Kent News.

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Have You Money In Reserve?

Every family that does not live whithin its means must go through trying and irritating hours during which its members face fact. It is best to have the institution of home based soundly upon the principle that Income must exceed Outgo. Why not put your home affairs on a business basis? Open an account here and adopt the policy of spending just a little less than your income. You will be surprised how quickly you will have cash in hand to make investments that are sound and which will in turn bring you more cash in hand. And remember that in times of financial stress your banker is your best friend.

A Friend When You Need One

THE PEOPLES BANK

Chestertown Betterton
Rock Hall Massey

Your Life Saver Next Christmas!

WHEN Christmas 1928 rolls around there will be no necessity of clinging to a financial straw, when there is a Life Saver in the form of a Yuletide Saving Fund to bring you to the shore of contentment.

Increase the joys of Christmas—JOIN OUR CHRISTMAS CLUB—and look forward to the holidays with a light heart and a full purse. You will be in a position to buy gifts and meet other expenses without inconvenience, and in addition you will have money left over.

By depositing little each week out of your wages or income, you can easily accumulate an account that will take care of your every requirement.

JOIN NOW—We cordially invite you, your family and friends to enjoy the benefits of our CHRISTMAS CLUB.

MILLINGTON BANK OF MARYLAND

MILLINGTON, MARYLAND

For their present, he *works*— for their future, he *saves!*

—and like many another young family man, his account is with

THE CITIZENS BANK

OF CHESTERTOWN, MARYLAND
GEO. D. LOFLAND, President

DIRECTORS

Harry Nichols, William M. Culp, E. L. Redmile, Geo. D. Lofland, James E. Morris, Morris Keene Barroll, D. Thos. Hurlock

The Kent County Savings Bank

4 Per Cent Interest on Savings 4

FRED. G. USILTON, President.
THOS. W. ELIASON, Vice President
WM. F. RUSSELL, Cashier
HARRY C. COLEMAN, Teller.

DIRECTORS

JUDGE LEWIN W. WICKES	FRED. G. USILTON
JOHN D. URIE	WM. F. RUSSELL
JEFFERSON D. BACCHUS	THOMAS W. ELIASON
CHARLES S. SMITH	J. EDW. HURLOCK
HOWARD TURNER	MW. A. HYLAND
C. N. SATTERFIELD	THOS. W. PERKINS

The Chestertown Bank of Md.

Branches at Galena, Kennedyville, and Betterton

We pay 4% on Savings Fund

Save a little every month, place it in the Savings Department and see how rapidly it will pile up.

S. SCOTT BECK, President
JAMES T. DIXON, Vice President
ALLAN A. HARRIS, Cashier

DIRECTORS

S. Scott Beck	E. A. Scott	W. B. Usilton
J. T. Dixon	A. A. Harris	C. L. Dodd
C. H. Brice	J. G. Metcalfe	J. E. Woodall
	A. H. Brice	

FOR THE INFORMAL PARTY

If you have a few friends drop in and it is appropriate to serve refreshments then it is more than appropriate to serve Gill Bros, ice cream. The people in this community have come to the belief that Gill Bros. ice cream is the best in the country and we don't blame them because we know how much care we exercise in making it.

GILL BROS.

PHONE 290 CHESTERTOWN, MD.

For Job Work of Every Kind Try The KENT NEWS

ALFRED E. SMITH— AN AMERICAN CAREER

By DR. HENRY MOSKOWITZ

CHAPTER V

Smith went to the Assembly with the idea of accomplishing a great deal but his first year was one of discouragement to him. A story is told that on his first night at Albany he spent the time with another new Assemblyman, Tom Callin, who represented the Battery District, which adjoined Smith's district. He suggested to Callin that they might profitably spend the time looking over some of the bills of the last session with the idea of learning more about their legislative responsibilities. Most of the bills were of a very puzzling nature, as they referred to some other bill or act not explained and then proceeded. After they had looked at a number of such bills Smith is quoted as having said: "I can tell a haddock from a hake by the look in its eye but in two hundred years I could not tell these things from a bale of hay."

There are two theories of Smith's submerged first service in the Assembly. One is set forth in Smith's statement to his friends that it looked as though he would never make his mark, he was so discouraged with the maze of bills. Tom Foley, his leader, had quite another theory. "Al went up to Albany," he said, "on his first trip to the Assembly just as cocksure of himself as he has ever been in his life. He didn't cut much of a figure in the first two or three terms, but there was a reason for that, and if he won't tell I will.

