Items Of Interest to Everybody

Secrets of Health and Happiness

Why Red, White and Blue Affect Your Mind and Body

By DR. LEONARD KEENE HIRSHBERG,
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DR. HIRSHBERG

There is a darkness, a blackness, that is more than felt and worse than ignorance. The Bible and inspired poets have said so, and experimental psychology has proved it. The black in the German flag is a sign and symbol. It is thereby something higher than an accident, for experimentally it has been found that black produces a dogged, dull, obstinate, booblike state.

All the water in the ocean can never turn the swan's black legs to white and all the added colors of the rainbow, be they even pure white and cheerful red, cannot, according to the scientific investigations just completed, take away or diminish the influence of black for mischief and evil.

Color vision differs considerably in different persons according to their inheritance, instincts and race. Human kind has vision for one stretch of the spectrum from red to violet through the intervening colors.

The effects of the noble colors, red, white and blue, in the American, English and French flags, strange to say, have been innocently observed upon men by experimental psychologists without regard to the fact that these were the patriotic colors of the world's greatest nations.

What Red Does.

Indeed, hundreds of years ago it was recognized that red had a powerful effect upon disease and health. Doctors in the time of Queen Elizabeth, before the great English physician, William Jenner, discovered that vaccination usually prevented ugliness and death by smallpox, were properly in the habit of draping the windows and beds with red curtains to reduce the scabs and scars of that dread malady. Nowadays, thanks to the carefully controlled and checked experiments, we know that red really does have that effect.

Psychologically, the colors red, white and blue are favorable to the formation of pleasant emotions. Red, particularly, makes the eye bright, the mind clear and cheerful, and at the same time frank and open. The influence of a red rag upon an enraged bull is more than academic. It rallies the energy, dash and courage of man as well as animals.

Blue and White.

Red has also been found experimentally to stimulate the blood and adrenal glands. Researches carried forward independently of each other by Professors William Cermon of Harvard and George W. Crile of Cleveland show that the adrenal glands are active when bravery, strength, adaptability, imagination, originality and initiative hold the stage.

The influence of blue light and blue colors upon human kind is the very antithesis of black. Individuals and nations under the pall of black are given over to deaths, murders, treacheries, hypocricies, lies, blasphemies, lawbreaking and a woeful disregard of the rights of others, or any honor, duty or justice in themselves.

Blue, on the other hand, has a noble power for good. Mischievous and destructive animals placed near blue walls, glass and ceilings become tractable, playful, happy and lively. Men and women are found by Dr. E. A. Williams to be similarly affected. They become bright, energetic and merry.

White and blue, according to Professor J. Smith, make a special appeal to the better side of human nature, because they hold the attention better. This same observer and others find a predisposition in races other than German to avoid black, and to prefer red, white and blue. They ascribe the canity, yes, braggadocio and misappropriation of the discoveries of America, England and France to the influence of blackness and darkness in flags, forests and art upon the German tribes.

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Answers to Health Questions

A READER. Q.—What shall I do for a tender skin?

A.—Bathe the skin in a little glycerine and rosewater.

L. D. K. Q.—Please give me something for dandruff.

A.—Use a little of the following for your dandruff three times a week:

Sulphur	1 dram
Resorcin	10 grains
Salicylic acid	10 grains
Sulphate of quinine	10 grains
Petroleum	1 ounce

SEATTLE. Q.—Please give me something to reduce a double chin.

A.—Fasts, worries and privations are ways to lose double chins.

Good Night Stories

By Cleveland Silver

Illustrated by Gruelle

JOHNNY CRICKET'S NARROW ESCAPE.

Johnny Cricket wasn't a bad little cricket, but, dear me, he was never contented. If his mamma said not to go to a certain place, Johnny Cricket was very unhappy until he reached that very spot, and saw why she didn't want him to go there. Johnny Cricket was never satisfied with what he had; he always wanted more.

One day his mamma went in search of food and told Johnny Cricket not to venture on the other side of the great high hill.

"But why?" asked Johnny Cricket, who always wanted a reason for things.

