BUFFALO CONGRESS **SCHOOL** HYGIENE

Gathering Will Mark Greatest Advance Ever Made in This Line.

SIGNS OF THE TIMES.

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 dietary habits. physicians, dentists, saniturians and classes it is possible to afford general

other public-spirited ctizens from every quarter of the globs.

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. This congress will conclusively prove that adequate laws for medical school inspection are needed, and needed badly because it has practically demonstrated that vastly improved health conditions among school children follow efficient medical inspection; that they are, to a greater extent, safeguarded from disease; hence are healthler, happier and more vigorous and thereby better fitted for good citizenship.

Malnutrition in school children 18 largely responsible for moral and physical deficiency; therefore it is proposed, at this congress, to include in the general program, that most interesting subject-'The Prolem of School Luncheon." Not only does the school luncheon provide nutritious food for the children increasing its mental efficiency, but such lunches, prepared and served under proper supervision, aid in the formation of good Where teachers and International Congress on School pupils eat together, a greater degree of friendliness is cultivated between Hygiene, to be held at Buffalo, Au- of friendliness is cultivated the Hygiene, to be held at Buffalo, Au- teacher and pupils and among the gust 25-20, will mark the greatest children themselves, and courtiesy advance in school hygiene that the also becomes more apparent. Here is world has ever seen. Ever since the afforded a splendid apportunity for first congress on school hygiene was the teacher to more intimately study held in Nuremberg in 1904, interest the pupils, become better acquainted in the welfare of coming generations, with their individual needs and so be has been rapidly increasing, until the able to more advantageously instruct whole civilized world is now alert to them. Furthemore, this system pro-its responsibilities, and there will be tides an outlet for the products of present at the fourth concress a vast domestic science classes for which it sesemblage of teachers, investigators, creates an added demand and in which

instruction regarding pure food, food little information on the vital subjects 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. The congress will place cally demonstrated that children livjust such condition), have been restored to full vigor of life by being trans-ferred to an "Out-of-Door School." This is being done in some slight degree, at present, but is there any good reason why such a system should not be adopted for all subnormal children and even extended to include every school attended? This is but one feature to be presented and discussed. The health of the teacher is of "qually vital importance; hence at great congress will be emphasized administration, architecture, equiphygiene of teachers,

Former generations have had very ideas for future progress.

on which to make a living and other-

formed in our country by the National

State hanking systems.

fixed volume of money they deal in is

This is as inflexible as the capital

stock is. Whenever the money in the

banks run out there is an end to the

credit. This makes it necessary for the

rate of interest given by a bank of

discount and deposit with a percent-

age of the money issued on assets

ought to be from three to five per

(2) Banks of Issue. One of the

finest thing- about our National bank-

50 years or more is that money is

precipitated into a panic. Maturing obligations continue, and there is no

make of issue. The ordinary

the particular assets that are hypoth-

board of Federal control to super-

credit, and this same board is chark-

control of all banks.

them are trusteeships

ed with the examination, publicity and

(3) Savings Hanks: A third kind

of bank exercising a most important

influence over a peoples' welfare is

the savings bank. There banks are

generally run under a State charter,

and the Federal Government has

nothing to do with them. Many of

(4) The Postal Savings Bank: The

postal savings bank is one of the most

The money is guaranteed by the Gov-

ernment. The rate of interest is very

the fact that small deposits can be

(5) Building and Loan Associations:

one important form of a saving in-

ditition is the building and loan as-

sociation, which is a mutual saving

and home building concern. The

members of a building and loan pay

their money into the treasury until

money out to a member and the house

s built, after which that member pays

the interest as well as the principal.

n installments. It transpires that a

weekly or monthly sum can be arrived

t which will pay for any house with

cents is usually six and a half to eleven

its rent money. The time of these pay-

and three-quarter years, but there is

no reason why the time and the dues

fair rent money will in a certain time

buy the house.

institution

hould not be so correlated that any

ome well formulated in the United

States as a savings and home building

life insurance it would be a great risk

to insure one man, but if enough can

be insured, the average of their lives

is certain enough that a perfectly

reasonable premium can be made to

cover it. So also where the credit of

one farmer is concerned, the risk to

larger because of his isolated con-

lack of acquaintance where money is

available, but if a number of farmers

from money centers and his

(6) Farmers' Credit Societies: In

This system has be-

onspicuously safe saving institutions.

charge high rates of inverest

cent for normal loans.

