

Breakfast In a Good, Warm Room



PERFECTION SMOKELESS OIL HEATER

A "warm" breakfast—the kind that sends you out ready braced for a good day's work—should be eaten in a warm room.

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STANDARD OIL COMPANY
(Incorporated in New Jersey)
Newark, N. J. Baltimore, Md.

that it is almost past comprehension, and one becomes impatient at the thought that we have so long allowed this condition to exist in America. There are large accumulations of capital which are now restricted to local communities for investment, being permitted to be applied only to municipal bonds and securities of that class, aside from local loans. When this security is created and put into the same category, this vast capital will then be unlocked for this investment.

"In the creation of rural securities, I have considered with especial interest the embodiment of a life insurance plan. It would undoubtedly be of great value to have the debenture, or security, accompanied by such a policy, which would ensure the liquidation of the indebtedness in case of the death of the borrower. This is the usual practice where land and buildings are mortgaged; a life insurance policy accompanies the mortgage and becomes a part of the bond security. In case of the maturity of the policy by fire, the money is to be paid to the holder thereof as his interest may appear. The introduction of the life insurance policy in agricultural credits is undoubtedly a sound, economic proposition. Furthermore, it would give the rural community, which is almost a virgin field for life insurance, an understanding of the value of life insurance. There has just been created in France a commission to draft a report on agricultural insurance. This is just along this line. The life insurance policy would also be an excellent accompaniment for the security of the personal credit societies."

Against Typhoid Fever.

The association was urged to promote a campaign of education against typhoid fever by Dr. Allan J. McLaughlin of the United States Public Health Service. "For the whole United States," said Dr. McLaughlin, "the number of cases each year prevented by methods within our grasp would probably reach 175,000 and the deaths so avoided would total 16,200. In 1909 there were more cases of typhoid fever in the United States than there were cases of plague in India, in spite of the fact that India's population is two and one-half times that of the United States.

"The annual 25,000 deaths from typhoid fever do not represent our total loss. At a conservative estimate they are accompanied by a quarter of a million cases of the disease each year. These cases represent an average illness for each individual of four weeks, and probably six or eight weeks enforced abstinence from any gainful occupation. The economic loss is appalling, and computing the value of the lives lost to the community, the cost of medical attendance and hospital care, the loss of earning capacity for many weeks, the decreased earning capacity and impaired efficiency due to sequelae, would reach a sum of not less than \$100,000,000 annually."

In declaring that much of the typhoid fever in this country is preventable, Dr. McLaughlin compared the death rate from the disease in 15 large Northern European cities with 15 of the largest American cities in 1910, as follows: European cities: Edinburgh 1.8 per 100,000; Munich 1.4; Stockholm 1.8; Dresden 2.2; Antwerp 2.3; Berlin 2.8; London 3.3; Copenhagen 3.4; Vienna 3.8; Liverpool 3.9; Belfast 3.9; Birmingham 3.9; Hamburg 4.1; Lyons 4.4; Paris 5.8; American cities: Cincinnati 5.8 per 100,000; Boston 11.8; Jersey City 11.8; New York 11.8; Newark 13.1; Chicago 12.7; St. Louis 14.9; Philadelphia 17.5; Cleveland 17.8; Buffalo 20; Detroit 23; Washington 23.7; Pittsburgh 27.8; Milwaukee 45.7; Minneapolis 58.7.

Dr. McLaughlin said that in 50 of the largest American cities the typhoid fever death rate was 25 persons per 100,000 of population, as against 5 to 10 per 100,000 for 33 leading cities of Northern Europe.

"No single measure in reducing typhoid fever on a large scale approaches the effect of substituting a safe for a polluted water supply," he said. "As an instance of this wholesale saving of human life the reduction of typhoid fever in Pittsburgh may be cited. Since the installation of the filter plants there has been an annual saving in the City of Pittsburgh of 400 lives from typhoid fever alone."

County Between States.

