

# H. H. BENEMAN,

MILLINGTON, MARYLAND

## CLOTHING

Men's and Boys Suits and Overcoats and Rain Proof Cravenettes, all of the latest styles and patterns; Ladies', Misses' Children's Coats; Ladies' Tailored-Made Suits and Skirts

## A BEAUTIFUL ASSORTMENT OF DRESS GOODS

Latest patterns; also Silk and all the other grades that goes with the Dress Goods line. Ladies' Collars, Ruching Belting, Belt Buckles, Barret's Hair Rolls, and everything necessary for the Ladies wearing apparel. Sweaters—quite a selection for all.

## SHOES & BOOTS

A very large assortment for Ladies', Misses and Children. For Men and Boys' for all occasions, the best makes. Leather Boots, a great variety, for Men and Boys. The best brands also.

Floor Oil Cloth—All Widths.  
Linoleums—Beautiful Designs.  
Blankets and Comforts—A Full Line.  
Underwear—For Adults and All.

## FURNITURE

A Large Line and can save you money. Carpets and Mattings, China and Japanese, and beautiful designs. We will save you money on all lines. Your inspection is cordially invited.

# H. H. BENEMAN,

MILLINGTON, MARYLAND

# SHAFER, REDMILE & COM'Y

DEALERS IN

## Farm Implements

Also Carriage Repository

Visit our New Carriage Emporium. We have placed a fine selection of No-Top and Top Buggies, Surreys, Poles, Top Farm Wagons and Dearborns. Our Carriage Harness can't be beat. Our make of Wagons and Dearborns. Carload of American Woven Wire Fencing; also, Barbed and Smooth Wire and Poultry Wire. Blacksmithing and Wheelwrighting. All kinds of Repairing attended to.

# SHAFER, REDMILE & COM'Y,

KENNEDYVILLE, MARYLAND.

FRANK A. ROEDER

—With—  
LIKES, BERWANGER & CO., CLOTHING  
8, 10 & 12 E. Baltimore St., TAILORING  
Baltimore, Md. FURNISHINGS

Mr. Roeder is well known in this section and will be pleased to personally serve all who honor him with a call.

We are making a specialty this season of wonderfully good suits and overcoats for Men at TEN DOLLARS EACH—Likes, Berwanger & Co.

# COAL COAL COAL

Of course everybody knows where to buy GOOD CLEAN COAL.

Also Wood, Lime, Hay and Terra Cotta Piping.

The place to buy is from the coal and wood man

# J. D. BACCHUS, Chestertown, Md.

Horse coughs and stuffy colds that may develop into pneumonia over night are quickly cured by Foley's Honey and Tar, as it soothes inflamed membranes, heals the lungs, and expels the cold from the system. Sold by all druggists.

Foley's Orino Laxative cures chronic constipation and stimulates the liver. Orino regulates the bowels so they will act naturally and you do not have to take purgatives continuously. Sold by all druggists.

## Thousands Have Kidney Trouble and Never Suspect it.

Most people do not realize the alarming increase and remarkable prevalence of kidney disease. While kidney disorders are the most common diseases that prevail, they are almost the last recognized by patient and physicians, who content themselves with doctoring the effects, while the original disease undermines the system.

There is comfort in the knowledge so often expressed, that Dr. Kilmer's Swamp-Root, the great kidney remedy, fulfills every wish in curing rheumatism, pain in the back, kidneys, liver, bladder and every part of the urinary passage. It corrects inability to hold water and scalding pain in passing it, or best effects following use of liquor, wine or beer, and overcomes that unpleasant necessity of being compelled to go often during the day, and to get up many times during the night. The mild and the extraordinary effect of Swamp-Root is soon realized. It stands the highest for its wonderful cures of the most distressing cases. If you need a medicine you should have the best. Sold by druggists in fifty-cent and one-dollar sizes. You may have a sample bottle and a book that tells all about it, both sent free by mail. Address Dr. Kilmer & Co., Binghamton, N. Y. When writing mention this paper and don't make any mistake, but remember the name, Dr. Kilmer's Swamp-Root, and the address, Binghamton, N. Y.

## Changes of Seasons Bring...

## Change of Wants

To meet this condition we are prepared to supply your needs in

## Stoves, Heaters, Ranges Fire-Place Heaters Wood Air Tights, Double Heaters, &c.

Our Round Oaks, New Illuminators, Regals, Golden Suns, Peninsulars, and Ruperts have been tested and NOT found wanting.

Our "Lorain" and "Round Oak" Steel Ranges are equal to the best for durability and good baking, and at half the cost of some makes. Call and see them.

We are "sole agents" for the celebrated 5 A HORSE BLANKETS and LAP ROBES. None better on the market. Inspect our stock before buying.