"Because I think it's best," replied Mamma Cricket, and kissing him goodbye, she hopped away.

No sooner was she out of sight than Johnny Cricket began to wonder why he wasn't to go on the other side of the hill.

"Something she doesn't want me to see, I guess, but I'm going to see just the same," and chirping loudly Johnny Cricket climbed the hill and hopped over on the other side.

There wasn't a thing in sight, and Johnny Cricket was just about to turn back when his cousin, Billy Grasshopper, called him to come over to see him jump.

Johnny Cricket forgot all about his mamma's warning and hopped down beside Billy Grasshopper and back and forth over the meadow they hopped, chirping and laughing merrily.

"There's nothing out in this meadow to frighten us that I can see," said Johnny Cricket, "And there's nothing to see. Now why did my mamma tell me not to come over here I'd like to know!"

"Oh, bother! Mammas are always telling us not to do this and that," cried Billy Grasshopper. "Best way's not to pay any attention. There's nothing but birds flying around here that could harm us, and we can easily see them flying above our heads in time to get out of the way."

The two naughty little meadow boys hopped upon a blade of grass and looked into the sky. There wasn't a bird in sight, and they were both singing merrily when Billy Grasshopper was jerked off the blade of grass and found himself in the sharp claws of a great, big, black cat with glassy green eyes.

Johnny Cricket was so frightened he couldn't move, and that would have been the end of those two naughty fellows if a pretty little white poodle dog hadn't bounded through the grasses and taken Miss Pussy so by surprise that she dropped Billy Grasshopper and hunched up her back and spit at the pretty poodle, who nearly barked his head off trying to frighten her and chased her away.

Poor Billy Grasshopper and Johnny Cricket crawled under a leaf and hid, for they knew if they hopped away Miss Pussy would again try to catch them, so they crouched under the leaf until the poodle chased Miss Pussy out of the field.

"I guess that's why mamma said for me not to come over here," whispered Johnny Cricket, his heart beating against his little brown coat.

"Well, she's right!" exclaimed Billy Grasshopper. "As mammas generally are, and I guess the sooner we find it out the better for us."

As soon as the barking ceased Johnny Cricket and Billy Grasshopper returned home, and they never disobeyed their mammas again, for they had found out when mammas say "No" they always have a good reason.

ADELE GARRISON'S NEW

REVELATIONS OF A WIFE

Why Does Lillian Advertise For a New Maid?

"It's no use, Madge. We've got to face it. I had hoped Harry was secretly helping us, or at least was keeping those devils away, but this last stunt completely upsets my hopes. A conference between Draper, Allis, Harry and that renegade Asiatic is distinctly no good business. The worst trouble is convincing your father. He's got the idea firmly fixed in his brain that Harry is his benefactor, and unless I can persuade him to the contrary he's likely to upset the apple cart any minute with some confidence to Harry."

Lillian's tone held the finality characteristic of her decisions. I knew it was useless to combat her, even to argue with her.

"I don't think you'll have any trouble convincing father of anything," I said apathetically. "He has great respect for anything you say after your judgment of Kato was justified."

"I hope you're right," Lillian retorted tartly, then added shrewdly, "But you don't agree with me, Madge."

"You are mistaken," I returned quietly. "A person possessed of even the rudiments of common sense couldn't help agreeing to this last proposition."

She said no more, but her look followed me, puzzled, as I left the room. And I, myself, was perplexed at the strength of the feeling which was championing the cause of Harry Underwood in my heart against every dictate of common sense and reason.

I had little time for introspection or speculation, however, in the days that followed. Katie's illness and Cousin Agatha's compulsory attendance upon her left the cooking and the other work to be divided between my mother-in-law, Lillian and me. And as Lillian was much occupied with the many ends of the web she was weaving for the enmeshing of Grace Draper and Mrs. Allis, and as my mother-in-law wasn't strong, the greater burden fell upon me.

The Game of Hide and Seek.

There was a touch of irony in the fact that my chief assistance in the trying days came from Kato, my father's suspected house servant. He had come over with a stolid offer of help upon the day following his trip to see Harry Underwood, and at Lillian's desire I had given him free run of the kitchen and the house, despite the fact that his presence terrified me.

