

BUFFALO CONGRESS SCHOOL HYGIENE

Gathering Will Mark Greatest Advance Ever Made in This Line.

SIGNS OF THE TIMES.

Scientific and Commercial Exhibits Will Be a Prominent Feature of Meeting.

BY DR. FRANCIS E. FRONCZAK.

(Special to The Observer.)

Buffalo, N. Y., July 5.—The Fourth International Congress on School Hygiene, to be held at Buffalo, August 25-29, will mark the greatest advance in school hygiene that the world has ever seen.

other public-spirited citizens from every quarter of the globe. That there is great need for such a gathering as this congress, statistics prove. In some few cities, a fairly good system of medical school inspection is in effect, but the urgent need of extending efficient medical school inspection throughout the individual communities is very apparent as shown by recent investigation.

Instruction regarding pure food, food costs, fuel value of foods, etc., and thus adapt to their several households the school room menu. The serious importance of this subject cannot be overestimated and, in recognition thereof, a large number of speakers from Europe and America will present the subject in all its phases at the congress in Buffalo.

"Fresh Air Schools" have been demonstrated to play a prominent part in the improvement of mind and body of backward children who, under the beneficial influence of out-door teaching, develop into wholesome specimens of child life.

Little information on the vital subjects to be presented at this congress, but today there is no excuse for living in ignorance. All the dangers which assail us as individuals, as families, or as a Nation, are carefully investigated and, as such a gathering as this congress are widely discussed.

One of the most significant signs of the times is the awakened interest in the mysteries of life as shown in the attention being directed toward eugenics, mental and sex hygiene, legislation for the betterment of the mentally deficient, etc.

Record Year in Japanese Trade. Japan's foreign trade in 1912 was greater by \$95,927,449 than for the previous record year in 1911. From \$607,759,206 in 1911 the \$95,927,449 advance in 1912 brought the grand total up to \$693,686,655.

On the whole, 1912 was a record-breaker in the foreign commerce of the United States. In both imports and exports, with settled conditions in China, the development of an increasing number of industries, a rapidly increasing population, and the expansion of commercial enterprises in Taiwan and Chosen and the far northern provinces of the Empire, further, although somewhat more conservative, advances in trade with the world may be expected for many years.

When Murders Help Business. The outrages at present being committed by the assassines on buildings all over the country are having at least one curious effect. They are giving employment to thousands of extra caretakers and watchmen.

It is the same wherever any great crime is much in the public eye. In this case it is a murderer that blows nobody's good.

The trades that always benefit immediately by a sensational murder are the newspapers and the public-house trades. Particularly in the district round which the murder has been committed, publicans always get a full house. People who are not regular frequenters drop in to discuss the news.

Shops that sell nurses' outfits are complaining that the sale of nurses' outdoor uniforms has fallen heavily. This slump is a curious result of the recent agitation against the white slave traffic.

A big successful safe robbery, curious as it may seem, does good no harm to the safe business. Firms which have to keep large stocks of cash or valuables on the premises are apt to discard their five or 10-year-old safes for the very newest types.

It is a well known fact that the most skilled of safe breakers are the very newest of safes are known to be quite safe for a few years, till the scientific safe breaker catches up. So safe makers chuckle after a big safe robbery.

FROM ONE OF HIS COMRADES. I was pained to hear of the death of Will Kuester in this morning's Charlotte Observer. "Billy," as we called him, and myself have been friends since childhood.

Banking Requirements and The Federal Reserve Act

By D. A. Tompkins.

The banking and credit systems of the country should be such that money is available to be borrowed whenever the credit is a good one. The money of any country should be perfectly safe, and it should be flexible enough to increase and decrease in tight and flush times, or to make and move crops and for individuals to buy land on which to make a living and otherwise.

(1) Banks of Discount and Deposit. These functions are now performed in our country by the National and State banking systems. The fixed volume of money they deal in is augmented by an issue of so-called bank notes on United States bonds. This is as inflexible as the capital stock is. Whenever the money in the banks run out there is an end to the credit.

(2) Banks of Issue. One of the finest things about our National banking system as it has been is that it has 50 years or more that money is absolutely safe. But when the money available is exhausted, we are at once precipitated into a panic.

(3) Savings Banks. A third kind of bank exercising a most important influence over a people's welfare are the savings banks. These banks are generally run under a State charter, and the Government has nothing to do with them. Many of them are trustdepositories.

(4) The Postal Savings Bank. The postal savings bank is one of the most completely safe saving institutions. The money is guaranteed by the Government. The rate of interest is very low, but the safety is supposed to counterbalance it.

(5) Building and Loan Associations. One important form of a saving institution is the building and loan association, which is a mutual savings and home building corporation. Its members of a building and loan pay their money into the treasury until there is enough to build a house for some member.

should be paid back annually when the crops are made. Money borrowed to buy land should be paid back by installments each year, for a period of years to be agreed upon. The length of time for loans to buy land should run from three to 10 years, with an installment each year to insure that the particular farmer is getting along in his payments.

(6) Insurance Funds. Insurance premiums are now collected in the form of a fund at home or at the office of the policy holders as it might be, and when the policy matured, either by death or expiration, the debt on the home or the farm would be extinguished.

(7) The banks of discount and deposit should not give credit on land mortgages. The notes should run from 30 to 60 days on the average and no more. Money tied up for long-time loans on land is not a commercial banking business, but should only be done as an investment for money, or for the purpose of making a profit on the conditions of annual payments for the time of the loan.

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The new banks of issue which are proposed will perform the important function of being able to issue currency wherever there are credit available wherever there are good credits. If the new system goes into effect, all banks of discount and deposit will be able to do better business than they are now doing, and furnishing more extended credit to their customers and making more money themselves, and yet with better safety than the banks are running at present.

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Practically every country in the civilized world is enjoying a system of currency. They never have a panic in this country, and our troubles have been for the lack of asset currency, or some use of our credit. The Bank of France is perhaps the best banking system in the world. In times when we have been groaning under panics in this country, the Bank of France has gone along as smoothly as could be desired.

Refreshing. Have a bottle of LISTOGEN handy. Use it as a mouth wash and gargle. It will prevent sore throat, preserve the whiteness of your teeth; keep your mouth clean and sweet. LISTOGEN costs more than other antiseptics. It is worth more. It is purifying, pleasantly refreshing; a most dependable antiseptic and germicide; invaluable as a first aid in sickness or accident.



PROTECTION

Protection on an income producing life is clearly more necessary and valuable than protection on a building that produces no income. For should you suddenly die, it relieves your family from future want and provides for the education of your children.

It is as much your plain duty to provide for the future needs of your family as it is your plain duty to provide for their present needs.

Should you live to attain the three score and ten years allotted by the Good Book, a life policy will protect you from want in your old age. Statistics show that in America 40 out of 100 men who attain the age of 65 are paupers.

It is surprising how much protection even \$1.00 a week will buy in the

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On the 20-Payment Life basis \$1.00 a week buys \$2,000 protection and at the end of 20 years you get back practically as much as you put in and have had the protection almost for nothing. It has caused you to save money and you have given absolute protection to your family in the meantime.

You, whose life is not protected! Can you afford longer to be without protection? You, who carry some life protection! Do you not need more protection in order to properly provide for those who are dependent upon you?

This is a subject that demands immediate attention. You can't afford a day's delay. You may not be an insurable risk tomorrow. Take up this subject with the

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