Fodder Yarn Corn Baskets, Grain Scoops, Husking Pegs and Gloves at lowest prices.

B. L. Guns, Loaded Shells, Gunning Coats, Leggings, etc., at popular prices.

Table and Pocket Cutlery, Trays, Nickel-plated ware, granite ware and Tinware

# J. K. ALDRIDGE & CO.,

CHESTERTOWN, MARYLAND

## LUMBER

Shingles, Pickets, Cypress Fencing, White Pine Barn Boards, Dressed White Pine Board Georgia Pine Frame Stuff, Virginia Pine Frame Stuff Virginia and Georgia Pine Flooring, Juniper Pickets for Wire Fences, Locust and Cedar Posts for Farm Fences

For Sale by THOMAS W. ELLASON CHESTERTOWN, MD

## FIRE AND INSURANCE

What Being Burned Out May Mean to a Business.

### DAMAGE ONE CANNOT COVER.

Enormous Losses Caused by the Suspension of Operations and the Drifting Away of Trade That Are Not Appreciated by the General Public.

"I suppose you heard that Blank & Co. were burned out from the roof to the basement last night?" remarks the man in the car.

"No," explains the friend who has not seen the morning paper. "I suppose they carried insurance?" "Oh, yes—a hundred thousand of it!" returns the first speaker, at which his friend settles back with the comment that everything is all right then.

This is the layman's conclusion almost invariably. Some big concern burns out, but with insurance to an amount amounting to cover the loss the specialist is disposed to feel that it is all right. He doesn't stop to think of the enormous risks of a business which cannot be covered by insurance and which for weeks, months or years after a fire, is in a crippled and perhaps ruinous to the fire victim.

Take, for example, a highly organized factory plant in prosperous times which has been turning out a vast quantity of goods from the hands of thousands of expert workmen. This plant, fitted with costly machinery, is covered by insurance upon its visible material assets. Fire sweeps it and lays everything in hopeless ruin. If every piece of machinery, every building and all material adjuncts of the plant have been covered to full value in such a plant, will the reader dare make a rough guess as to what the limitations of loss may be?

Only the other day I stepped into a bookbindery, unostentatious in its street signs and occupying a fifth floor in an obscure street. In the elevator shaft was that peculiar odor which marks the track of fire and firemen days and weeks after such an accident. "Most of the fire was next door," explained the proprietor, "but I guess the smoke and the water were about as bad for us. Sometimes it is almost better to have the fire yourself than an accident."

Which seemed to be especially true of book material. Where smoke and soot had failed to blot and ruin the text, water from the engines in the street had flooded it until ruin alone was descriptive. Everything had been closed down, workers in the plant were gone and the proprietor was awaiting the adjustment of the insurance which he had been carrying. But in the extent of this insurance itself was a knotty situation.

Ordinarily the houses had carried policies which would have left it the minimum of risk on its machinery, stock and materials. Ordinarily a still further blanket policy was carried for the purpose of covering the normal amount of book material on hand owned by others and contracted for rebinding. But only a few days before the fire had received a consignment of \$5,000 worth of law-books to be bound. These volumes, aside from intrinsic value, represented so much of other value as to make the risk almost for almost any season. And these books were ruined.

Before receiving them the binder had asked the owners to take out a policy for themselves protecting them against such fire loss. The fire had not done so, and when the fire damage came the disposition of the owners was to hold the binder for them under one of the binder's blanket policies.

On this one disputed point, taking it into court, will some one make a guess as to what, this one feature of the fire may cost the binder, who to the purpose was "insured," if it should be settled in the supreme court after five or seven years, for example?

But in the case of the big manufacturer, with its imported special machinery, its season of rush work and its enormous and fluctuating stock of material—if on the morning after the fire the assuring companies settle in full for the visible losses, how much has the company been damaged?

Of first consideration, perhaps, is the enormous payroll of the concern. If most of the mechanical work of the plant has been done by pieceworkers, still the necessary force of directing employees on salary is a problem. The determination of the owners is to start up anew. Tried and proved employees must be retained while the work of rehabilitation goes on. They must be paid even if they are to do no more than wait. Settlement of some kind must be made with contractors who have been supplying raw materials from the hands of other thousands of workers. No matter what the clauses in contracts providing immunity in case of fires, strikes and acts of Providence, every line of business affecting the welfare of the manufactory has been affected.

The plant is a total loss. Before it can be rebuilt the ruins of the old factory must be cleared away. In the meantime all those customers of the manufactory who have been pressing for the filling of contract orders find themselves shut out of any chance for receiving them. They turn at once to other competing establishments for the work. Not only does the burned out firm lose all chance of profits from this work, but it is running a long chance of losing some of its oldest and best customers of years' standing.—Chicago Tribune.

