

When Banks Are Closed— Holidays that Delay World's Business—



New York City's Financial District
Decorated in Honor of a Foreign
War Mission.

Only 84 Days in 1918 in
Which the World's Busi-
ness Is Not Interrupted
Somewhere by Holidays
and Sundays.

French Citizens Celebrating the Fall of the Bastille.

* **CURIOUS HOLIDAY FACTS.** *
* There is no national legal hol- *
* iday in the United States. *
* Massachusetts does not ob- *
* serve New Year's Day as a *
* legal holiday. *
* Five Christian countries do *
* not observe Christmas as a *
* legal holiday. *
* New Year's Day is the only *
* holiday observed throughout the *
* world. *
* Eleven different dates are ob- *
* served as New Year's Day in *
* different parts of the world. *
* International business will be *
* interfered with by holidays or *
* Sundays on 281 days in 1918, of *
* these 281 days being holidays. *
* This leaves only 84 days in *
* which universal banking busi- *
* ness is possible. *
* November, with 26 holidays *
* in different parts of the world, *
* leads the months. *
* March, with 19, has the few- *
* est holidays. *
* Brazil leads the nations of the *
* world with 84 holidays. *
* The United States comes next *
* with 54. *

By GARRET SMITH.
WHILE man plays or prays the world's business will be inter-
fered with on 281 days during 1918. In other words, there will be only 84 days in this coming year that are not Sun-
days or special holidays in one or more important commercial regions of the earth. Nor is this an unusual condition created by the war. We are accustomed to jump remarkable conditions into the category of war evils these days. On the contrary, some of the fighting nations have for the time being stripped their decks of minor and unusually superfluous hol-
idays. Ever since man was condemned to earn his bread by the sweat of his brow he has been putting in a lot of spare time tramping up methods of beating the game. Next to working into the boss's job the invention of the holiday has been one of his ablest little achievements in this line. Like-
wise ever since bosses and holidays evolved, along about history's sun-
rise, the former have been cursing the latter as troublesome breaks in the year's work. By the Middle Ages holidays had become so numerous that they seriously interfered with industrial pursuits. A valuable re-
sult of the Reformation not generally appreciated was the abolition of a large portion of these holidays.
But as time went on political and religious milestones accumulated again. Today, while the year's over-
load in any one country is by no means as serious as in the Middle Ages, the growth of international finance has made the world's aggre-
gate of closed days a serious factor and an expensive one. Not until now, however, has any attempt been made to compile an exhaustive list of hol-
idays for the guidance of bankers and merchants. This task has just been completed by the Guaranty Trust Company of New York city. The re-
sults have been published in a book-
let that should be a valuable addition to the reference library of every bank in the country doing more than a purely local business.
Importance of Bank Holidays.
Suppose a bank has a commercial paper collectable in Peking or Athens or Cape Town on January 5. It is

important to know whether the bank in that particular city will be open that day. Does any one around the place know whether January 5 is a bank holiday in Peking or Athens or Cape Town? Usually no one does. It's hard enough to keep tabs on the 54 holidays rampant in these United States. It therefore becomes necessary to send an expensive cablegram to get the information. This sort of thing happens not once, but many times, in every banking house with an extensive foreign business.
Among the holidays established by custom the occasion is generally the anniversary of an important political event or the birthday of a national hero. Such holidays are therefore local, while church holidays are for the most part general. The former class prevails in the newer and more democratic countries, while the older ones confine themselves largely to the church fests and festivals.
Where Holidays Are Thickest.
Contrary to the popular notion, the new democracies of the west enjoy a greater number of holidays than their sister nations of the eastern hemi-
sphere. Of the 97 nations or dependencies listed Brazil leads, with 84 holidays. The United States, with 54, is a close second, although she, unlike Brazil, practically ignores the church days. Another popular delu-
sion is shattered when we find that France has only 18 formally observed days and Italy only 23. We had sup-
posed the Latins always outdid us in this particular. Among the other bel-
ligerents Germany, it is presumed, will observe 20 days next year, Great Britain 16, Japan 15 and Russia 17. In most of these countries numerous local holidays ordinarily observed have been abandoned during the war.
The study of holidays is fascinat-
ing to the historian. Those of our own country offer a particularly rich field. If one knew the meaning of all the half a hundred days celebrated in the United States, with the collateral events connected with each, he would be well versed in the nation's history.
One of the first surprises in store for such a student is to learn that the United States has no national hol-
iday. The reader will at once think of Fourth of July and of the Presi-
dent's Thanksgiving proclamation. But not even these are national. Acts of Congress and Presidents' pro-
nouncements in this respect apply only to the District of Columbia and the territories. The states usually follow suit, but as a matter of cus-
tom only and not of law. Here is a chance to win some bets from your friends.
America's Red Letter Days.
American local holidays are rich in historical significance. Of such are the commemorations of Bunker Hill and Bennington and New Orleans and San Jacinto; the all but forgotten Fast Day of New England, still sur-
viving in New Hampshire; Patriots' Day in Maine and Old Defender's Day in Baltimore; Pioneer Day in Idaho and the various Admission Days popu-
lar with other Western states, Con-
federate Memorial Day in the South, together with the birthdays of Lee and other heroes of the Confederacy.
Two states have Independence Days of their own. Texas observes her sepa-
ration from Mexico on March 2. North Carolina commemorates the Halifax Independence resolutions on April 12 and the Mecklenburg decla-
ration on May 20.
It remains for Frederick county, Md., to celebrate all alone the repu-
diation of the stamp act, one of the most local celebrations of an impor-
tant national event on record.
Among the favorite months for hol-
idays the world over November leads,