"Suppose he puts poison in the food," I said to Lillian, with apparent lightness, but a very real fear lay underneath the words.

"He would do that very thing if it suited his purpose," Lillian replied gravely, "but you can rest assured he will attempt nothing of the sort until after his employers make that grand stab for the paper. They'll risk nothing in the murder line until after that night. And by that time dear Kato will have 'gyves upon his wrists.' However," she went on, "I advertised yesterday for a maid."

"For a maid?" I repeated amazed, for it seemed the height of idiocy to bring a stranger into our highly charged household.

"Yes," Lillian replied inscrutably, "and I want you to promise me not to see any one of the applicants, if there be any, or, indeed, any other caller until after I have seen them. I'm going to give William, who will be at the door henceforth, orders to call me first, but I also want you to understand it thoroughly."

"Very well," I returned meekly, for I knew there was no use of even questioning one of Lillian's decisions, but in the hours that followed I pondered wonderingly over this particular part of her plan in the few moments' respite I had from watching Kato and Cousin Agatha.

For with an inward smile I had to acknowledge the graphic picturesqueness of my mother-in-law's caustic homely comment upon them to the effect "that the snooping of those two animals is worse than any cat's." They seemed to be everywhere at once, and I gradually recognized the fact that both were hunting for the same thing—the hidden paper.

That Kato should be doing this was understandable. That Agatha should have found out anything concerning the paper surprised and troubled me. But Lillian cleared it up with a few trenchant words.

"They've Taken the Bait."

"She's got a hunch that you have something secreted about the house, and she's taken it into her suspicious old noddle that it is something discreditable to you," she said, "so she'll move heaven and earth to find it. We must take care she doesn't get at that vase first, although neither she nor Kato have come anywhere near guessing so far."

For we had placed the bogus paper in the same Chinese vase where the genuine one had reposed for so long. It was protected with the same metal pencil case, and as the vase was kept constantly supplied with a fresh blossom in water, and as it was constructed as to require a magnet to get the pencil case out of it, we felt assured that we had almost an ideal hiding place until we should ourselves get ready to betray it.

In the meantime the game of hide and seek which the Asiatic and Cousin Agatha made it necessary for me to play so absorbed me that I had almost forgotten Lillian's request to see no callers first, and my wonderment concerning it.

I was accordingly startled, indeed, when after a lengthy conference downstairs with someone whom William had ushered in, Lillian came upstairs with triumph upon her face.

"They've taken the bait, Madge," she said, "and I think we can land the whole bunch by tomorrow night, I don't think they'll put it off longer."

I looked at her astonished.

She stooped and kissed me.

"Don't think I'm raving, child," she said. "And I want you to be very brave and to obey me implicitly for the next 24 hours. Whom do you think I've just engaged as maid?"

She didn't wait for my reply, but answered her own question with the astonishing words:

"Mrs. Allis."

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Interesting Information for Investors and Earners

Germany's Plans for Reestablishing Herself In the Markets of the World

(CONTINUED FROM TUESDAY, OCTOBER 1.)

BANK FUSIONS.

The same policy of amalgamation is being carried out by the banks, partly with the intention of meeting more easily the insatiable demands of the Government for war funds, partly with the idea of meeting more expeditiously and economically the needs of industry and trade after the war. The result is that a few of the great banks in Berlin are gradually coming into a position where they will control absolutely the economic policy of the Empire, and there is little doubt that they will control it in the interest of the classes whom we consider responsible for the war. At the end of 1917 the total deposits of the eight leading joint-stock banks of Berlin amounted to 16,399 million marks, as compared with 10,000 million marks in 1916; 7,250 million marks in 1915, and 5,000 million marks in 1914. At the same time the Imperial Bank showed an increase of 1,153 million marks in gold holdings.

