED G. USILTON, President.

EBEN F. PERKINS, Sec.-Treas.



**FERTILIZERS**

(For all crops)

Large stock in our warehouses at Betterton, for immediate use. No delay. Wagons loaded as soon as they arrive.

**LUMBER AND BUILDING MATERIALS**

Just received a carload of Southern Cypress, which includes Fencing, Gate Slats, Siding, Rab. Boards, Dressed Lumber, etc. If you want Cypress we have it.

Our store opens at 7 a. m. and closes at 8 p. m.

TURNER & SON,
Betterton, Md.



MONEY TO LOAN

IN SUMS TO SUIT ON GOOD REAL ESTATE.

JOHN D. URIE, Atty,
tf. Chestertown, Md.



MONEY TO LOAN.

IN SUMS TO SUIT ON GOOD REAL ESTATE.

JOHN D. URIE, Atty,
Chestertown, Md.


### ROCK HALL

The Seventh Day Adventist Church shows by financial report for 1921 that it is in good condition. The tithe offering was $2204.90; Sabbath School offering, $1108.19; harvest ingathering, $267.37; and additional contributions raised the total conference fund to $3690.09. Church expenses were $604.11 and S. S. expenses about $130.00, making the total amount received over $4400.

Rock Hall Council No. 25, D. of A., held their regular meeting Jan. 10, at which Mrs. J. W. Kirby, of Chestertown, Deputy State Councillor, installed the newly elected officers. Besides Mrs. Kirby, there were present Mr. Kirby, their daughter, Miss Edna Kirby, Mrs. Webster McIntire and Mrs. Emma Baker, all of the Chestertown Council. After the meeting a social affair was held.

Mrs. Charles E. Davis is spending the week with her son-in-law and daughter, Mr. and Mrs. Willard Dodson, near Worton. Capt. Davis and Mr. Dodson have both been sick.

Mrs. William Elburn is suffering with rheumatism.

Little John and Geraldine Jones, children of Mr. and Mrs. Harrison Jones, were quite sick last week.

Mr. and Mrs. Edward Bratt have a fine baby boy.

Mr. Charles Donnelly has been a sufferer from heart trouble.

Mr. James Rodney has moved into a house on Gratitude avenue.

Mr. and Mrs. Pearl Wheat and their daughter, Ethel, of Baltimore, attended the funeral of Mrs. Wheat's father, Mr. Alfred Walbert.

Mr. and Mrs. Millard Rodney are spending some time with their friends, in Baltimore.

Miss Horace Willson, of Baltimore, is on a visit to her mother, Mrs. Horace Willson.

Miss Stella Cooper, of Worton, was guest last week of her brother-in-law and isster, Mr. and Mrs. Harry Hogans.

Mr. and Mrs. William Francis entertained over the week-end the latter's brother, Mr. Marion Lewis, and wife, Mrs. J. Elmer Spalding, and some other Baltimore friends.

### WORTON

Mrs. Jack Hackett has returned home after a short visit to her sister, in Philadelphia.

The stork paid a visit to a couple of our grangers and left them a fine baby girl. Mr. and Mrs. Roger Harris are the happy parents.

Mr. and Mrs. Harry Williams were in Baltimore several days last week.

The social in the hall Friday night was quite a success, about $18 being realized.

Miss Catherine Loller spent the week-end in Kennedyville and attended the birthday party given Miss Mary Wiltbanks Saturday night.


# VICTOR RECORDS

(BLACK LABEL)

## At Pre-War Prices.

12-inch Black Label, Double Faced Records now listed at 85c,

Reduced to 75c.

10-inch BlackLabel, Double Faced Records now listed at $1.35,

Reduced to $1.25




Look under the Lid Look on the Label
For This Trade Mark

## Newnam's Music Store,

Chestertown, Maryland.



# FRUIT SALAD ICE CREAM.

Of course you like Nuts and Fruits—covered with rich cream. But, my, this wonderful FRUIT SALAD Ice Cream—our Special Pride. There's your dainty nuts, fruits, flavor and cream—SUCH CREAM. Rich, Pure Gold Medal Cream combined with Nuts and Fruits as fine as any that ever ripened under a tropical sun, then frozen into a palate-tempting dish you can't resist. This is one of

GILL BRO'S PRIVATE BRANDS

Try Our Fruit Salad Ice Cream Today

Just give your telephone a call, 290, and Gill Bro's Ice Cream will be at your door in a few minutes.

