

## ADDITIONAL DUTIES

Imposed Upon Public Health and Hospital Service

### METHODS FOR PREVENTION

Besides Providing for the Investigation of the Preventable Diseases, the Bill Authorizes the Widespread Dissemination by Means of Bulletins.

Two bills affecting the Public Health and Marine Hospital Service have been introduced into Congress, and their enactment would inaugurate a very important movement in the interest of preventive medicine in this country. The functions of this service have been enlarged so often in response to the growing demand for more active participation by the government in the prevention of disease, that it is necessary from time to time to provide by legislation the authority and facilities required by the service to meet its new responsibilities. The bill entitled A bill to further protect the public health, and imposing additional duties upon the Public Health and Marine Hospital Service" (H. R. 18792, S. 6101) does this, but, in addition, it provides for the broadest investigation by the service into the prevalence, the conditions influencing the spread, the methods for the prevention and suppression of "tuberculosis, typhoid fever, rabies, and other diseases affecting man."

This bill, if it becomes a law, will mark the beginning of aggressive action by the government in the prevention of those diseases which cause the greatest waste of life, and in entrusting the first organized campaign to the Public Health and Marine Hospital Service assurance is given that Congress has been aroused to the necessity of assuming, within its constitutional limits its important share in the warfare against disease. Besides providing for the investigation of the preventable disease, the bill authorizes the widespread dissemination, by means of bulletins exhibits and reports, of the results obtained as well as of practical information as to the control of infectious disease. Provision is made for the establishment of a school of hygiene under the administration of the Public Health and Marine Hospital Service, in which instruction may be received by accredited health officers of States, countries, and municipalities, and for the detail of commissioned officers of the service, upon request of the proper health authorities, to cooperate in the sanitary work of states and territories. In accordance with recommendations made by Surgeon General Wyman in his last annual report, certain additional administrative officers are provided for in the bill. These include an assistant surgeon general, to have charge of a new division (that of water supplies and sewerage) a sanitary engineer of high attainments, and a solicitor conversant with general and local laws and regulations relating to the public health.

The growth of the Public Health and Marine Hospital Service illustrates the beneficial effect of rewarding the efficient performance of one task by the imposition of a more difficult one. From the professional and administrative success with which the marine hospitals were conducted, and the familiarity with quarantinable

disease which the care of sick seamen involved, came the administration by the Marine Hospital Service of the national maritime quarantine and the control of the early yellow epidemics of the south. The confidence inspired by the devotion and ability of the officers of the service in the performance of these duties resulted in the assignment of new tasks, one by one, until the activities of the service include the control of epidemics too serious for the resources of local health authorities or which threaten interstate communication (examples fresh in the public memory being the epidemic of yellow fever in New Orleans and of bubonic plague in San Francisco), the administration of the Federal quarantine system, not only in the United States and its possessions, but in every infected port in the world, the investigation of diseases of peculiar local interest, like that of leprosy in Hawaii and of the hook worm disease in the south, the supervision of the production of vaccines and curative serums, the medical inspection of immigrants, and the operation of the marine hospitals.

### THIS MAY INTEREST YOU.

No one is immune from Kidney trouble, so just remember that Foley's Kidney Cure will stop the irregularities and cure any case of kidney and bladder trouble that is not beyond the reach of medicine. T. F. Laurin Owl Drug Store.

### "BILLY" BURKE'S POPULARITY

The sudden popularity of Billie Burke, overleaping anything anticipated by her manager, is another effective answer to foreign criticism of the American managers for the existence of the star system. All such criticism, of course, is either error grounded upon a flabby-minded confusion of ideas, or a total blindness to facts. It is to forget, for example, that since the day Noah followed the last goat into the ark and then locked the outside door on the first circus Mother Earth ever had, managers do not lead but are led by their public. With no other thought in mind than obtaining the best available leading lady for John Drew, Charles Frohman brought Billie Burke to America and gave her the part of "Trixie" in "My Wife." Then everybody that saw the play became infected with Billieburkitis—and with that her picture was framed in gold and hung in the lobby of the Empire Theatre—Charles Frohman's quiet way of obliging the public that has always obliged him—to oblige it.

