Insurance Gossip.

The question of protection against loss by fire by Mutual Insurance Companies, at absolute cost to the policy holder, has long since been demonstrated so that it cannot now be considered as an unsolved problem.

There are today over five hundred Mutual Fire Insurance Companies in successdul operation in the United States, some of which commenced business one hundred years ago.

Against about two hundred joint stock companies—or two and one-half mutual to one stock company, and the records show that since 1878—sixteen years—two hundred and thirty-seven stock companies have either failed or gone out of business, against sixty mutual companies failing or going out of business in the same time.

These figures are copied from the Fire Insurance Chart of the American Fire Association for 1894.—*Insurance Gossip.*

THE NEW IMPROVED

Pan-American Washing Machine

is sold on its merits and guaranteed to give satisfaction. It is the cheapest machine on the market, and will do as clean work and is as light running as any. I am now selling the machine in Kent county, and ask for a trial to prove its worth. Persons desiring a Washer will please notify me by mail and I will show them the machine and let them test its qualities. I am selling this machine for $6.00.

T. J. PARSONS, AGENT,
Worton, Md.

jy25-t3.*

SPRING AND SUMMER GOODS.

GIVE US A CALL.

LOOK AT MY SAMPLES.

I HAVE A FINE LOT.

YOU will do well to stop in.

H. KAPLAN,
MERCHANT TAILOR.
Next door to Stam's Hall on Court street.

FITZGERALD'S

Dental Parlors,

109 NORTH CHARLES STREET,
BALTIMORE, MD.

We are offering EXPERT DENTAL WORK at a medium price for a limited season only.

$10.00 PLATES now	$8.00
8.00 " "	7.00
5.00 " "	3.00

No better made—no matter what they cost.

GOLD FILLINGS,	$1.00 up.
SILVER FILLINGS,	.75 "
AMALGUM,	.50 "
Absolutely Painless Extract'g,	.50

Our Famous Vitalized Air made fresh in our office every day.

AMPLE FACILITIES,
OLD and ESTABLISHED,
TRUSTWORTHY and RELIABLE,
ALL WORK GUARANTEED,
CONSULTATION FREE.

☞Make your appointments by mail and avoid delay when you reach the city. Special attention paid to the accommodation of out-of-town patients. jy25-6m.

REMARKABLE OFFER TO FARMERS!

I wish to inform the farmers of Kent and Queen Anne's Counties that I am in a better position to BUY GRAIN in this vicinity than I or any other grain buyer has ever been. I. M. Parr & Son, Baltimore, have employed me to buy Grain for them. They will telegraph me market daily, and have instructed me to pay Baltimore prices less only cost of handling; in this way farmers will surely save commissions and other costs, or about an average expense of $10 to $15 per $1,000 bushels. I will call, examine grain and make offer, upon notice by mail or messenger. Bids will be made for future delivery if desired. We want this grain for export. Parties preferring to consign their grain will receive the highest market price, according to grade. Though we can't see any chance for consignments, when we are OFFERING SUCH INDUCEMENTS. Where it is not practical for me to see the grain, I will bid on it according to Baltimore inspection.

H. M. BROWN,
CHESTERTOWN, Md.
P. O. Box 118. Office Court Street. jy4.

PEACH LADDERS!

Four kinds, some of the best ever made for the price. Call and examine them.
jy25. J. K. ALDRIDGE & CO.

THUNDER and LIGHTNING for 30 Days!

NEW YORK CLOTHING HOUSE ALWAYS THE LEADER OF LOW PRICES!

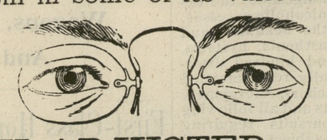
GREAT SACRIFICE SALE OF SPRING AND SUMMER GOODS! I will sell Ready-Made Clothing at FIFTY CENTS ON THE DOLLAR from retail prices. Come soon and get your bargains, because for such low prices you have got to be in a hurry to get them. I will sell fine Ready-Made Clothing that you can't believe that goods can be bought at such low prices! I will give you a few of my prices in fine suits:

Blue Cassimere Suits, in blue and gray, reduced from $5 to $2.75.
Fine Light Cassimere Suits, reduced from $8.50 to $4.75.
Fine Suits, mixed colors, stripes or checks, from $9.50 to $5.00.
Fine French Clay Worsteds, black or blue, sack, frock or cutaway, $12 to $6.50.
Fine Mohair Coats and Vests, from $3.76 to $1.75.
Black Alpacas, 90c.; still finer, silk finish, from $3 to $1.50.
Great Reductions in YOUTH'S SUITS, aged 14 to 19. Prices to suit everybody, from $2 up. Children's Knee Suits, aged 4 to 14, from 90c. up. Wash Suits, from 45c. up.
Here it is—GREAT BARGAINS IN PANTS! Men's Working Pants, 43c.; still better, 75c.; fine striped, 99c.; all wool men's pants, light or dark, reduced from $2.25 to $1.25. Fine striped, reduced from $2.50 to $1.50; fine cassimere pants, fine tailor-made, reduced from $3.75 to $2; still better quality, $3; also, a full line of knee pants, aged from 4 to 14, for 15c., 20c., 25c., 39c., 45c., 65c., 75c.
SPECIAL SALE OF SHOES! Ladies' shoes, lace or button, job, 65c.; ladies' Sunday shoes, lace or button, reduced from $1.40 to 90c.; fine needle-toe shoe, reduced from $1.90 to $1.25; still better, $1.50 and $2.50; Men's Sunday Shoes, from $1 up; men's low quarters, very low.
Gents' Furnishing Goods and Hats, Men's Umbrellas, Ladies' Umbrellas, at SACRIFICE PRICES! Come on, all! The sale begins July 25 and continues for Thirty Days! ☞DON'T FORGET THE PLACE!

NEW YORK CLOTHING HOUSE,
Leaders of Low Prices,
CHESTERTOWN, - - - - - - - - - MARYLAND.

Thousands Suffer Daily

From Chronic Headache caused by Astigmatism in some of its various forms.



POORLY ADJUSTED GLASSES

Also contribute largely to Chronic Headache

OUR MODERN GLASSES

Correctly adjusted will give you immediate relief. We are practical Opticians and are very thorough in our Examination of the Eyes, for which no charge is made. The name of McAllister has been identified with the Optical Business since 1783. This speaks for itself.

F. W. McALLISTER & CO., Opticians,
3 North Charles Street, Baltimore

☞PHOTOGRAPHERS' SUPPLIES—All Kinds.

HORNER'S ABSOLUTELY **Pure Animal Bone**
FERTILIZERS, FOR
All Crops AND Permanent Grass.
WARRANTED IN THE FULL PRICE OF THE GOODS.
Higher in Essential Qualities than any other Goods on the Market.
WE WILL SELL EITHER BY ANALYSIS, OR WEIGHT,
PREFERABLY THE FORMER WAY. SEND FOR CIRCULAR.
JOSHUA HORNER, JR. & CO.,
26 SOUTH CALVERT STREET, BALTIMORE

COUNTY NEWS. * *

FAIRLEE NOTES.

Miss Ida M. Hudson, Worton Point, has been visiting relatives and schoolmates in Fairlee.

Mr. E. O. Duyer returned from Baltimore last Saturday, where he has been under medical treatment for some time. We are glad to state that he is very much better.

Mrs. Clark is convalescent. She has been very sick.

Miss Essie Gears, of Worton Station, visited Mr. and Mrs. James Middleton this week, in our town.

Mrs. T. B. Bordley is visiting friends in Chestertown.

Last Sunday was observed at Salem, as well as throughout the whole Methodist Episcopal Church, as debt-paying day. J. B. Merritt, D. D., preached an appropriate and excellent sermon. The amount due from his church was duly collected to help pay the missionary indebtedness.

Mrs. Walters, of Baltimore, is visiting Mr. and Mrs. John P. Lewis.

Lightning struck a shock of wheat in Mr. Walter Hudson's field last Monday evening, causing quite a blaze.

Mrs. G. W. Bramble was taken quite sick last Sunday, but is very much better at this writing.

The roads around here were washed very badly by last Monday's rain.

"Free?" That little word, "free!" Only four letters, but when placed before "silver" how it does affect people's minds! How it makes them talk! A campaign issue causing a general upheaval throughout our country.

The service at Salem next Sunday (tomorrow) evening, by appointment, will be conducted by three young ladies—Misses Minnie M. Smyth, Minnie A. Hudson and Zadie Lee.

Fairlee Grove boarding-house, Mrs. Jerry Miller, is well filled with summer boarders.

Mr. R. B. Noland, of Prince George's county, formerly of Hanesville, in this county, where he owns very nice property, paid a visit to his friends this week. Mr. Noland has charge of extensive blacksmith shops for a large nursery firm.

It is supposed that on next Tuesday the appointment of School Examiner will be made. It seems likely Prof. W. G. Smyth will be appointed, due to the fact that he is recognized by *his party* as being a candidate without a proviso. Prof. Smyth is a young man fully qualified to fill the position, being a graduate of Washington College. He is strongly backed by prominent Republicans, as he is fully identified with that party.

WE-T END.

Still Pond Notes.

Rev. E. H. Nelson took a trip to Wye Camp on Thursday, to preach there that afternoon.