Our Fruit Salad Ice Cream is further proof that Gill Bro's Ice Cream is seldom equaled—never excelled.

GILL BROTHERS

Phone 290. Chestertown, Md.



# 1922 RESOLUTION

Friends, neighbors and strangers, let us all join one little group and be friends and neighbors all this year 1922, and do our best in every way to make our lives pleasant.

Square dealing methods, honest values at a moderate cost with good service is part of my 1922 Resolution. If for some reason you don't always get what you think is justly yours, kindly tell us, it is my wish to satisfy my customers.

My principal lines of merchandise of which you can always find a good selection are footwear for men, women, children, dry goods and notions and a few groceries. We are going to keep one of of the most complete lines of footwear in the county. Come see us for good footwear of all kinds. Our leading lines now carried in stock are

(Ladies Comfort Cushion Sole, Shoes) H. K. Gardners.
[Mens' Work Shoes] Wolverine Lion Brand, Pilot.
[Mens' Dress Shoes] Selz, Pilot Battle Ax W. L. Douglas.
[Children's medium and high grade Shoes] Kreiders.
Pollyanna
[Ladies Dress Shoes] Plant Bros., C. S. Gibban & Co., and a few other special lines.

My policy is to buy direct from the manufacturer who specializes in the manufacture of a certain grade of Shoe. We invite special attention this week to our Men's work or heavy shoe, "Wolverine", its a wonderful value at $5.00.

FRANK A. HURLOCK

CHESTERTOWN, Phone 166M MARYLAND



Another Big Reduction

—IN—

# FURNITURE, RUGS, MATTINGS

IN FACT IN ALL OUR LINES.

Walnut Bedroom Suits, 3-piece ..... $75.00

REAL AMERICAN WALNUT SUITS

Bed, Dresser, Chiffoiette and Toilet Table ..... $145.00
Bed, Dresser, Chiffoiette and Toilet Table ..... $150.00
Bed, Dresser, Chiffoiette and Toilet Table ..... $175.00
Bed, Dresser, Chiffoiette and Toilet Table ..... $190.00

MATTING

The 60c grade now ..... 35c
Big Drop in Paint—Best grade was up to last March $5.25, now $3.50c gal.
Big Drop in the price of Linoleum from one year ago.
Ru Clenso, the greatest thing out to clean any fabric you have—Rugs, Portieres, Curtains. etc.

JOHN BARTLEY

CHESTERTOWN, MARYLAND.



# T. H. M. BRAMBLE

FAIRLEE, MD.

## Specials For This Week

| | |
|---|---|
| Hill Muslin | 16c yd. |
| Heavy Unbleached Muslin | 9c yd. |
| Lonsdale Cambric | 20c yd. |
| Apron Gingham | 14c yd. |
| Men's B. V. D. Underwear | 50c each |
| Men's Hose, Black & Grey | 10c pai |
| Ladies Hose, Black | 10c pair |
| Men's Unionalls | $1.75 sui |
| Men's Heavy Overalls | 1.00 pai |
| Men's Heavy Jumpers | 1.25 eac |
| Sweet Ore Kaki Pants | 2.00 pair |
| 9x12 Delton Rugs | $12.50 |
| 9x12 Gold Seal Congoleum Rugs | 12.00 |
| 9x12 Matting Rugs | 3.75 |
| Matting | 25c yd. |
| 3 Burner New Taylor Oil Stove | $18.00 |
| 30x3 Tires, 6000 Miles Guarranteed | 10.50 |
| 30x3½ Tires, 6000 Miles Guarranteed | 12.50 |

Will take eggs and chickens in trade at market price.



## Betterton Plumbing Tin and Machine Shop

Bath rooms put in and remodeled. Tin and sheet metal work. Pipe Fitting. Stoves and ranges repaired. Pumps put in. Tanks and windmills put up. Gas and steam engines repaired. Pipe and Fittings from 1-8 to 2 inch. Stop and waste and supplies for bath rooms kept on hand. Plow shares ground. Lawn mowers sharpened.

WM. T. CLARK,

Phone 75-12 Betterton, Md.


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