

the credit of the bank, but by a deposit in the State Treasury of S. C. 4 1-2 per cent. bonds whose market value was more than the amount of the loan.

The effect of the Act was to cause banks to pay up these secured 4 1-2 per cent. loans, and to obtain Sinking Fund money, not by paying 5 per cent. on secured loans, but by receiving it on deposit at only 4 per cent. interest, and unsecured except by the credit of the bank wherever deposited—thus lowering the security and at the same time also the rate of interest on bank deposits. This is illustrated by the fact that on Dec. 31, 1897, there was loaned to banks, at 5 per cent., secured by collateral deposit of bonds, \$58,484.22; loaned to Counties, at 5 per cent., \$37,532.00; on deposit in banks at only 4 per cent. interest, and unsecured, except by credit of bank, \$131,262.78. And on Dec. 31, 1898, bank loans, secured, at 5 per cent., \$28,484.22; loaned to Counties at 5 per cent., \$105,070.15; deposited in banks at 4 per cent. interest, and unsecured, except by credit of bank, \$127,322.51.

Since 1898 the secured 5 per cent. loans to banks have continued to decrease and the 4 per cent. deposits have continued to increase until at this time there are no 5 per cent. loans to banks, secured by collateral deposits, while there is on deposit in banks, unsecured, except by the credit of the bank, \$241,030.84. As the amount of the 4 per cent. deposits in banks is the balance not needed by the borrowing Counties or State House Commission, whose needs do not keep pace with the increase of the Sinking Fund, in order to raise the security without lowering the interest on this "balance on deposit," it might be well for the law to be so changed as to allow loans at 4 per cent. on collateral deposits of 4 1-2 per cent. Brown and Blue S. C. Bonds of such of the Sinking Funds as is not needed to supply the requirements of the State House Commission and of the borrowing Counties.

As it is, under the law a bank is required to deposit collateral and pay 5 per cent. interest, and obtains the same money without collateral at 4 per cent. interest, payable monthly. The only possible objection to this proposed change in the law is that it will give a monopoly of loans of this balance (not needed by State House Commission nor borrowing Counties) to banks and individuals who own State bonds; but it makes the loan absolutely secure.

Application was made by the City of Charleston, through Mayor J. Adger Smyth, to grant said city certain marsh lands on the Cooper River, on condition that the same may be ceded to the National Government for the purpose of a dry dock and navy yard. The Commission decided to refer this matter to the General Assembly, and I respectfully ask your favorable consideration of the petition.

The Commission for the completion of the State House provided by the last General Assembly, which also includes the Commissioners of the Sinking Fund, adopted plans and specifications for the completion of the State House and let the contract at \$165,006. They also agreed to pay the architect for drawing plans and supervising the work the usual fee of 5 per cent. on the cost, or \$8,250.30, making the total cost for completion of the building \$173,256.30. Work is now in progress, and the building is to be completed by the end of the present year.

STATE BOARD OF HEALTH.

The report of the State Board of Health which will be submitted to you should receive your thoughtful attention. It contains suggestions which should receive action on your part.

Smallpox has been more or less prevalent in the State for the past two years, and while it has been, as a rule, of a mild type, there is no telling how soon it may assume a malignant form if authority is not given for more vigorous and positive action on the part of the State Board, so that it may be suppressed and stamped out. In regard to this disease the Secretary of the State Board in his report to me says:

"There is more or less of the disease in the Counties of Fairfield, Laurens, Union, Spartanburg, Barnwell, Beaufort, and Orangeburg. For a short period during the summer it was confined to Union County, where it has been present for the past year. This County has been the focus from which the adjoining Counties have been from time to time infected during the present year, with the exception of one case from North Carolina, in Cherokee County. In the early part of the summer it was on Fenwick and Edisto Islands, but it was suppressed in these locations by the vaccination of nearly the whole population. There are a number of cases now on Paris and St. Helena Islands, the origin of which I have not been able to trace.