Banks of Discourt and De-

United States bonds.

But when the money

The

banks

These functions are now per-

Banking Requirements and

By D. A. Tompkins.

costs; fuel value of foods, etc., and to be presented at this congress but, there is no reason why our population thus adapt to their several households today there is no excuse for living in should not become as thrifty as that the school room menu. The serious ignorance. All the dangers which as-importance of this subject cannot be overestimated and, in recognition as a Nation, are carsfully investigated thereof, a large number of speakers and, at such a gathering as this confrom Europe and America will 'present the subject in all its phases at parents and teachers put in possession of knowledge of vital facts, thereby enabling them to control and direct that which hitherto they have failed

to understand. One of the most significant signs of the times is the awakened interest in the mysteries of life as is shown in the attention being directed toward great emphasis upon the need of eugenics, mental and sex hygiene, fresh air schools. It has been practi- legislation for the betterment of the mentally deficient, etc. It is but quite ing under unhealthy environment, who recently that the sole preparation for have become pallid, weak, dull—sun-life was a certain degree of superstinormal in mind and body—(and tion, a little information—perhaps thousands of our city children are in not very reliable-and much ignorance controlled largely by fear or perhaps To a considerable extent curlosity. this condition still exists, but for which, as stated, there is no excuse. The fact that such ignorance and superstition does exist, however, shows the necessity for attendance at the congress at Buffalo.

Scientific and commercial exhibits will be a prominent feature of the congress and will depict the great advance which has been made in school ment, etc., and to some extent afford

of all its direct and indirect influence of Europe.

Record Year in Japanese Trade. Japan's foreign trade in 1912 was greater by \$95,927,489 than for the previous record year in 1911. From \$507.759,206 in 1911 the \$95,927,429 advance in 1912 brought the grand total up to \$602,686,645. These figto:al up to \$602,686,645. These fig-ures are for Japan proper, Talwan (Formosa), and Chosen (Korea), but exclude the Kwantung leased territory, which serves largely as a gateway for Japanese industrial effort in Manchuria and the other northeast-ern provinces of China. In 1912, therefore, Japan's foreign commerce exceeded all previous records.

In numerous important features the year recorded unprecendented results Good crops as a rule at home and in China contributed to stimulate business generally. The demand in the United States for raw silk, Japan's chief staple export, continued to increase and although there was a temporary depression following the death of the late Emperor, the year as a whole proved to be the most suc-cessful in the history of Japan's rapidly expanding foreign commerce

No doubt the most significant feature of the year was the remarkable advance in the sale of American cotton. products, particularly raw Heretofore the percentage rating of the United States in exports to the Far East, as compared with Euro-pean countries, has been decidely unfa-vorable, but for 1912 America), including Hawaii and the Philippines, took the lead in Japan's imports. It will be a difficult matter to hold this highly advantageous position, al-though at this time (April) the prospects for 1913 are satisfactory.

Japan continues to find the United States its chief customer, that country consuming, as a matter of fact, practically one-third of all that Nip-

pon sells to the entire world. On the whole, 1912 was a recordbreaker in the foreign commerce of Japan, in both imports and exports. With settled conditions in China, the opening of the Panama Canal, the development of an increasing number of industries, a rapidly increasing population, and the exploitation of ommercial 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.

Japan aims to build up some industries and its new tariff is assisting ir a measure to that end, as shown by the preponderating increase in raw materials as compared with the manufactured products now being brought into the empire from the family of Nations. At the same time the total imports continue to exceed the exports, the balance of trade against the country, including Japan proper, Taiwan and Chosen, being up-ward of \$58.000,000 in 1912.

When Murders Help Business.