### How to Avoid Appendicitis.

Most victims of appendicitis are those who are habitually constipated. Orino Laxative Fruit Syrup cures chronic constipation by stimulating the liver and bowels and restores the natural action of the bowels. Orino Laxative Fruit Syrup does not nauseate or gripe and is mild and pleasant to take. Refuse substitutes. T. F. Laurin Owl Drug Store. Mr. S. L. Bowen, of Wayne, W. Va. writes: "I was a sufferer from kidney disease, so that at times I could not get out of bed, and when I did I could not stand straight I took Foley's Kidney Cure. One dollar bottle and part of the second cured me entirely." Foley's Kidney Cure works wonders where others are total failures. T. F. Laurin Owl Drug Store.

### The New Pure Food and Drug Law.

We are pleased to announce that Foley's Honey and Tar for coughs, colds and lung troubles is not affected by the National Pure Food and Drug law as it contains no opiates or other harmful drugs, and we recommend it as a safe remedy for children and adults. T. F. Laurin Owl Drug Store.

## THE BANK DEPOSITS

Growing Sentiment of Including This Feature in Proposed Financial Legislation—Business Men Regard It As Application of Insurance Idea.

NEW YORK, April 11.—Keen interest in the experiment which the new state of Oklahoma has inaugurated in guaranteeing bank deposits is reported by Mr. Irving T. Bush, President of the Bush Terminal Company, who has just returned from a tour through the West. Mr. Bush went out partly for the purpose of presenting, for the Merchants' Association of New York, the merits of the Fowler Currency Bill to other commercial bodies of the country, and in this capacity delivered addresses before the chambers of commerce of Pittsburg, Los Angeles, San Francisco and Omaha.

"All over the country, at least that portion which I have visited, the public is greatly interested in the question of the guarantee of deposits," said Mr. Bush today. "The provision made in Oklahoma seems to be popular with the majority of depositors, and the subject is under very general discussion in other parts of the West. Unfortunately, those opposed to a guarantee of deposits have created in many quarters an impression that the Fowler Bill and the Oklahoma plan of guarantee are wild and radical. As a matter of fact, they are simple and conservative. The guarantee feature is merely every-day mutual insurance applied to bank deposits. The State or Nation does not guarantee, it merely holds the guarantee fund as trustee. The Oklahoma act is more conservative in some respects than our national banking laws. It requires twenty per cent reserve in towns having a population of less than 2,500, and twenty-five per cent in communities larger than 2,500. Our national laws require only fifteen per cent, outside of reserve cities. It is an old device to discredit a proposed law by calling it too radical, and by cloaking criticism in apparent conservatism.

"The Fowler Bill bases its note issue upon the same underlying principle—a gold reserve and liquid assets, upon which rests the notes issued by the Bank of France, usually admitted to be the best example of a central national bank. The bill divides the country into banking districts, and places the responsibility for banking methods in each district upon the banks in that district, and insures care and watchfulness by assessing twenty-five per cent of local losses upon each district. It offers inducement to the state banks and trust companies to take out national charters and thus unify our bankng system and strengthen bank reserves. It gradually substitutes gold for our three hundred and forty-six million of legal tenders now only partly secured. Surely these measures are not wild and radical."

"But, do not some of the bankers object to guaranteeing each other?" was asked.

"Yes," replied Mr. Bush, "some of them are very decidedly opposed to a mutual guarantee. I discovered this in Omaha, where one of the leading bankers spoke in opposition to my views."

"Why do the bankers object to the provision? Would it not strengthen their position with the public and prevent bank runs?"

"I believe most emphatically that it would," was the reply. "Of course those bankers who oppose the guarantee have several very plausible arguments. One is that the risk involved is great; another is that a guarantee would encourage bad banking. I do not believe myself that either argument is well founded. The risk, when reduced to a mathematical basis, is almost infinitesimal. Comptroller Ridgley in his last report shows that on the average the losses to creditors of insolvent national banks from the beginning of the national banking system until October 31st, 1907, were approximately one-thirteenth of one per cent of the annual average of individual deposits. His figures show average deposits of \$1,529,339,311 with annual average losses on claims proved of \$1,114,223. That figures out at a percentage to deposits of 0.073, which is approximately one-thirteenth of one per cent."

