Dividend Paying Co.

THE MUTUAL FIRE INSURANCE CO.
Of Kent County

is the institution which pays its Policy-Holders a dividend each year. This dividend is credited to the policy and forms a nice saving fund. As an example::

Nathan Smith, of Stevensville, paid in Company in 27 years $58.32 on a risk of $180. Upon canceling this policy in February he was paid $31.75, making his insurance cost him an average of less than $1 per year.

B. S. Sutton, Black's, paid $376 in eleven years on $1,900 and was returned January 27th, $199.05, making his risk cost about $16 per year.

Charles H. Crowding paid $89.28 in 12 years on $1,250 and received January 13th $44.72 making his insurance cost less than $4 per year.

Conservatism 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, Howard Turner, Betterton; Wm. A. Hyland, Galena; Dudley G. Roe, Sudlersville.

APPLICATION FOR INSURANCE MAY BE MADE TO

F. E. Thomas, Stevensville; E. 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; T. B. Kilbourne, Chestertown.

FRED. G. USILTON, President.
EBEN F. PERKINS, Sec. and Treas.

Chestertown Junk Co

Have Opened a Place at the
VOSHELL HOUSE STABLES
CHESTERTOWN

They will buy Scrap Iron, Metals, Rubber, Rags, Newspapers, Magazines, Furs of all kinds.

We will pay cash for all we buy. Our prices will be the best market prices.

Save all your old junk and come sell it to us or let us know and we will come get it.

Chestertonw Junk Co.

VOSHELL HOUSE STABLES
Phone 323. Chestertown, Md.

Stevens Bros.

Grain, Fruit and Produce Commission Merchants
226 S. Charles St. Corner Camden St.
BALTIMORE, MD.

Under the personal supervision of R. Nelson Stevens, over thirty-five years successful experience.

References—Merchants & Mechanics First National Bank. All Commercial Agencies.

MONEY TO LOAN

Money to loan on first mortgages tracts of 100 acres or more, improved farm land. H. C. FOOKS, Attorney-at-Law, Munsey Bldg., Baltimore, Md. au5-1yr.

In office at Chestertown every Monday, Wednesday and Saturday; other days by appointment.

JULIAN T. POWER
Optometrist
Phone 166R. Chestertown, Md.

MAIL US YOUR
SPECTACLE
And Eye Glass Repair Work

Prompt, Accurate and Reliable Service at moderate cost.

Millard F. Davis
Wilmington, - Delaware
Established 1879
Mar-1y

The Chesapeake Bay Country

The new book telling about the Bay and the Tidewater Country by Swepson Earle is now ready for distribution.

A handsome volume in green and gold, over 500 pages—100,000 words and 275 remarkable halftone engravings. In addition are three beautiful and unusual pictures in color.

The review of the book in the Baltimore Sun of April 29th, states:

"Mr. Earle is a devoted student of the Colonial relics. He is, too, a lover of nature. In the book the rivers, islands, waterside towns of Virginia, the bluffs of Calvert county and the steep banks of the Patuxent river are photographed from the water and air. It might be truly said that he has written his book around his camera."

Price, full cloth, green, deliv...$5.45

Price, full leather, delivered....$7.95

Send check with order to H. W. PEIRSON, Treasurer, care Thomsen-Ellis Co., Publishers, Gay & Water Streets, Baltimore, Md. m5

FOR SALE BY
Chestertown Motor Car Company
Newsome Garage, Betterton.
People's Garage, Galena.
R. M. Logan, Millington.
W. E. Leary, Rock Hall.

PROBLEMS FACED BY MARYLAND FARMERS

Mrs. Evelyn Harris. of near Betterton, writes as follows concerning the situation among farmers in answer to an article by Dr. Symons. She says, "If the man tilling the soil is the owner, he gets the whole of the $25 a week. but if he is a tenant he gets just $12.50 a week, according to the Dr.'s figures.

The owner of a hundred-acre farm is a man who has saved his money by sacrifice and by working his whole family, usually, and has invested from $6.000 to $10,000 in his farm. buildings, machinery and stock. This is a small estate of what is needed on 100 acres. A man with the same amount invested in a business in the city is considered a business man, and as such expects first of all to be able to get 6 per cent on his investment. Is the farmer different?

Dr. Symons made up his figures from Government reports. He did not get them from the average Maryland farmer, whose total for the 100 acres will be $636 for 1922.

The average yield for this State is 15 bushels of wheat to the acre. and the average farmer must sell it as soon as thrashed, as he owes the money for fertilizer, etc., and that price this year (1922) was just 80 cents a bushel. or a total of $192 the farmer in Maryland actually received. On corn, the average for the State is 30 bushels to the acre, and when shelled this year was sold at 60 cents, or $288. On hay. the average for the State is one ton to the acre, and the price was $16, making $256 for hay. or a grand total of $636 just 6 per cent on the investment the farmer had made.