Urging unity between the States in the matter of supervision of life insurance, so as to permit the economical operation of companies, under the widely differing laws of the States, Superintendent of Insurance Emmet of New York State said: "Since I became Insurance Superintendent of New York I have been a good deal concerned over the question what should be the basis of a right relationship in insurance matters between States whose laws and departmental methods differ very widely. Indeed, how shall we in the field of supervision so arrange matters that companies which do business in more than one State shall not suffer because some insurance, superintending, assumes an intolerant attitude toward all other laws and methods than his own, and thus invites retaliation against his home companies at the hands of other States in which these companies are doing business?"

"The frequency with which troubles of this kind seem to threaten, even if it does not actually always engulf us, makes me at times wish from the bottom of my heart that we could have a system of National Insurance supervision in the United States. One cannot help feeling that, with the great growth in the insurance business of this tendency to concentrate more and more in the hands of a comparatively small number of huge companies doing business in every State, the existing system of supervision by States has been largely outgrown. Apparently, however, we cannot have a

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A 10-Cent Box Will Keep Your Liver, Stomach and Bowels Clean, Pure and Fresh for Months.

Sick headache, biliousness, dizziness, coated tongue, foul taste and foul breath—always trace them to torpid liver, delayed fermenting food in the bowels or sour, gassy stomach. Poisonous matter clogged in the intestines, instead of being cast out of the system is re-absorbed into the blood. When this poison reaches the delicate brain tissue it causes congestion and that dull, throbbing, sickening headache.

Salts, cathartic pills, oil and purgative waters force a passage way for a day or two—yes—but they don't take the poisons out and have no effect upon the liver or stomach.

Cascarets immediately cleanse and regulate the stomach, remove the sour, undigested and fermenting food and foul gases, take the excess bile from the liver and carry out of the system all the decomposed waste matter and poisons in the intestines and bowels.

A Cascaret to-night will surely straighten you out by morning. They work while you sleep—a 10-cent box from your druggist means your head clear, stomach sweet and your liver and bowels clean and regular for months.

system of National supervision except by amending the constitution of the United States. For the present, at any rate, we must do the best we can with the old machinery.

"Under these circumstances, it seems to me that we in the different State departments stand under a very solemn obligation to do the best we can to bring about all the uniformity that is possible and desirable in insurance laws and department methods, and that, even before such uniformity has been achieved, we should try to meet the present difficulties growing out of supervision by States rather than by the Nation, by making the largest possible concessions, whenever any trying situation arises, to the idea of reciprocity and comity between the States. The tacit understanding between the States should be, I think, that each State will, under the spur of constant watchfulness from all the other States give its own companies such thorough and proper supervision as practically to make it unnecessary for other State departments to concern themselves greatly over these companies. If this rule of conduct is generally observed, I think that one very real cause of trouble to the larger companies, growing out of our system of insurance supervision by States, will be avoided."

MYRON T. HERRICK



"CORRECT DRESS FOR MEN."



--and where live men are buying early--their useful Christmas gifts.

YOU fellows who have here-to-fore experienced what happens to "Him Who Waits" until the week of Christmas to buy—better take a summary of this message and come along tomorrow with your gift list.

Let it be understood that the appeal to "Shop Early" applies to men folks as well as to the women. The women shoppers are visiting us daily—buying of our many useful gifts for Father, Brother, Husband, Sweetheart, Son, Cousin, Etc., and some of the "wise men" who have gifts to make of such merchandise as this—"The Correct Dress Store" handles, are buying now while our stocks are more complete and selecting a gift is an easy matter.

Here Are a Few "Graham" Suggestions



Bath Robes **Neckwear**
(In individual holiday boxes)

Shirts **Silk Hosiery**

Hats **Mufflers** **Fancy Vests** **Jewelry**

Gloves **Canes** **Combination Boxes**
(Silk Handkerchiefs, pair Hosiery and Tie all to match.)