The Frankfurter Zeitung "deplores the gradual thinning of the ranks of private bankers and the increasing concentration of deposits in Berlin." It also asserts that the Imperial Bank is welding the banking system more and more closely together and adds that the Imperial Bank probably desires to make banking business profitable in order to find in it a powerful support during the difficult transition perior. Another leading journal states that "the general inclination is to regard the future prospects of German banking as rosy, inasmuch as the present economic organization is likely to be retained for some time after peace is proclaimed, and as long as this lasts the interests of the banks will be bound up with those of the state." Another paper reports that "in the banking world Berlin high finance has proved itself so powerful that it has been able to absorb provincial institutions irrespective of their size. The Deutsche Bank set the pace by the extension of its connections in the East. The Disconto Gesellschaft followed suit, but did not confine itself to the East alone, extending its borders to the coast and to Central and West Germany. Among its concerns the Allgemeine Deutsche Kreditanstalt, in Leipzig, which long ago had relations with the Schweizerische Kreditanstalt, has absorbed a number of banks. The Dresdner Bank has greatly extended its sphere of influence in the West; it now has over 88 branches and 100 deposit offices, many of the latter constituting a large bank in themselves."

PRODUCTION FOR EXPORT.

The immediate problem of Germany when the war ends will be to obtain a supply of raw material and to resume the production of goods. There is no doubt that such production, contrary to the normal procedure, will be primarily for export. Indications are that the great mass of the German people will be held for some time to their present reduced standards of living, that their use of the cheapest substitutes for ordinary food and clothing will continue, that strikes will be rigorously put down, that emigration will be restricted—all in order that foreign markets may be flooded with every variety of article that can be produced in Germany, always assuming that these foreign markets will be reopened to them. Germany must pay her debts and she will not be able to pay them by indemnities extorted from conquered nations. She can pay them only by exporting goods. Her preparations to do that have comprehended not only organization at home but also organization abroad, and organization upon the principle that investments abroad are the very best guarantee of a market for goods.

TRADE ASSOCIATION.

In line with this policy there has been formed a new foreign trade association, with central offices in Hamburg, which will concern itself exclusively with the development of German oversea business. According to the Kolnische Zeitung important export houses, manufacturing corporations, shipping lines, and banks in Hamburg and all the other commercial and industrial centres of the Empire will be interested. The company is to serve as an active and efficient axis, round which all Germany's efforts to re-knit her old relations and establish new ones will revolve. It is not to be a bank in the ordinary sense, or an export bank. It will, on the contrary, refrain from banking operations of the usual sort. It will act primarily as a syndicate for exploring foreign markets, and when advantageous opportunities present themselves will fulfill the functions of a financial promoting company. It will take up, on behalf of all German interests concerned, promising projects abroad, such as waterworks construction and operation, railway building, harbor and dock works, and transactions of similar magnitude. These the company will not only promote and carry out, but if necessary provide the money for. The initial capital of $5,000,000 is wholly provisional. It will be multiplied many times over as required.

All these plans for recalling the prosperity which was so foolishly thrown away in 1914, and for attaining that economic supremacy which she now sees is no longer to be had by force of arms, indicate a persistence in the German mind of absolute satisfaction with the methods which won for the Empire such a proud position in the business world before the war. Their tactics have merely been developed for the conquest of greater laurels. The whole scheme is a challenge to the enterprise of all nations.

GOOD TIMES AHEAD.

The United States is now in the thick of the campaign for raising six billions of dollars covering the fourth Liberty Loan. Canada will, in another couple of weeks, be as actively gathering in the subscriptions for another Victory Loan. It is just a question whether these loan subscriptions will be helped by the events of the past 48 hours, the weakening of the central powers and the exultation of our people over the announcement of a request made upon President Wilson to bring the representatives of the Allies together for a peace conference, meantime granting a cessation of hostilities over the entire war area. Some have regarded this request as a most happy beginning, the dawn of an early peace, while others are not of the same opinion, and with no revengeful spirit demand an unconditional surrender, the reparation of the many wrongs done, and the punishment of the "criminals" who brought the war about.