"The difficulty experienced by the State Board of Health in the control and suppression of the disease has been chiefly due to two causes: not being invested with authority to direct and supervise the action of the local Boards of Health in incorporated towns and cities, and the power to enforce general vaccination through the State, especially in localities in which the infection prevails. To cure these evils I would suggest that the State Board of Health be given the power to enforce general vaccination in localities where the infection exists; and it is absolutely necessary, in the opinion of the State Board of Health, for the preservation of the health and lives of the people, that this measure should be enforced without delay. It would be a preventative measure of the highest value for the State to require vaccination as a prerequisite in every child before it is allowed to enter the public schools, or a pupil before entering any institution of learning in the State; and that no railway, manufactory or industrial establishment shall employ any operative unless they can show successful vaccination. The disease is assuming in this, as in other States in the Union, a more virulent type recently, and appeals to every interest for more stringent measures for its suppression. Dr. J. R. Little informed me that the cases near the mills in the vicinity of Spartanburg were of a more serious form than any he had hitherto seen since the close of the war. Another physician who resides at Paeolet had a case of the malignant hemorrhagic form, which destroyed the patient on the fourth day, even before the appearance of the eruption on the body. Compulsory vaccination is enforced in Germany before the expiration of the first year of life of the child, then again before it enters school, at the sixth year, again when it leaves school, and, if a male, on entering the army, and the discharge from the service. In 1899 in an Empire of 54,000,000 there were but 15 cases of smallpox, and 8 of them were on the frontier of Russia and Belgium, where the law in regard to vaccination is very lax."

I recommend to your favorable consideration the suggestions contained above, and quoted thus fully from the report because conditions are such that this becomes a very important matter to the health and lives of the people of the State, and stringent measures seem necessary to suppress the disease, and should be resorted to.

I would suggest to your favorable consideration an amendment to the health laws of the State which will enable the State Board

of Health to collect statistics from every county, town, township and city in the State. Even the meager statistics which are now made by some of the incorporated towns of the State are considered by outsiders as very valuable, and are much sought after. They are sent to Europe, South American Republics, British America, and Mexico. The Secretary of the State Board of Health says that not long ago the Director of the Imperial Library in Berlin wrote to him for statistics, stating that he had frequent requests for information regarding climate, mean temperature, mean rainfall, the prevalent diseases, the birth and death rate—information much desired by persons contemplating emigration to this State. Besides this could be given the population, area in square miles of the town, area of parks and lakes, cable and city railway, river front, inhabited houses in the city, miles of paved wood and asphalt pavement, length of sewerage, water pipes, the amount of water supply, length of city railway and electric railways. Many towns are neglecting to make these reports, and it is important to amend the law so as to compel them to do it. The secretary of the State Board also says that he has frequent requests from the universities, colleges and public libraries in all of the North and Northwestern cities to be put upon his exchange list for such information.

If statistics as indicated were collected and available they would bring emigrants to the State and contribute to its wealth and prosperity.

I would also suggest and recommend that the Board of Health of each county, town, or city be subordinate to the State Board of Health; and it should be made the duty of the health officers of these local Boards to report such facts and statistics as may be required under instruction from, and in accordance with, blanks furnished by the State Board; and it should be the duty of such Boards to enforce all rules and regulations issued by the State Board for the preservation of the public health, and for the prevention of epidemic, epidemic and contagious diseases. The State Board of Health should have power to remove health officers of any of these local Boards for failure to keep a record of these statistics, make reports, answer letters of inquiry concerning the health of the people, and likewise a fine should be imposed for neglect of duty. If such powers were granted to the State Board of Health it would be a comparatively easy matter to suppress smallpox in any of the towns of the State.

There is no more important subject to command your thoughtful attention and to demand wise legislation than the preservation of the health and lives of the people. If a State Board of Health is to be maintained and an appropriation made for its operations, authority should be given it to use this fund to the best interests of the people.

CONCLUSION.

I have thus endeavored to review briefly the different departments of the State government, and to make such suggestions as have seemed to me to be proper and demanding your attention. In expediting the business that shall come before you I am ready to give you such assistance and co-operation as may be in my power. I trust that your session may be a pleasant and harmonious one, and that in your deliberations you may be guided by an earnest and sincere desire to do those things which shall redound to the advancement and happiness of the people whom you have the honor to represent.

M. B. McSWENEY,
Governor.

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