"Do you mean to say that failed banks have shown losses equal to only one-thirteenth of one per cent?" was asked.

"Oh, no, the percentage of deficiency in liabilities of the institutions which have failed has been 19.17 or less than 20 per cent. Of course the percentage has differed with different institutions and in different years. What is proposed by the guarantee of deposits is to pay these losses

from a fund raised by all the national banks. When this is distributed, it becomes so small in relation to the whole volume of their assets that it shrivels up to one-thirteenth of one per cent."

"You say these are the average figures. They are not those of last year?"

"Yes, the figures I have used are the average for the entire life of the national banking system—good years and bad covering fourteen years of specie suspension, the panic of 1873 and the long period of depression which followed, the crisis of 1884, the panic of 1893, and the free silver campaign."

"But how would the average losses figure on last year's business?" was the next query.

"I would like to show you," said Mr. Bush, "because it illustrates very well the working of the proposed guaranty fund under the Fowler Bill. The individual deposits in national banks at the time of the October statement were \$4,319,035,402. The losses in failures during 1907 cannot be given, because the affairs of insolvent banks have not been closed. Applying the average of one-thirteenth of one per cent, however, one finds that the losses would have been about \$3,320,000. Of this amount the Fowler bill provides that one-quarter shall be assessed on the banks of the redemption district where the failure occurred, in order to give them a motive for close scrutiny of each other. The amount called for under this provision for one-quarter of the losses would be \$830,000. This would have to be paid without regard to the guaranty fund. In the case of a bank with deposits of \$1,000,000, the assessment on this account would be about \$192.50. In the case of a bank with only \$100,000 deposits, the assessment would be 19.25. This is certainly not a heavy burden."

"But how about the other three-quarters of the losses?"

"I am coming to that," was the reply. The total estimated losses for the national banks of the country would be \$3,320,000. The amount to be provided from the guaranty fund, after one-quarter had been assessed on the banks of a given district, would be \$2,490,000. It is provided by the Fowler Bill that the banks shall receive interest of one per cent upon their deposits in the guaranty fund. As the guaranty fund would amount to about \$350,000,000, the interest returned to the banks would be \$3,500,000. Thus this single item alone would pay all losses charged to the guaranty fund and leave a surplus of \$1,000,000. More than this, the guaranty fund is swelled by the tax of two per cent proposed by the Fowler Bill on the bank notes which it authorized. If the bank note circulation were no larger than at present, or about \$700,



### Plan for Summer Comfort

Don't add the heat of a kitchen fire to the sufficient discomfort of hot weather. Use a New Perfection Wick Blue Flame Oil Cook-Stove and cook in comfort. With a "New Perfection" Oil Stove the preparation of daily meals, or the big weekly "baking," is done without raising the temperature perceptibly above that of any other room in the house.

If you once have experience with the

## NEW PERFECTION

### Wick Blue Flame Oil Cook-Stove

you will be amazed at the restful way in which it enables you to do work that has heretofore overheated the kitchen and yourself. The "New Perfection" Stove is ideal for summer use. Made in three sizes and all warranted. If not at your dealer's, write our nearest agency.

The **Rayo Lamp** gives perfect combustion whether high or low—is therefore free from disagreeable odor and cannot smoke. Safe, convenient, ornamental—the ideal light. If not at your dealer's, write our nearest agency.

**STANDARD OIL COMPANY**  
(INCORPORATED)

000,000, this tax would bring to the fund annually about \$14,000,000, or more than five times the losses chargeable to it. There are, of course, other charges for administration which are levied against these receipts, but it is obvious that the income of the guaranty fund would more than meet all charges and losses and that it would never be necessary to dip into the principal of the fund except, perhaps the principal of the fund except, perhaps the public would be guaranteed sixty-five times over by the principal of the guaranty fund, because five per cent of the deposits would be sixty-five times the average losses, and would also be guaranteed several times over by the income from the fund. Certainly there would be no motive for the public to withdraw deposits because of distrust of the solvency of banks, and the burden of meeting possible losses would fall more lightly on the average banker than some of the bad loans which he makes in the course of a year.

"It is asserted that the guarantee of deposits will make bankers reckless in leading their resources, and that the knowledge that deposits are guaranteed will take away the motive for keeping their funds?"