with 26 out of its possible 30 days. May comes next, with 25 and an ad-
ditional Sunday not otherwise cele-
brated, thus actually tying November in the number of days closed to busi-
ness. March, on the other hand, is the longest all around business month, having only 19 holidays. Thus at least two-thirds of every month in-
terferes with the free play of inter-
national business.
Even such generally observed festi-
vals as Christmas and New Year's Day can't be depended upon by the banker without consulting the inter-
national calendar.
New Year's Day is the only holiday universally observed. But, alas, it falls on 11 different dates in different parts of the globe, and some countries observe more than one of them. An exhaustive study of these New Year celebrations would give one a pretty fair knowledge of the ancient history of the world. Curiously enough, one of our own states, Massachusetts, does not make this a legal holiday, though her citizens generally observe it.
Where Christmas Is Not Observed.
Christmas Day, due to its religious significance, is not so generally ob-
served as New Year's Day. It has, moreover, only three different dates. It was not generally observed on De-
cember 25 until the fourth century. The early church, lacking any au-
thentic knowledge as to the date of Christ's birth, celebrated it without uniformity in May, April and Janu-
ary. The Armenian Church still ob-
serves January 6. Why the Decem-
ber date was finally selected is uncer-
tain. Some see in it a displacement of the Roman Saturnalia; others de-
clare it a survival of the Feast of the Winter Solstice, and still others point to its coincidence with the old Ger-
man Yuletide Feast. Countries where the old style calendar prevails still celebrate January 7.
In the Puritan days Scotch Presby-
terians and English Non-Conformists rejected Christmas Day altogether as "savoring of papistry," and in New England Thanksgiving Day was de-
vised to replace it. It seems a curi-
ous thing that there are today Chris-
tian countries where it is not ob-
served legally. Such are Norway, Panama, Peru, Portugal and the South African Union.
The last named, however, still ob-
serves the old English institution of Boxing Day on December 26. This was the day when the English gentry, having had their own Christmas cele-
bration the day before, turned their attention to the poor by presenting them with Christmas boxes. The day later became the day for general giv-
ing of Christmas gifts.
Portugal Drops Traditions.
The only country on earth a study of whose holidays reveals little of its political, racial or religious origin is Portugal. The first attempt to estab-
lish a republic in Portugal was made on January 31, 1891. This is reflect-
ed in its calendar of holidays, which runs: "January 1, dedicated to uni-
versal brotherhood; January 31, de-
dicated to the memory of all those who fought and died to establish the re-
public in Portugal; May 3, in mem-
ory of the discovery of Brazil by the Portuguese; June 19, municipal hol-
iday at Lisbon; June 24, municipal holiday at Oporto; October 5, the date of the establishment of the Por-
tuguese republic; December 1, Flag Day, to commemorate the independ-
ence of the country; December 25, Family Day."
These brief notations on holidays touch only their distribution and dates. Back of these lies a wide field filled with quaint and curious infor-
mation relating to the manner of cel-
ebrating them.

STOP STALE BREAD NUISANCE

Innovation Promises to Revolutionize Bakery Business and to Aid in Complying With Conservation.

If all the regulations which may be established to govern food production and conservation can be measured by the request of the council of national defense that the bakers at once put a stop to their ancient custom of accepting returns of stale bread, it is clear that the food business is going to have a thoroughly salutary house cleaning, says North-western Miller.

The prevention of waste is, in the long run, directly beneficial to the producer, and the government is evi-
dently going to help him to do what he had long wanted but been unable to do. The stale bread nuisance has for years been one of the chief plagues of the bakery trade. Every-
body recognized it for what it was: a wholesale waste of good material doing nobody any good, main-
tained only because each baker was afraid of his competitors. The retailer who wanted a dozen loaves was induced to take two dozen on the ground that he could return the unsold ones; the baker paid the extra cost, knowing that if he revoked the obnoxious privilege some other baker would use it as a means for getting the retail-
er's trade for himself.

The return of unsold bread was long a favorite theme at bakers' con-
ventions; its evils were published abroad and the trade was urged to "do something about it." But the lurking competitor around the corner kept that something from being done, and the baker kept on supply-
ing the retailer with bread he did not want and gazing day by day at the surplus and practically unsalable production which was deposited on his hands.

IN THE MUSEUM



Manager—What are you sending up to the automobile garage for?
Assistant—For a tire-repairer. Somebody punctured "The Fat Boy's" rubber stomach.

INDIAN SUMMER.