The outrages at present being committed by the suffragettes 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 whenever any great

crime is much in the public eye. In fact, it is a poor murder that blows

nobody any good. The trades that always benefit immediately by a sensational murder are the newspapers and the publichouse trades. Particularly in the district round where the murder has been committed, publicans always get a full house. regular frequenters drop in to discuss

Shops that sell nurses' outfits are outdoor uniforms has fallen heavily. This slump is a curious result of the recent agitation against the white slave traffic. There is a widespread belief that much of the kidnapping of young girls has been carried on by women who disarm suspicion by don ning nurses' uniform and this fact has led thousands of nurses to discard

One of the most striking results of the "Battle of Stepney" a year or two ago was on the profits of gunsmiths. The automatic pistols used by the besieged bandits in their desperate fight with the police and the guards were extensively described and illustrated in the press. Till then the automatic pistol had barely been heard of by the average Englishman.

the outdoor uniform altogether, ap

Since then, however, gunsmiths have old as many automatic pistols in a week as they had previously sold in a year.

A big successful safe robbery, curious as it may seem, does good not 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-yearold safes for the very newest types.

The safe makers are always working a little ahead of even the most skilled of safe breakers, and the very newest of safes are known to be quite safe for a few years, till the scientific safe breaker catches up. makers chuckle after a big safe rob-

The owners of the little foreign restaurants in Soho smile after a sensational raid on an anarchist club. Hundreds of those Londoners and visitors who think it wildly adventurous to dine in a Soho restaures swarm along for a week or so, till th pleasure of persuading oneself that the two little French clerks gesticulating wildly in a corner are noted anarchists plotting royal deaths begins

A big murder is good for wax-work Two or three times as many people visit the Chamber of Horrors at Madame Tussaud's when the Nation is thrilled by a sensational murder as when things are dull in the murder

It may seem strange that murders could possibly increase tne dividends of gas companies, but that happened at the time of the notorious Jack the

Ripper crimes. would be no exaggeration to say that the whole East End of London went in fear of death. These ghastly murders were all committed in dark spots like unlit doorways and the immediate result was that people used much more gas. The sale of candles and paraffin oil, too, went up amazingly all over the east of London.

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 myself have been friends since childhood. We both served in Company "M" First N. C. Voluntar Infantry, and not a better too financial, it will be a disappoint- natured fellow ever lived, and he was

a favorite with all of the boys. Our regiment was the first to land in Havana, Cuba, December \$ 1898, nd on the march of eight miles to Marinoa Bill was with us. Many a night we sat around the camp-fire

he has gone to join on the eternal





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ntain important advice or sugges. MANLY, VIGOROUS MEN RULE THE WORLD. tions of a strictly personal nature. One is the man who, though now which, I believe, cannot be found in any of the Private Hygiene books for men that are now sold at high prices all over the country. It will thus be seen I have endeavored, knowingly debilitated and enervated, knowingly debilitated and enervated. prices all over the country. It will thus be seen I have endeavored, through the medium of my free book. It is give my readers absolutely free of cost really MORE, in some respects, than others offer and make a large charge for. All you have to do to get this free book of mine is to use the coupon below or if my neighborhood, I extend an invitation to you to call at my office. Please remember that this free offer involves absolutely no obligation on your part, and that this free ofter involves absolutely no obligation on your part, and there is nothing whatsoever for you to pay, and nothing whatsoever for you to buy in any way, unless you should decide at some time in the future that you would like to try one of my mechanical VITALIZERS (described below), but that rests entirely with yourself. Over a million of these little free books have now been sent to men who wrote for them, as I want you to do, and who live in all quarters of the globe. I publish this free book in English, Swedish, Finnish, German, French, and Polish, but I always send the English editions, of course, unless otherwise instructed. Kindly use the little coupon.

SANDEN, AUTHOR.

In rewerence to manly strength, I In rewerence to manly strength, I believe it is now more generally acknowledged than ever before that the manly man stands back of all that makes for progress, development and achievement in the world, a truth which any of us can easily verify if we look about us with impartial eyes. As a matter of fact, the man who is debilitated, unstrung and enervated cannot, for perfectly obvious reasons, expect to approach those real and masterful attainments which seem but a natural and easy accomplishment a natural and easy accomplishment for him whose nerve force, brain power and manly strength are per-fectly normal. Hence, while we ac-knowledge the debilitated, weakened knowledge the debilitated, weakened man to be handleapped in every walk of life where real manhood counts, yet it would indeed be cruel of me to here so state the fact in public print were I not of the honest opinion that there is every hope for the unmanly man to restore himself to a state of health af vigor, if he but clear his mind of abnormal fear, and then make a fair, square effort to redeem himself.

There are two specimens of humanity for which I have no earthly use.