ALL KINDS OF LEATHER GOODS

INSURANCE MEN IN NATIONAL MEETING

Representatives Of Vast Amount Discuss Plans To Benefit Policy Holders

NEW YORK, Dec. 4.—Company presidents and other trustees of policyholders representing more than 75 per cent of the \$18,000,000,000 of old line life insurance now in force in this country, are here attending the sixth annual convention of the Association of Life Insurance Presidents, which began this morning. Betterment of life insurance service, which is the dominating note of the convention, is being discussed under three heads: "Problem of Conserving Life Insurance Funds," "Prolonging Lives of Policyholders" and "Fitting the Policy to the Policyholder." George I. Cochran of Los Angeles, Cal., is presiding at the convention and practically every State is represented among the 250 delegates and officials present.

The convention will last two days and the speakers include Hon. Myron T. Herrick, United States Ambassador to France; United States Senator Luke Lea of Nashville, Tenn.; Hon. William T. Emmet, Superintendent of Insurance of New York; Hon. Frank H. Harrison of Boston, Mass., president of the National Convention of Insurance Commissioners; Walker D. Hines, chairman of the executive committee of the Aetna, Topeka & Santa Fe Railway; Dr. Allan J. McLaughlin of Washington, D. C., the Federal Government's expert on typhoid fever prevention; Dr. Watson S. Rankin, secretary of the North Carolina Board of Health, Raleigh, N. C.; George E. Ide, Frank O. Ayres and David Parks Fackler of New York; William D. Wyman of Pittsfield, Mass.; Darby A. Day of Chicago, Ill.; Jesse R. Clark of Cincinnati, O.; and F. W. Jenkins of Binghamton, N. Y.

In advocating the adoption of a system for financing farm credits in this country along the general line of those abroad, Ambassador Herrick suggested the embodiment of a life insurance plan to cover the loan in case of the death of the borrower. The ambassador stated that the subject of agricultural credits is not in

tricate but that it is simply an application of the story of the bundle of sticks tied together—singly, easily broken; together, able to withstand any pressure.

"Villages, municipalities, cities in America," stated the ambassador, "are really a fungus growth on the country. They are the natural outgrowth of the fertility of the soil. They are dependent upon it for life—for existence. The village, in order to maintain schools, make streets, build waterworks and lighting plants and other municipal utilities, pledges the united credit of the municipality, the security extending over long periods. This is done by aid of legislation, which also provides restrictions as to the amount of the loan, etc. In other words, it is a financial 'set-up' created by legislative authority, and the result is magical in its effect. As soon as this security is created by uniting the credit of the municipality, it becomes cosmopolitan in its nature. Instead of depending on the home market, it has become current security in any money center of the United States at a low rate of interest. Were it not for this legal authorization of the arrangement, it would depend on the local market and necessarily little or no improvement could take place, or at least it would be slow, cumbersome and expensive."

Farmers' Finances.

"Every year the farmer is spending something like \$250,000,000 more for interest than would be the case if he were able to enjoy the benefits of this system. This sum which he expends in interest should be applied to the development of the country. It has been estimated by good authority that he needs immediately for legitimate development of the soil more than \$2,000,000,000.

"The whole question which is now being agitated is the creation of a 'set-up'—a financial plan adapted from European systems which will finance our land at low rates of interest for a long time, and accompanying that a system whereby the personal credit of the farmer, by an arrangement similar to the Raiffeisen system in Germany, may also be mobilized and put on a sound basis.

"It only needs the application of the alert minds of the Americans to work out and adapt these systems, for the psychological moment has arrived when it is necessary for it to be done.

"The very fact that your organization is turning its attention now to the solution of this question—means that others are doing in America—means that we shall be successful in its accomplishment. The widespread benefit to be derived from this is so great

Are You Nervous?

What makes you nervous? It is the weakness of your womanly constitution, which cannot stand the strain of the hard work you do. As a result, you break down, and ruin your entire nervous system. Don't keep this up! Take Cardui, the woman's tonic. Cardui is made from purely vegetable ingredients. It acts gently on the womanly organs, and helps them to do their proper work. It relieves pain and restores health, in a natural manner, by going to the source of the trouble and building up the bodily strength.