Wall Street comes as nearly as any organization in the world to expressing accurately the way the financial world looks at things, and if we might judge by yesterday's market on the New York Stock Exchange we would be forced to the conclusion that the moneyed interests of the present money centre of the world, New York, takes but little stock in the present overtures on the part of Turkey, Austria-Hungary and Germany. It is but natural to suppose that now that Germany's allies and the higher officials of her own imperial government are "quitting the job," the emperor and his little coterie who have so ably led him astray in judgment and action for the last five years, are about ready to make some sacrifices and reparation. But are they ready to give up enough; to right enough; to atone for enough; to pay enough in money and replace enough in kind, to warrant the Allies in considering them seriously? Would it not be better to insist, now that we have them on the run, on putting them over the Rhine, sending them home in utter defeat, and then consider ways and means for peace, a just peace, a permanent peace, a peace that will give everybody, every nation, confidence on which to go ahead resolutely to develop agriculture to feed a hungry world; to develop industries to shoe and clothe a naked world. To do this will require tremendous effort, coupled with the investment of unprecedented sums of money in organized capital, and while there is no question of having the money in the country and world, there remains the absolute necessity for confidence in a stable future to bring the money out and into its maximum usefulness for the rehabilitation of the world, and restoring it to its normal activity. This war has upset and disorganized the whole world, and the work of readjustment when peace is declared, will have to be gone on with, with almost as much vigor and co-ordination as has been employed in the conduct of the conflict. Every nation has felt the effects of the conflagration in some way, and changes will be the natural sequence of a world peace. The Allies have the assurance now of an ultimate victory, and we turn to what effect this will have on securities. We have so often expressed through these columns our unlimited confidence in the ultimate return to old prices for certain securities that we almost hesitate to particularize, but in our judgment, bonds, especially national obligations, will appreciate rapidly, while in stocks, fertilizers, agriculturals, oils, and equipments, will advance to considerably higher figures, as must also railroads which have for so long been selling below values.

CONFIDENCE IN RUSSIAN OBLIGATIONS IS BEING RESTORED.

Russian bonds have been stronger of late and in better demand in reflection of developments adverse to the "Bullsheviki" who appear dominated with about the same brand of insanity as the German kaiser.

Russia is a country of wonderful possibilities. It stands to reason that after the war its land will be forced to disgorge its natural wealth in a measure which would never have been possible except for the world war and the demoralization of Russia itself.

The country is of sufficient natural wealth to, under proper guidance, make good every penny of outstanding indebtedness. Russia cannot possibly hope to hold its head up among the nations of the world unless it does acknowledge and take care of its exterior obligations.

When the terms of peace are finally dictated it may be accepted as a foregone conclusion that the conditions imposed by Germany on a crushed Russia in the infamous Brest Litovsk treaty will become null and void, and a new treaty drawn up which will enable Russia to expand and develop in proper fashion.

We feel that Russian securities, therefore, afford attractive speculative chances. They are, however, so strictly speculative that no one not in a position to assume considerable risk should make commitments. Russia has an exceedingly trying period before it and in our opinion there will be considerably more bloodshed and worse demoralization than even now exists before the country will be taken out of chaos and restored to a condition of stability and rule.

But in the end, a new Russia, virile and progressive, an entirely different country from the old one, will emerge and again rank with the leading nations of the world.

LLOYD GEORGE WISDOM ON LIFE INSURANCE.

The willingness to take risks is in the great merchant or capitalist, a virtue. It is to him what courage is to a soldier or a statesman, or imagination to a poet. But the willingness to take risks is in the wage earner or the salary earner, a weakness, or in great excess, a vice. The contrary of the vice of gambling is in the virtue of thrift, and the system of life insurance has given the thrifty man an opportunity of practicing his virtue. —David Lloyd George.

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	August, 1918.	1917.	Increase.
Gross	$44,518 61	$36,664 87	$7,853 74
Operating expenses and purchased power	23,960 99	20,488 13	3,472 86
Net earnings	$20,557 62	$16,176 74	$4,380 88

ELEVEN MONTHS ENDING AUGUST 31, 1918.

	August, 1918.	1917.	Increase.
Gross	$439,150 95	$361,317 28	$77,833 67
Operating expenses and purchased power	242,682 22	195,833 84	46,848 38
Net earnings	$196,468 73	$165,483 44	$30,985 29

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