"He was too smart to be a morning glory. The secret of his success is that he never mingles in anything he doesn't know all about. He played a minor part in the Assembly until he was thoroughly familiar with the rules and procedure and with state legislation and finance in general. When he was sure of his ground he walked out, and it wasn't very long before he was the dominating figure in a legislative body hostile to him and to his political organization."

It was common knowledge that the number of legislators who read the annual appropriation bill in both houses—a bill of some three hundred pages—could be counted on the fingers of both hands. "The boys used to take it for shaving paper in the morning," explained one veteran of those days. It was so convenient to tear off the soft pages for the purpose! But Smith plodded through the bill from cover to cover. No item was unfamiliar to him.

His profound knowledge of state finances, as well as of the administrative machinery of the state, dates back to the old days of plodding labor with the appropriations.

His social gifts which charmed his neighborhood, the raconteur who made hundreds laugh, the mixer who circulated instinctively with people, that winning personality, soon captured the up-state legislator. And in a very short time no one in Albany had a wider acquaintance or knew more about conditions in the state than he.

"Exposing the polish and the shine on the gold brick" was one of his favorite sentences.

Knowing the needs of the State as few legislators in its history, he would rise at times to show up the true intent of an innocent item appropriating a tidy sum for a local bridge or a highway, or a creek.

"I pick up ideas," he has said, "from the back country fellows. They don't have a lot to think about when they are at home and they generally think pretty straight and to the point. I don't blame them for trying to use the power of the majority for the benefit of their communities in a legitimate way, but when they try to use their power for the benefit of an influential individual or institution, I am going to try to stop them and they know it."

Governor Smith tells of a walk from Albany to Troy one winter on the frozen Hudson River. He was with a friend from home. To him he poured out the tale of his discouragement, his bewilderment. He confessed also his overwhelming desire to make good. He saw that success lay through hard work and study. It interested him. It fascinated him. "I didn't know what it was all about, but I made up my mind to learn and to study."

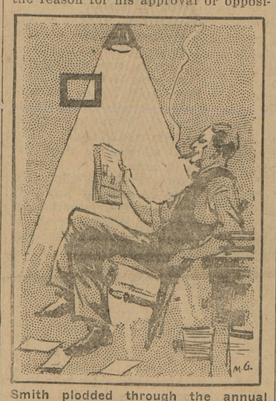
So Al Smith plodded at his bills like few Assemblymen before or since him. He read and studied every bill. He worked hard on the committees to which he was assigned. No one in Albany toiled more devotedly. From a raw youth he transformed himself into an unquestioned authority on the State Government.

He grew in ability and stature. Endowed with a natural intelligence, a ready wit, a sincerity and a good sense, aptly characterized in the sentence, "Al never fools himself," he developed into a convincing speaker.

The quality of his eloquence springs from the quality of his personality. His persuasion is never merely rhetorical. He uses no artificialties of phrase. His language is always simple. His speeches are packed with facts, illuminated by a turn of wit and humor, now by a touch of sarcasm, sometimes by an exalted appeal which is Biblical in its phrasing, and literary only in the sense that his words are as inevitable as the sentiment they express or the exortation they contain.

"I wouldn't be honest with myself," he confesed, "if I didn't say I like political life. In spite of the strain of the disappointments from your inability to do one hundredth part of the things you are asked to do, there is a fascination in the game of politics that gets in the blood. A man who won't confess that he feels a sense of elation when he is honored and applauded by his fellow-men—and by his fellow-women since we gave them the vote—is a liar and the truth is not in him."

One of Smith's asets was his frankness with people. Social and civic reformers interested in particular bills of an uplift character or political zealots who conceived radical improvement of government in terms of their special bills—whether they dealt with corrupt practices, direct primaries, the Massachusetts ballot, or any other changes in the machinery of government—found Smith frank. When he had the power to make or mar a bill, he would give its sponsors the reason for his approval or opposition on its merits—and when his reasons were based on political expediency at the time, he frankly said, "I can't do this—politics is against it."



Smith plodded through the annual Appropriation Bills—300 pages long. No item was unfamiliar to him.

He never gave reasons based on merit where there were none.

He always took responsibility and "hated a buck passer."

Friend and foe, politician and reformer, knew that Smith's word meant action. He never forgot the moral asset of a politician—the reputation for keeping a promise made. He seldom made them but when he did, they were kept.

Smith himself dates the beginning of genuine active interest in his legislative career in 1905, when he was appointed a member of the committee on insurance. He made an intensive study of all the bills that came before his committee, including those which resulted from the famous investigation of insurance evils which first brought Charles Evans Hughes in politics.