The short season of fine weather usually occurring about the middle of November, or a little later, is called "Indian summer" from the custom of the Indians to avail themselves of this pleasant season for gathering their corn, and the tradition is that they always had a "second summer of nine days just before winter set in." The sky at this period is generally filled with a golden haze. The season is synonymous with the "Summer of St. Martin" of Europe, which derives its name from the festival of St. Martin held on the 11th of November. "Squaw winter" is the Indian appellation for the touch of wintry or snowy weather that pre-
cedes the Indian summer.

KILAUEA VOLCANO ACTIVE.

"Kilauea volcano, one of the great natural wonders of the world, lately became active, and the molten lava, surging upward from the depths, is now close to the brink, affording a spectacle of awe-inspiring grandeur," John M. Ross of Haklau, Hawaii, said, according to the Seattle Post-Intelligencer. "The vast flood of boiling lava regularly rises and falls, continually spouting fountains of flame, flowing in swift currents, ed-
dying and boiling like the sea, or breaking and tumbling like surf in a tempest," Mr. Ross continued. "A strong sulphur odor permeates the air, and the glow of the volcano transforms the night sky into a fire-
spangled mirror of incandescent beauty."

OTHER WAY AROUND.

"Do you think money has spoiled Mrs. Cumrox?"
"No," replied Miss Cayenne. "She spoils money."

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IMPORTANT NOTICE TO ELECTORS

In order that we may correct our registration files of voters with as little inconvenience as possible to the registra-
tors of this county, I am pursuing the following method:

If you have changed your residence since the last elec-
tion, you should fill out the following coupon and mail it to the County Clerk. First, put in the precinct you were reg-
istered in last election, then the precinct that you are now living in and give the reasons for the change, that is, for in-
stance, "I have moved." Or, if a member of your family who was registered, has died since last election, you should fill out the following coupon stating this fact and mail to the County Clerk in order that he may clear up the records and have no registrars on the files who should not be there.

Please attend to this matter at once as it will only be a short time until another election. If this matter is not at-
tended to, the poll books, which are sent out from the Clerk's office will not be up-to-date and will cause you the inconvenience of being sworn in on election day.

C. B. WILSON, County Clerk.

COUPON

I hereby request that my previous registration in Pre-
cinct No., in Yamhill county, Oregon, be changed to Precinct No., for the reason that I have.....

Dated....., 1918.

Signature of Elector

TIME TO BANISH "KNOCKER"

Faultfinders Can Best Serve the Coun-
try at Present by Maintaining Silence, Declares Writer.

At all times he is a despicable character, but especially at such a time as this. In normal times he may possess some slight value in awakening the indifferent from their lethargy; in times of pressure and emergency like the present his only possible service would be silence, says Milwaukee Journal. We refer, of course, to the ever-present "knocker," that creature who is continually tell-
ing how something might have been better done, after it is done; who al-
ways overlooks a hundred virtues to get at a single fault; who, like a de-
structive child, finds his pleasure in tearing down what others have builded.

The task of the "knocker" is an easy one, for it is hard to find article or individual that is criticism per-
fect. The fault-finding mind finds it easy to ferret out some imperfection in everything on which it focuses—
especially in those things about which it knows least. For it is char-
acteristic of this type of mind to ex-
press itself with authority on all sub-
jects.

There is room for the constructive critic at all times; he is helping to build up. The "knocker" can be tolerated in normal times, but he must be silenced in times like these, not because his criticism is well founded, but because it requires some one's precious time to reply to it. Let's down the "knocker."

QUITE SUITING.

"I don't know what kind of a de-
sert our little country cousin would relish."
"Why not try her with a cottage pudding?"

CAMELS AND OXEN IN WAR

Hump-Backed Animals Especially Use-
ful and Egypt Has 60,000 in Army Service in the Deserts.

Far the most interesting and curi-
ous use to which an animal is sub-
jected is the use of camels chosen and trained because of their strange coloring and height, says a war cor-
respondent. Small groups of them have been stationed among clumps of acacia trees with a spy mounted on the animal's neck. This is the safest place a person could be, for the camel or giraffe, standing with only his head above the trees, looks precisely like a bit of the foliage in the dis-
tance.

Camels are especially good for desert warfare, because they can go without water so long and can easily carry loads weighing from 400 to 500 pounds. In the last Afghan cam-
paign the British lost over 50,000 camels and today in Egypt there are 60,000 in army service. They are especially used for transportation purposes. Great numbers of oxen are used in France today. They do not balk at autos and seem to know no fear from torpedoes.

ECLIPSE OF THE SUN.

The department of astronomy and astrophysics at the University of Chi-
cago is making preparation for ob-
serving the total eclipse of the sun, which will be one of the six to occur in the United States during the pres-
ent century. This total eclipse will be visible on June 8, 1918, over a narrow strip having a maximum width of about sixty miles and ex-
tending from the state of Washing-
ton through parts of Oregon, Wyom-
ing and Idaho, across Colorado and Kansas and finally reaching Florida about sunset. The duration of total-
ity will be two minutes and two sec-
onds at the coast of Washington, and less than half that time in Florida.