Mr. Willie Parr and his youngest child have been ill this week, but are slightly better at this writing.

Next Sunday is to be observed here as "debt-paying" day, an opportunity will be given to assist in lightening the burden which hard times have brought to the Methodist church.

Mrs. J. W. Aydon, and her daughter, Miss Emma Aydon, of Wilmington, Del., spent last week at Mr. William Watts'.

The extremely warm weather on Wednesday prevented many from attending the Sunday-school picnic at Harris' wharf, but those who went had a fine time, and reached home before the thunderstorm arrived.

Mr. Ray Bonwill has been seriously ill.

Next Saturday morning, at 9.30, the second quarterly conference will be held in Still Pond Church. This unusual time has been set in order to accommodate Presiding Elder Smith.

On Sunday afternoon, the 9th, Rev. W. P. Compton will preach at Betterton.

Q. T.

Broad Neck Items.

Our community is much bereaved at the sad death of Miss Amanda Bennett, the last daughter of Mr. and Mrs. Roland Bennett. They have lost three daughters inside of 22 months.

Mr. George Boone, wife and two children, of Baltimore, are spending some time with his parents, Mr. and Mrs. Boone.

Preacher McCaslin has gone for a three weeks' vacation.

Mrs. Rollison, of Chester, Pa., is visiting her son, Mr. George Rollison.

Farmers are busy threshing, but from the frequency of local showers the work is much retarded. The wheat is reported as turning out fairly well.

The farmers are busy picking peaches. We have two daily steamers and expect another one soon. The Chester river steamer, B. S. Ford, and Philadelphia steamer, Elizabeth, are on now.

The ladies of Kesley Chapel are going to hold a festival August 8, for the benefit of the church.

Many people of this community went to Tolchester Wednesday. Things did not turn out as they expected, owing to the rain.

We are having exceedingly warm weather now.

Mr. Barclay Kilbourne and wife have gone to housekeeping at Edesville, where he has been keeping store for some time.

REST.

The warmest day this week was on Wednesday, when at 3 P. M. the NEWS thermometer registered 90°.

A Remarkable Insurance Policy.

Policy No. 645, issued to the late Denis J. McCauley for $5,207 was recently cancelled by the Mutual Fire Insurance Company of Kent County.

Mr. McCauley paid into the company in premiums and assessments	$373 74
The company paid to him in dividends	$304 67
And upon cancellation of policy to his executor	223 18
Making total returns to Mr. McCauley and his estate	$527 85

This shows that the property covered by this insurance had been issued for a number of years, and there had been returned to him and his estate $154.11 more than he had paid to the company.

There were cancelled at the same time by the executor of Mr. McCauley's estate several other policies, and the total amount returned to the executor of the estate was $724 33. No comment is needed.

KENNEDYVILLE BRIEFS.

Two or three weeks ago our invincible second nine went to Pomona and met with an overwhelming defeat at the hands of the team of that place. Flushed with victory the Pomona boys came to Kennedyville last Saturday with full assurance of another victory. But, alas! they met their Waterloo by a score of 30 to 0, in five innings. At no time was Pomona "in it." Faulkner pitched magnificent ball for a new beginner, this being the first season he ever stood in the box. The nearest Pomona got to the home plate was when the third man in one inning was put out at first. The pitcher for Pomona was batted hard and long. It seemed as though the home team could put the ball just where they saw an opening.

The meeting on Tuesday evening at the church, and the class meeting Wednesday, were not very well attended. Busy season and warm weather we presume is the cause.

The Lawn Fete at Mr. Whiteley's promises to be a success. Proceeds for the W. C. T. U. work.

Work for the "All Day's" meeting is being pushed vigorously. The different committees were appointed on Monday. It will be held on the church green. Public cordially invited.

Misses Helen Bennett, Della Steinbreacher and Mr. John N. Bennett attended the Camden campmeeting on Sunday.

Mrs. Sallie Hoffecker and Mrs. Marian Hargidine, who have been visiting Mrs. W. W. McKnett, returned to Wilmington last week. Mrs. H. is 73 years of age and came from Brookfield, Mo., alone.

Mrs. M. E. Ruth, of Baltimore, is visiting her aunt, Mrs. J. Medders.

Mrs. J. W. Downey and daughters, Eva and Alice, of Rock Hall, are guests of Mr. and Mrs. J. E. Newcomb, near the village.

Mrs. Morris Jester and two sons, of Baltimore, are spending the week in our village, the guests of Mr. and Mrs Harry Meredith.

Miss Annie Kendall, of Philadelphia, is visiting Mrs. S. H. Burris near Urieville Mills.