COMMANDER HOWARD of the oyster navy has secured a boat which will be put at the disposal of former Police Captain Edward Schleigh for the purpose of apprehending gunners who violate the law by shooting at ducks and other game from motor boats on the Chesapeake bay and its tributaries. Captain Schleigh will be given the title of admiral and a crew of two men and sent out to keep watch for such illegal acts. It is charged that the gunners in boats follow the ducks from one resting place to another keeping them continually on the wing. Moreover, the noise the boat makes the birds and the ultimate effect of gunning in this way will, it is said, be to drive all the wild ducks from Maryland waters.

## CASTORIA For Infants and Children.

The Kind You Have Always Bought Bears the Signature of *Wm. D. Gifford*

## NEW YORK FASHIONS

Evening Gowns and Fixings—Pretty Dresses Easily Made—Modish Materials and Trimmings.

To read the fashion notes on woman's pages, or the descriptive parts of more or less enticing advertisements in Sunday papers one would suppose that all the world of fashionable womankind was wearing "Directoire" gowns. As a matter of fact the majority are wearing simple, long lined, loose fitted dresses that have sashes, reverses, slashes, elaborate buttons and other distinctively up-to-date details associated with the "First Consul" dress.

VERY SIMPLE LINES. Never was it easier to turn out pretty evening gowns at home with the aid of good patterns than it is this Winter, and since the ramp and matching sleeve continue in vogue, while the long sleeve is equally good style with low neck or high, one can at will have any number of dresses that will answer for almost any use from matinee or luncheon to receptions or dancing frocks.

A CASHMERE DRESS. A dress of pastel blue cashmere worn by a debutante was made with a plain high waisted skirt slashed at the left side to the waist showing a narrow panel of blue satin braided in matching souchaie. The waist was a simple surplice, with a plain long sleeve of the cashmere, ending in a point over the hand, edged with narrow dark fur. The same fur was used on the edges of the surplice and skirt slashes. An adjustable plastron and high collar of tuck net and a sash of matching satin completed the costume. With the neck left open this dress would be perfectly suitable for any but the most formal evening function while the same model made up in crepe-de-chine, silk mull or many of the pretty silk and cotton materials would be equally practical and pretty.

SILVER TRIMMINGS. Silver trimmings of souchaie braids embroidery or pascamentaries are very much worn on evening dresses and are frequently confined to the body and sleeves, the skirt left perfectly plain and depending for its effect solely on the beauty of the material and drappings.



The above design is by The McCall Company, New York. Patterns may be obtained at any McCall Agency.

A pale yellow crepe with silver embroidery was much admired at a recent dance, while pink and silver and black with the same trimming is decidedly modish.

FOR OLDER WOMEN. Women past forty as a rule do well to confine their evening dresses to Princess lines, with up-to-date touches in the trimmings, to bring them in line with the reigning style, and there is not the slightest reason for clinging to all black toiles, though these are very much worn, unless this sable line is becoming. Grays, blues or dark green in handsome soft brocade which is the tip of the mode just now, while it looks as if the present style of skirt is to bring the broadcades of our grandmothers to the fore once more.

FANCY NECK FININGS. All sorts of fancy neck ruffs scarfs of endless variety, and fluffs of fur and feathers lend their protection and prettiness to evening toiles. Chiffon strips from two and one half to three yards long trimmed with bands of fur encircle down are among the newest of these flatteries. Eiderdown is once more a favorite both as a hat and dress trimming.

VERONA CLARKE.

COMMANDER HOWARD of the oyster navy has secured a boat which will be put at the disposal of former Police Captain Edward Schleigh for the purpose of apprehending gunners who violate the law by shooting at ducks and other game from motor boats on the Chesapeake bay and its tributaries. Captain Schleigh will be given the title of admiral and a crew of two men and sent out to keep watch for such illegal acts. It is charged that the gunners in boats follow the ducks from one resting place to another keeping them continually on the wing. Moreover, the noise the boat makes the birds and the ultimate effect of gunning in this way will, it is said, be to drive all the wild ducks from Maryland waters.

## CASTORIA For Infants and Children.

The Kind You Have Always Bought Bears the Signature of *Wm. D. Gifford*

# STEWART & CO.

Lexington, Howard and Clay Streets. Freight prepaid within a radius of 200 miles on purchases of \$5.00 or over. Send your name and address for our "Mail Order News." Mail Orders Promptly Filled. Samples on request. We give S. & H. Green Trading Stamps with every Ten-Cent Purchase when requested.