Mith special attachments which carry the FORCE of the VITALIZER to any part of the body, ti may be used by women as well as men for the treatment of rheumatism, kidney, liver, stomach, bladder disorders, nervousness, lack of energy, etc. Therefore, please send for the book ay, or, if you happen to live in or near this ity, I should be very glad to see you in person. Office hours, if you happen to live in or near this ity, I should be very glad to see you in person. Office hours, if you happen to live in or near this ity, I should be very glad to see you in person. Office hours, if you happen to live in or near this ity, I should be very glad to see you in person. Office hours, if you happen to live in or near this ity, I should be very glad to see you in person.

with my life of dissipation, and I am going to make a manly effort to restore myself," to such a man, I care not what his physical condition may be. I can say in all truthfulness, "You, my friend, are on the right road to new strength and new manhood," for he really is, and there is no doubt aboust it.

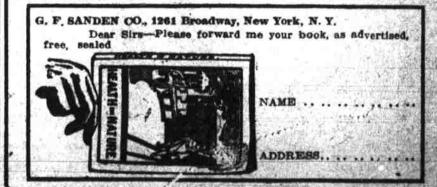
no doubt about it. I make a little appliance that I call a VITALIZER, which I designed to ald just such men who seek manly strength. I am not offering this VITstrength. I am not offering this VIT-ALIZER here for sale, but merely suggest that you, reader, take the opportunity to learn all about what this little appliance is doing today everywhere throughout the world; then, if in the future you want to use one yourself and will so write me, I will gladly make some liberal proposition whereby you may have one to try. The VITALIZER is fully described in one section of the free book which the coupon below entitles you to.

you to.

The VITALIZER is made up in a very light form, weighing only several ounces, and you wear it on your body all night. It generates a great, soft, pleasant FORCE which I call VIGOR, and which flows in a continuous stream into your nerves, organs, blood and muscles while you sleep. I am satisfied in my own mind that I have access to a great POWER in this little VITALIZER which in the future will be more and more relied upon all over the world in the treatment of debilities and nerve weakness.

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The little free illustrated book of special private information, referred to above, is meant really to be a self guide for all men through the years before and after marriage and onward to a ripe old age. It is written in perfectly plain language, entirely free from technical terms, so that any one may easily grasp the full power of its good advice from two or three careful readings. It attempts to point out a safe road to new manhood or new manly strength, and as such is dedicated to mankind generally. One part of this book fully describes my little VITALIZER referred to above. Remember, as soon as the coupon below is received I agree to forward to you one copy of this illustrated booklet, absolutely free of charge and in a plain, sealed envelope, so that it will come to you privately, just as you receive any sealed mail.



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 LISTOGEN costs more than other antiseptics. It is worth more. It is purifying, pleas antly refreshing; a most dependable antiseptic and germicide; invaluable as a first aid in sickness or accident. Hospital Supp.,
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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

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

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You, whose life is not protected! Can you afford longer You, who carry some life protection! Do you not need

more protection in order to properly provide for those who are depend-This is a subject that demands immediate attention. You can't ford a day's delay. You may not be an insurable risk tomorrow.

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Take up this subject with the

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DAVID P. DELLINGER, S. J. BUN BRYDGES, Agency Director

would combine together, their credit would be as sound and safe as it is to nsure human life. Therefore, having a good National banking sy tem with the liberty of putting out money on assets, then the society or company of farmers ought to be able to borrow money from the banks as reasonably as the most successful merchant or manufacturer. Then the members of the society living in the same neighborhood could loan this money out to each other with the safety that the banker in the town or city nearby could not undertake. The society

would know the character and habits of industry of its younger members. and these could borrow money to make the crops on, or to buy land. Such societies would deal in two kinds of credits, one for the necessary money to make the crop and another for money to be invested in lands. The money borrowed to make a crop

The banking and credit systems of should be paid back annually when the country should be such that money the crops are made. Money borrowed to buy land should be paid back by is available to be borrowed whenever installments each year, for a period the credit is a good one. The money of years to be agreed upon. length of time for loans to buy land of any country should be perfectly should run from three to 19 years. safe, and it should be flexible enough with an installment each year to into increase and decrease in tight and sure that the particular farmer is getflush times, or to make and move crops and for individuals to buy land ting along in his payments. To buy land on long credits must mean that a payment must be made each year, wise. Euch a banking and financial system would include the following: and then every year as the farmer makes a payment he is encouraged instead of being discouraged as he used to be by the maturing of a note ahead of him. (7) Insurance Funds: Insurance augmented by an issue of so-called