Mr. and Mrs. Burris were summoned to Phila. Monday to the bedside of Mrs. Rodgers, the former's sister, who is ill.

Miss Myra Edson, of New York, is visiting her parents at Shrewsbury.

Mr. and Mrs. Geo. Hepbron, of Wilmington, are guests of Mr. and Mrs. W. T. Hepbron, near Turner's Creek.

Mr. Chas. Herzog, of Baltimore, is spending his vacation with friends near the village.

Miss Black, of Philadelphia, is the guest of Miss Katie Stauffer.

A party of seventeen from around here tried the crabs at Spry's landing last Saturday afternoon and succeeded in catching ten. Poor sport indeed.

The C. E. Society elected the following officers Thursday evening, July 30th: President, Jno. Medders; vice-president W. E. Sanders; cor. sec., Miss Annie Shafer; sec., of press, Wm. T. Hague.

Mrs. Hutchinson and daughter, Miss Kate, of Townsend, Del., spent part of this week with Mr. and Mrs. Thomas Redmile.

A heavy wind and rain storm swept over this section Wednesday evening. We have heard of no damage done, as yet.

TIRO.

GALENA BRIEFS.

On Tuesday night last we had a very severe storm, heavy thunder and vivid flashes of lightning. Mr. John Connor, of near Lambson's had three cows killed by the lightning.

There was a good attendance at the Catholic picnic on Wednesday evening. But for the storm coming up it is likely there would have been a very large crowd present. Father Hughes has become quite popular with all the people in this vicinity. The picnic was quite a success financially and in every way.

There seems to be but one sentiment here at present—for free silver. Some republicans are for silver, but whether they will vote for Bryan is something else. As the congressional convention will soon meet and we want a Free Silver candidate I would suggest our fellow citizen of Kent county, Hon. Marion deK. Smith for Congress. So far as Kent county is concerned none but a free silver man would have any show of success. Those goldbugs (happily we have but very few of them) if they profess to be Democrats and can't vote for Bryan and Sewall, to be consistent, they ought to vote for Joshua Levering if they vote at all.

There are several here on the sick list, but none seriously.

There is a prospect of a large crop of corn in this vicinity this year. The expectation is that it will be the largest for a number of years.

Wheat is turning out fairly well, and farmers think that with good crops and free silver the future looks brighter for them.

OBSERVER.

Wye Camp.—This camp opened on Tuesday last with fine prospects for an excellent and successful encampment. Some 44 tents are occupied, and a full corps of ministers are expected to be present during the camp. The attendence promises to be good, and much interest is manifested in the success of the camp. The new railroad has not put ontrains yet.

Don't Cook! No, Don't Do It!

'TIS TOO HOT!

Here's What Chas. S. Smith Sells, Ready to Eat, No Fire in it!

Finest Vienna Bread	5c	per doz.
" " Buns	10c	"
" " Biscuit	5c	"
" " Rolls	5c	"

All the above Fresh Every Day at 12 M.

Blue Grass Elgin Creamery Butter	20c. lb.

Any Creamery Butter Manufacturer will tell you that Blue Grass Butter is the VERY BEST, Try it.

Smoked Sausage	10c. lb.
Bologna "	10c. lb.
Corned Beef	15c. lb.
Chipped or Sliced Beef	20c. lb.

Just here, I have one of the finest machines in Maryland for chipping. Persons who have seen it say 'tis wonderful.

Salmon	15c. can, 2 for 25c.
Heinz's Baked Beans	10, 15 and 25c. per can.
Small Tin Bucket Jelly	5c.
Don't forget Creamery Butter	20c.

Blue Grass Butter.

Sardines in Oil or Mustard, 5c. box, 6 for 25c.
Best Country Lard . 8c. lb., in 10 lb. Lots 75c.

LEMONS 10 cts.

21 lbs. GRANULATED SUGAR for $1.00
GRANULATED SUGAR 5c. lb.
175 TEST OIL per gal. 10c.
GOOD COFFEE 18c. lb.
3-STRING BROOMS 10c. each
2-HOOP BUCKETS 10c.
21 lbs. GRANULATED SUGAR for $1.00
ROLLED OATS, package 5c.
CALIFORNIA PRUNES 3 lbs. for 10c.

LEMONS 10 Cts.

Cheese, Good	10c. lb.
Prunes	4c. lb., 8 for 25c.
Laundry Starch	5c. lb., 7 for 25c.

LEMONS 10 cts.

WHEN WE Say 21 lbs. GRANULATED SUGAR for $1.00 we mean $1.00 cash; and no other way. No Eggs, Butter, Lard, Dried Fruit, Potatoes or anything else. Cash and only Cash.

CHARLES S. SMITH.

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