As he owned this land, he was able to go to the bank, put a mortgage on it and get the $185.35 which he had spent to grow it, and for his living and the living of his family he had nothing. His taxes also had to be paid and likely he was in arreas about three years, for during the past three years conditions have been practically the same, except on several occasions. after all the money had been spent on the crop. the hailstorms cleaned them up and there were no gross sales any place.

The prices Dr. Symons gave were prices which somebody received for the farm products, but they were the fellows who were buying from the farmer at a low figure and selling at a high figure, as they could get the capital which to hold them and the farmer could not.

Eggs were sold by the farmer at 20 cents a dozen, and in six months will be sold to the city man for 75 cents a dozen. and it costs very little to hold them, but Dr. Symons can get price at which eggs were sold in 1922 which will not at all compare with prices the farmer received at the farm for the eggs.

As 80 per cent of the farmers in Maryland are tenant farmers, he divides with the landlord, and would receive for his work, from sun to sun, just $318, out of which he pays half for expense, or $93.18. leaving just $225 for over 300 days of hard work and interest on money in stock and implements. Any wonder they're committing suicide? What's the difference between starving and hanging? Undertaker gets you just the same. And I'm married to one.

CRUMPTON

A wedding reception was held at the home of Mr. and Mrs. William Sparks last Saturday evening in honor of their daughter, Esther C., and Thomas McGinnis. Congratulations to the happy bride and groom.

Mrs. John Harrison is visiting relatives in Norfolk, Va.

Noble Fenimore and A. White, of Wilmington. are spending the week with G. A. Fenimore.

Miss Blanch Stack has returned from Baltimore.

Miss Anna Folks. of Chester, has been the guest of Mrs. Elwood Coleman.

Mr. and Mrs. Robert Godwin have purchased the Corson lots opposite the hotel property.

Mrs. Susie Ely and Mrs. George Parkinson. of Philadelphia, are the guests of Mrs. James Walls.

Mrs. Hilda Burris will leave May 28, for a visit to her old home in Sweeden.

Mrs. George Harrison is improved in health.

Mrs. Bertha Brown, of Baltimore, is the guest of Captain and Mrs. Brown.

Mrs. John Hubbard is on a visit to friends in Western Maryland.

Mrs. J. Preston Duvall. of Ashland, N. J.. is the guest of Mrs. Wm. J. Sparks.

Miss Ethel Ryland is visiting Mrs. Richerson. at Claymont.

Never Worth While.

We should not trouble ourselves about things that are past.—Napoleon.

Wm. M. CULP

(Successor to Loftland Culp)
CHESTERTOWN, MD

Let us have your inquiries for WIRE FENCING, BARBED WIRE and POULTRY NETTING.

We have a full stock of Seasonable Goods such as

GARDEN SEED
ROPE TRACES
BRIDLES
COLLARS
GARDEN TOOLS

Wm. M. CULP

Hardware Store
Chestertown, - Maryland

Stam Drug Co.

THE PRESCRIPTION STORE

For that Cough—Menthol-lated Syrup, White Pine and Tar.

Squibb's Household Products.

Whitman's Candy.

Your favorite Magazine on sale here.

Cigars and Cigarettes.

Stam Drug Co.

Snappy Stylish Solid Leather Footwear

At lower prices than you can buy elsewhere. We have reduced our prices on our stock of Shoes to a minimum. We don't figure on a long profit, but a quick sale, and quick exchange of dollars.

Men's $8.50 Oxfords	$7.00
Men's $8.50 High Shoes	$7.00
Special Lot Men's High Shoes, good quality, $6.00 value	$4.35
Ladies' High Top best quality Black Kid Welt Shoes, $7.50 value	$4.75
Other High Top Shoes, $5.00 value	$3.45

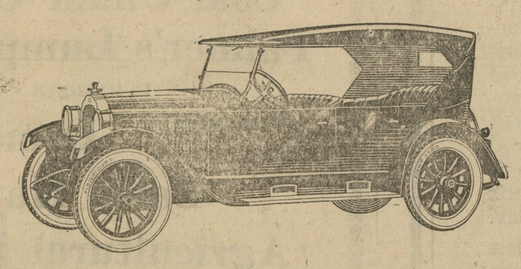
Ladies' High Grade 1 strap Black and Brown Kid Pumps with Baby Louis Heel, $5 values, $3.75.

Ladies' and Misses' Low cf. Oxfords, low rubber heel, $6.00 value, $4.50.