TAKE THE CARDUI Woman's Tonic

Mrs. Grace Fortner, of Man, W. Va., took Cardui. This is what she says about it: "I was so weak and nervous, I could not bear to have anyone near me. I had fainting spells, and I lost flesh every day. The first dose of Cardui helped me. Now, I am entirely cured of the fainting spells, and I cannot say enough for Cardui, for I know it saved my life." It is the best tonic for women.

Do you suffer from any of the pains peculiar to women? Take Cardui. It will help you. Ask your druggist.

Write for Ladies' Advisory Desk, Chattanooga Medicine Co., Chattanooga, Tenn., for Special Instructions, and 64-page book, "Home Treatment for Women," sent free. 1750

Famous Roman City.

(London Correspondent to the New York Times.)

Durazzo, the Albanian port which is for the time being the most discussed place in Europe, is by no means an uninteresting town, even apart from the immense political importance that it has suddenly and unexpectedly acquired.

There are sentimental as well as practical reasons for Serbia's desire to own Durazzo, for it was at one time Serbian territory. The Serbians annexed it in the year 1836, and held it for half a century. At one time it was a prosperous city. Now its walls are crumbling its buildings—among them some of much antiquarian interest—decayed, and its narrow streets dirty and uncared for. But possibilities of great things remain.

Durazzo was often a scene of strife, and it was here that in 45 B. C. Pompey made his last successful resistance to Caesar. At the end of the fourth century Durazzo became the capital of the Byzantine Province of New Epirus, but it passed through many vicissitudes, and after being held by Bulgarians, Normans, Sicilians, Serbians and Venetians it was conquered by the Turks in 1501.

We wish to call your attention to the fact that most infectious diseases—such as whooping cough, diphtheria and scarlet fever—are contracted when the child has a cold. Chamberlain's Cough Remedy will quickly cure a cold and greatly lessen the danger of contracting these diseases. This remedy is famous for its cures of colds. It contains no opium or other narcotic and may be given to a child with implicit confidence. Sold by all dealers.

ARTS FOR GIRLS

New York Public Schools Adopt Plan to Teach Dressmaking and Millinery.

(Baltimore American.)

The New York City public school system now includes one school devoted entirely to instructing girls in such practical handicrafts as dressmaking and millinery. In these trades the pay is said to range from \$5 to \$13 a week, and the graduates of the school have little difficulty in obtaining positions where advancement is dependent upon capabilities.

The reason for the establishment of this kind of school was in the discovery that there was a strong demand for it. It was organized as a private undertaking, but proved so successful that the school board decided to take it over and make it a part of the municipal educational system. Those applying for admission must be 14 years of age and must have completed the fifth grade in the grammar school course. The aptest pupils complete the trade school course in one year.

In one modern industrial girls as well as young men are drawn into the great machinery and they command better wages at the start and obtain advancement more rapidly when they have been trained in the arts of handicrafts in which they are employed. The trade school is rather an innovation in this country, but it has arrived. The supply of trade schools is as yet scarcely up to the demand, however.

Wreck of an Actor.

(Kansas City Star.)

Macklin, the famous English actor, made his last appearance on the stage as Shylock. He came ready dressed for the character into the green room, where all the performers were assembled and prepared. Looking around, he said:

"What is there a play tonight?"

All were astonished, and no one answered.

"Is there a play tonight?" he repeated.

"Why, sir, what is the matter? The Merchant of Venice, you know," said

the actress who was to play Portia. "And who is the Shylock?" asked Macklin.

"Why, you sir—you are the Shylock."

"Ah!" said he. "Am I?" and sat down in silence.

Every one was very much concerned and alarmed. The curtain went up however, and the play began. Macklin got through the part with every now and then going to the side of the stage, lifting up his hair with one hand and putting his ear down to the prompter, who gave him the word. He then walked to the center of the stage and repeated the words tolerably well. This occurred often through the play. Sometimes he said to the prompter:

"What is it? What do you say?"

From that time Macklin's great talents were lost to the public. His memory gone, he spent most of his time in an elbow chair in his home, in Covent Garden, where he died.

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