"There are several answers to those arguments," was the reply. "In the first place, no bank officer who values his head is going to fritter away the money of his stockholders because his deposits are guaranteed. There is nothing in the Fowler bill or any other bill that I know of, to make make good losses to stockholders of a failed bank. So far as the public is concerned, the average small depositor has practically no inside information as to the soundness of the banks under the existing system. The provision in the Fowler bill, that local committees shall be chosen by the banks themselves in various redemption districts and that these committees shall have the power of visitation and scrutiny over the assets of the banks of the district, would alone probably save the banks more than their contribution to the guaranty fund. It would stop bad banking in its inception. Such occurrences as were developed by the Walsh failures, where loans were made on improper securities, would not even be attempted in many cases, because the banker would know that they would soon fall under the scrutiny and criticism of his fellow bank-

## One of the Important Duties of Physicians and the Well-Informed of the World

is to learn as to the relative standing and reliability of the leading manufacturers of medicinal agents, as the most eminent physicians are the most careful as to the uniform quality and perfect purity of remedies prescribed by them, and it is well known to physicians and the Well-Informed generally that the California Fig Syrup Co., by reason of its correct methods and perfect equipment and the ethical character of its product has attained to the high standing in scientific and commercial circles which is accorded to successful and reliable houses only, and, therefore, that the name of the Company has become a guarantee of the excellence of its remedy.

### TRUTH AND QUALITY

appeal to the Well-Informed in every walk of life and are essential to permanent success and creditable standing, therefore we wish to call the attention of all who would enjoy good health, with its blessings, to the fact that it involves the question of right living with all the term implies. With proper knowledge of what is best each hour of recreation, of enjoyment, of contemplation and of effort may be made to contribute to that end and the use of medicines dispensed with generally to great advantage, but as in many instances a simple, wholesome remedy may be invaluable if taken at the proper time, the California Fig Syrup Co. feels that it is alike important to present truthfully the subject and to supply the one perfect laxative remedy which has won the approval of physicians and the world-wide acceptance of the Well-Informed because of the excellence of the combination, known to all, and the original method of manufacture, which is known to the California Fig Syrup Co. only.

This valuable remedy has been long and favorably known under the name of—Syrup of Figs—and has attained to world-wide acceptance as the most excellent of family laxatives, and as its pure laxative principles, obtained from Senna, are well known to physicians and the Well-Informed of the world to be the best of natural laxatives, we have adopted the more elaborate name of—Syrup of Figs and Elixir of Senna—as more fully descriptive of the remedy, but doubtless it will always be called for by the shorter name of Syrup of Figs—and to get its beneficial effects always note, when purchasing, the full name of the Company—California Fig Syrup Co.—plainly printed on the front of every package, whether you simply call for—Syrup of Figs—or by the full name—Syrup of Figs and Elixir of Senna—as—Syrup of Figs and Elixir of Senna—is the one laxative remedy manufactured by the California Fig Syrup Co. and the same heretofore known by the name—Syrup of Figs—which has given satisfaction to millions. The genuine is for sale by all leading druggists throughout the United States in original packages of one size only, the regular price of which is fifty cents per bottle.

Every bottle is sold under the general guarantee of the Company, filed with the Secretary of Agriculture, at Washington, D. C., that the remedy is not adulterated or misbranded within the meaning of the Food and Drugs Act, June 30th, 1906.

## CALIFORNIA FIG SYRUP CO.

San Francisco, Cal. U. S. A. New York, N. Y.  
Louisville, Ky. London, England.

### Fisher Brothers Company

SOLE AGENTS

Barbour and Finlayson Salmon Twins and Netting  
McCormick Harvesting Machines  
Oliver Chilled Ploughs  
Malthoid Roofing  
Sharples Cream Separators  
Raeolith Flooring                      Storrett's Tools

### Hardware, Groceries, Ship Chandlery

Tan Bark, Blue Stone, Muriatic Acid, Welch Coal, Tar,  
Ash Oars, Oak Lumber, Pipe and Fittings, Brass  
Goods, Paints, Oils and Glass  
Fishermen's Pure Manila Rope, Cotton Twine and Seine Web

**We Want Your Trade**

## FISHER BROS.

BOND STREET