## Baltimore's, Biggest, Best Christmas Store Bright and Ready Christmas Handkerchiefs Galore

Thousands of dozens for men women and children. The largest stock and the greatest variety we have ever shown. Men's Colored Initial Handkerchiefs, each 5c. Men's Pure Linen Hemstitched Handkerchiefs, each 10c, 12c, 15c, 25c, 50c. Men's Pure Linen Embroidered Initial Handkerchiefs, each 12c, 25c, 50c. Men's Pure Linen Embroidered Initial Handkerchiefs, six in a box, for 75c, \$1.00, \$1.50 and \$2.00. Men's Fancy Colored Silk and Linen Handkerchiefs, each 50c. Men's Silk Mufflers, each, 50c, 75c, \$1.00, \$1.50, \$1.75 and \$2.00. Women's Pure Linen Initial Handkerchiefs, each, 3c. Women's Pure Linen Initial Handkerchiefs, six in a package, for 50c. Women's Pure Linen Hemstitched Initial Handkerchiefs, each, 10c, 12c, 25c, and 50c. Women's Pure Linen Embroidered Initial Handkerchiefs, each, 12c, 25c, and 50c. Women's Pure Linen Embroidered Initial Handkerchiefs, six in a box, for 75c, \$1.00, \$1.50 and \$2.00. Women's Swiss Embroidered Handkerchiefs, each, 12c, 25c, 50c and 75c. Women's Lace Trimmed Handkerchiefs, each, 25c, 50c, 75c, \$1.00. Women's Fancy Colored Handkerchiefs, each, 15c, 25c and 50c. Children's Initial Handkerchiefs, each, 5c and 15c. Children's Handkerchiefs, 3 in a box, for 15c.

Women's Convent Embroidered Handkerchiefs Beautiful French Hand Work, Each, 39c, 50c and \$1.00

## Give Gloves for Christmas

One Clasp Cape Gloves, P. X. M. seam, black, white and tan, for \$1.00, \$1.50 and \$2.00. Two Clasp Pique Gloves with imperial stitching; white and tan, Jouvin et Cie, make, \$2.00. Two Clasp Jouvin et Cie French Kid Gloves, with filet embroidery; colors, black and white, for \$1.50. Two Clasp French Kid Gloves, with imperial embroidery, in black only, \$2.00. Black Foster Hook Gloves, \$1.25 and \$1.75. 12 and 16 Button Length Gray and Pearl Suede Gloves for \$2.50 and \$2.75. 12 and 16 Button Length Black, White and Tan Kid Gloves for \$3.00 and \$3.50. 8-Button Length Tan, Brown and Black Kid Gloves for \$1.50. Men's Suede and Mocha Gloves for \$1.00, \$1.50 and \$1.75. Men's Cape Gloves from \$1.00 to \$2.00. Men's Black Gloves, with white stitching, \$2.00. Men's Silk Lined Mocha Gloves for \$1.50. Children's Kid Gloves for \$1.00 and \$1.25. Children's Silk Lined Gray and Tan Suede Gloves for \$1.00. Men's and Boys' Velour, Sheep Wool and Astrakhan Gauntlets and Cape and Buckskin Automobile Gauntlets at all prices.

# Carey's Magnesia Roofing Paroid Roofing Alpha Portland Cement

The standard of cements are bought in large quantities and sold exclusively by

# J. D. BACCHUS

2297

## Mattings Mattings

An enormous showing in Japanese and China Matting. Actual count 200 40-yd. rolls in all the latest novelties.

## Carpet and Inlaid Designs

## WALL PAPER WALL PAPER

We carry a big stock, all the leading varieties and colorings. The great quantities that we sell is evidence that our prices are right and we furnish a competent man to hang your paper. Anything you want in the Paint and Glass Line.

# John Bartley, Chestertown, Md

## IF YOU WANT A First-Class Vehicle

Go to Sam Hicks, the Vehicle Man CHESTERTOWN, MD.

# Foley's Honey and Tar

Will cure a cough or cold no matter how severe and prevent pneumonia and consumption.

A Guarantee. This is to certify that all druggists are authorized to refund your money if Foley's Honey and Tar fails to cure your cough or cold. Contains no opiates. The genuine is in a yellow package. REFUSE SUBSTITUTES.

Dr. Bull's Cough Syrup is reliable. Why try a new medicine when this old reliable remedy can be had for 25 cents, all druggists.

Ratification Nisi. Robert G. Ringgold, et al. versus Charles S. Gamble, et al. In the Circuit Court for Kent County in Equity. No. 1646. ORDERED, this 15th day of November, 1908, by the Circuit Court for Kent County in Equity, that the Auditors Account and Report, stated and reported by Lewis W. Wilkins Auditor, in the above entitled cause, be Ratified and Confirmed, unless cause to the contrary thereof be shown on or before the 15th day of December next.—Provided a copy of this Order be inserted in some newspaper printed and published in Kent County, once in each of two consecutive weeks before the 15th day of December next. JAMES T. DIXON, Clerk. True Copy—Test: JAMES T. DIXON, Clerk. 221-4