The Federal Reserve Act

premium money, either on the mutual plan at home or that of the big companies in the financial centers, might well be made available to loan to the home builder both in towns and in the country, and the policy be taken banks to be ultra-conservative and as part of the collateral. This would distribute the money amongst the policy holders as it ought to be, and when the policy matured, either by death or expiration, the debt on the home or the farm would be extin-

(8) Banks of Issue: We already have banks of deposit and discount, ing system as it has been for the last both National and State. The proposed new bill provides for banks of issue. We are very well provided with available is exhausted, we are at once ordinary commercial savings banks, precipitated into a panic. Maturing although the spirit of thrift and economy is not very well developed in money to pay with and no credit to some parts of the United States. The get any. In order to overcome this postal savings banks are new, but as difficulty, a bank of issue is neces-sary, or else a department of issue headway. The building and loan asin the ordinary banks. In order to sociations are well developed and have get this the new banking bill now in an aggregate amount of money in Congress provides for 12 or more process of saving exceeding \$700,000,-000. The farmers' land are practically not at all developed.

of commerce and trade may apply to The business of making insurance these to issue notes on assets, the notes furnished by the various banks being money go into a home or farm is not developed, although several institu-The percentage of credit tions are looking into the subject. to make it a very small percentage The banks of discount and deposit notes which may be issued is limited should not give credit on land mortof the whole assets, so that the safety gages. Their notes ought to run from 30 to 60 days on the average, and not continues to be perfect. There is a Money tied up for long-time vise the issue of the notes by the Government which may be put out on loans on land is not a commercial banking business, but should only be done as an investment for money, or

by farmers' societies who will put it out on the condition of annual payments for the time of the loan. the new banking proposition now be Congress, the Issue of asset money will make it available for banks to loan to farmers' credit societies for time corresponding with the maturity of the notes they take in turn. and the asset currency will make credits 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 bustness than they have heretofore done. furnishing more extended credits to their customers and making more money themselves, and yet with better safety than the banks are running now. The new banks of issue which

low, but the safety is supposed to counterbalance it. It is not alone the safety of the postal savings bank, but made, it is essentially a savings bank are proposed will perform the im-portant function of banking which have heretofore been dead in the for that class of people who do not inderstand banking much and for hildren to save their pennies and United States. A new life wil be given to ordinary commercial savings banks because of greater fluidity of money. It will give to the building and loans a new and better life, and it will give to the postal savings banks a new and better life also, not because it touches either of these directly but because it there is enough to build a house for some member. Then they loan that removes the menace which has heretofore always existed that the National and State banks will run out of money and make tight times, squeezing the savings wherever they are accumulat-The new system will also indirectly promote lean and savings socleties in the country because it will provide money for the National banks o loan to these. It will also promote investment of accumulated insurance money to aggregates of farmers in the country to be loaned out by them to their individual members.

Practically every country in the civilized world is enjoying a system of asset currency. They never have a panic in Carada and Europe like we have in this country, and our troubles have been for the lack of asset cur-Bank of France is perhaps the banking system in the world. In of France has gone along as smooth-

ly as could be desired. justified in demanding a place on our Supreme Court or Interstate Commerce Commission. It may turn out that one of the best features of the bill is that of the board of control. If this board becomes too political or ment, but it seems to be the purpose of the bill that this board shall be as independent of any special influence as our Supreme Court is independent of special influence. The proposed measure not only cures some of the most glaring defects of our National banking system, but it tends to have a most salutary influence upon thrift shore.

rency, or some use of our credit. The times when we have been groaning under panics in this country, the Bank There are people who think the bankers ought to have more to do with the system than is provided in the bill. On the other hand, the promoters of the bill point out that railroad men would be just as much

and economy of our people in other directions, as explained above. France has heretofore been the thriftiest Na-tion in the world. If we can get this bill in operation and get the benefit

His family have the heartfelt sympathy of myself and family.

Sgt. Co. Mr. First N. C. Yol. Inf. Winston-Salem, July 4.

MOST WORKERS READ the WANTS