Two years later Smith was made a member of the committee to revise the charter of New York City. This assignment gave him some nourishment also, and he has mentioned it as one of the early developments that reconciled him to staying on in the legislature. If there was a chance to learn and work he was willing to remain. The problem with him was not to avoid work, as with so many, but to find enough to keep his powers in exercise. The work of charter-revision at least enabled him to study the government of the city and its relation to the government of the State.

CHAPTER VI

The beginning of that steady development which ended in the mastery Smith ultimately attained, he likes to place in 1911, at the beginning of his work on the Ways and Means Committee. The occupation of the Ways and Means Committee is to appropriate money to particular purposes. It is a committee on which assemblymen from the big cities do not like to serve. The reason they do not like to serve on it is that practically all of its work consists in making appropriations for the rural districts. The rural member likes to be on it because he can strengthen himself with his constituents by securing appropriations for his locality. For a city member, there is no way of gaining personal advantage. In filling up this committee, the Republican party has no difficulty, since its membership comes largely from the country districts. Most of the Democrats in the Assembly, however, come from the big cities, and therefore it is almost impossible to find any of them who will take an interest. For this reason, Smith, when he actually became interested in the work, was practically the only Democrat who was. He threw himself into it headlong. It gave him a task completely suited to his mind and character

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The only real use for service is to

No settlement is a settlement un-

DEMOCRATIC TICKET

For President of the United States:
ALFRED E. SMITH.

For Vice-President:
JOSEPH T. ROBINSON.

For United States Senator:
WILLIAM CABELL BRUCE

For Representative in Congress:
T. ALAN GOLDSBOROUGH.

SOME HISTORY

When Abraham Lincoln was a candidate for the Presidency his social standing was whispered around. His fitness for the office was questioned. He was considered a poor specimen for President of the United States.

Senator John Sherman, Republican from Ohio, who was President of the Senate when Garfield was shot, virtually became Vive-President of the United State, and he was a Roman Catholic, and his son was a Catholic priest.

When Grover Cleveland was the Democratic nominee for the Presidency, is was whispered that he was a boozer, that he was guilty of an unmentionable social crime, and almost every other crime. One preacher, Burchard, labeled him the candidate of "Rum, Romanism and Rebellion." Cleveland was elected.

Woodrow Wilson was whispered about cruelly. And he was openly attacked for being a Southerner whose ancestors were Rebels. It was asserted that his policies would wreck the country. He was twice elected.

GOVERNOR SMITH'S RELIGIOUS STAND

No one who knows Governor Smith can say anything against his fearless honesty. Here is what he says is his attitude regarding the separation of church and State:

"I recognize no power in the institutions of my Church to interfere with the operations of the Constitution of the United States or the enforcement of the law of the land. I believe in absolute freedom of conscience of all men, and in absolute equality of all churches, all sects, and all beliefs before the law as a matter of right and not a matter of favor.

"I believe in the absolute separation of Church and State, and in the strict enforcement of the provision of the Constitution that Congress shall make no law respecting an establishment of religion or prohibiting the free exercise therefor. I believe that no tribunal of any church has any power to make any decree of any force in the law of the land, other than to establish the status of its own communicants within its own church."

These are not the words of a man who will recognize any power other than the mandate of the American people. These are the words of an honest patriotic American, just as good in every particular as Mr. Hoover, the Quaker.

ALASKAN PACKERS DONATE SCHOOL DORMITORY

For the use of boys in the Kanakanak School, Alaska, a remote but important station in the southwestern district of the Territory, a dormitory has been donated by the combined Alaska packers. The necessary lumber has been deposited, and plans and specifications provided for the building. To insure prompt erection the packers will take up additional carpenters this summer with their cannery crews. It is expected that the dormitory will be ready for occupancy before the next school year. To enable the Secretary of the Interior to accept the gift, that officer was authorized by the Congress to accept donations of lands, buildings, or other property and moneys in connection with the administration of Alaska school, medical, and reindeer service. An appropriation was made by the Congress for the purchase of equipment for the dormitory, including installation of a laundry and some industrial equipment.

For the accomodation of married graduate students at Harvard University, the Harvard Housing Trust is erecting a building at Holden Green, Cambridge. Provision will be made for 22 apartments and 1 small house. Rents will be from $39 to $59 and occupancy is promised by September 15.

Coffee's Composition

There is more in coffee than in any other beverage. It contains water, sugar, fat, caseine, gum, oil, mineral matter, wood, and caffein—a drug composed of nitrogen, carbon, hydrogen

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