These Shoes are all of Fine Quality and workmanship and are splendid values. We have them in nearly all sizes and widths from A to D.

F. A. Hurlock & Co

PHONE 17. STILL POND, MD.



Very Much Desired

Low price is one phase of Willys-Knight value. Beauty is another. But greater than price, greater than looks, is performance. The marvelous Willys-Knight engine *actually improves with use.* Carbon only makes it better. Owners report 50,000 miles and more without a single engine adjustment.

See the Willys-Knight Advertisement in the May 26th Saturday Evening Post

WILLYS-KNIGHT

Touring 5-pass., $1235 Roadster 3-pass., $1235 Sedan 5-pass., $1795 Coupe-Sedan 5-pass., $1595
Touring 7-pass., $1435 Sedan 7-pass., $1995 All prices f. o. b. Toledo

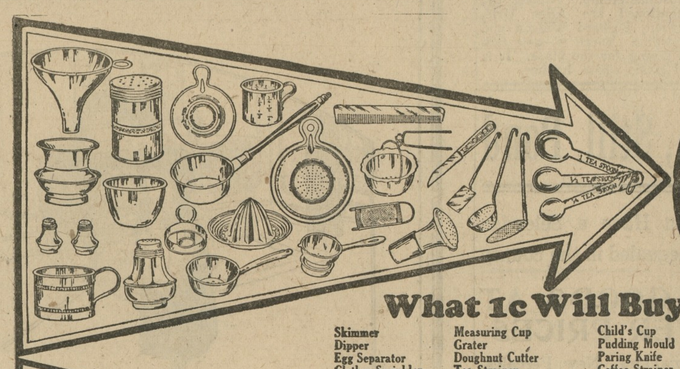
THE ENGINE IMPROVES WITH USE

McCauley & Ferguson
Galena, Maryland

A ONE DAY SALE
QUALITY BRAND ALUMINUM WARE

EVERY PIECE GUARANTEED FOR 20 YEARS

WEDNESDAY, JUNE 6th



1 CENT

Regular 10¢ to 25¢ Values

What 1c Will Buy

Skimmer
Dipper
Egg Separator
Clothes Sprinkler
Soup Strainer
Salt or Pepper
Funnel
Pan Cake Turner
Measuring Cup
Grater
Doughnut Cutter
Tea Strainer
Panelled Salt or Pepper
Sugar Shaker
Toothpick Holder
Skimming Ladle
Child's Cup
Pudding Mould
Paring Knife
Coffee Strainer
Measuring Spoon
Pocket Comb
Cup Strainer
Lemon Juice Extractor

49 CENTS

Regular 75¢ to $1.00 Values

What 49c Will Buy

1½-Qt. Pan Rim Strainer
3-Qt. Lipped Sauce Pan
2-Qt. Colonial Sauce Pan
3-Qt. Pudding Pan
Wash Basin (11½ in.)
1-Qt. Milk Pail
1-Qt. Covered Bucket
1-Pint Coffee Percolator
Hold Fast Baby Plate
Round Tubed Cake Pan (9½ in.)
Syrup Pitcher
Sink Strainer
6-Cup Muffin Pan
Crumb Tray and Scraper
3-Qt. Mixing Bowl
3-Qt. Preserving Kettle

99 CENTS

Regular $1.50 to $2.50 Values

What 99c Will Buy

1½-Qt. Panelled Coffee Percolator
Round Self-Basting Roaster
3½-Qt. Tea Kettle
2-Qt. Coffee Percolator
Set of Lipped Sauce Pans 1, 1½ and 2-Qt.
5-Qt. Tea Kettle
6-Qt. Preserving Kettle
6-Qt. Panelled Preserving Kettle
8-Qt. Preserving Kettle
Set of Lipped Stew Pans 1, 1½ and 2-Qt.
6-Qt. Colonial Sauce Pan
8-Qt. Water Pail
10-Qt. Dish Pan
4-Qt. Colonial Sauce Pan
4-Qt. Panelled Preserving Kettle with cover
4-Qt. Panelled Lipped Sauce Pan with cover
11¾-in. Colander
1½-Qt. Panelled Double Boiler
5-Qt. Pudding Pan
Set of Mixing Bowls 1, 1½ and 2-Qt.
Drip Roasting Pan (13¾x10x1¾)
5-Qt. Lipped Sauce Pan
6-Qt. Colonial Kettle
Cutlery Set (Bread Knife, Carving Knife and Paring Knife)

TERMS CASH

No Phone Orders Taken — No Merchandise Laid Aside

NOLAND'S

Chestertown Maryland

©Maryland State Archives, msa_sc6000_43_1-0179