

AMERICA'S ASTOUNDING WEALTH

Financing of War Fails to Halt National Banks Which Again Break Record.

Washington, Oct. 19.—Resources of national banks notwithstanding the government's great problem of war financing, again have exceeded their previous record of strength. Comptroller Williams announced tonight that total resources on September 11, the date of the last bank call, were \$16,543,000,000.

"If \$5,000,000,000 of deposits should be withdrawn from the national banks of the country," the comptroller said, "their deposits would be still \$286,000,000 greater than they were at this time in 1913, the year before the outbreak of the European war."

"It is also significant that while the national banks of the country have assisted so largely in the financing of the first Liberty loan, involving to a certain extent the withdrawal of deposits, their deposits, as compared with May 1 last, before the Liberty loan was announced, show a net increase of \$154,000,000."

"Deposits are \$1,872,000,000 greater than on September 12, 1916."

Total deposits are given as \$13,234,000,000. These figures include only national banks and are independent of trust companies and other similar institutions.

GOVERNOR NAMES INSURANCE BOARD.

Commission Appointed to Hear Appeals.

Columbia, Oct. 20.—B. Hart Moss of Orangeburg, T. B. Stackhouse of Columbia and A. Foster McKissick of Greenwood were yesterday appointed members of the South Carolina Insurance Commission by Gov. Manning. The commission was created by an act of the last general assembly. Mr. Moss is chairman of the commission and will serve one year. Mr. Stackhouse is secretary and his term is for two years. Mr. McKissick, the third member of the commission, will serve for three years. Mr. Moss was the choice of the governor, Mr. Stackhouse was recommended by the South Carolina Rating and Inspection Bureau and Mr. McKissick by State Insurance Commissioner F. H. McMaster. Mr. Moss is an attorney of Orangeburg, Mr. Stackhouse is a local capitalist and Mr. McKissick is a manufacturer of Greenwood.

The commission shall not hold more than six meetings a year on the call of the chairman, states the act which provided for its creation, but may be called into extraordinary session by the chief executive at any time.

Duties of the commission as prescribed in the act are as follows:

"The insurance commissioner upon his own motion, or upon written complaint, shall have the power to refer any rate fixed by any individual, bureau or insurer, to a commission of three provided for in this act, for the purpose of determining whether or not same is discriminatory. If the said commission shall conclude after careful and diligent inquiry, and a full hearing and investigation, that same is discriminatory, they shall order the discrimination removed and require the individual rate maker, bureau or insurer to promulgate a rate which is not discriminatory. In the event of final determination, any overcharge made by an insurer during the pendency of such proceedings shall be immediately refunded to the person entitled thereto. If at any time it shall appear to the commission herein provided for that rates provided for fire insurance in this State are excessive or unreasonable, in that the results of the business of stock fire insurance companies in the State during the five years next preceding this year in which the investigation is made, as indicated by the official annual statements of the insurance commissioner, show an aggregate underwriting profit in excess of a reasonable amount, then the said commissioner shall have the power to order a general reduction in the rates which will reduce the underwriting profits to a reasonable amount. Any reduction ordered by said commissioner shall be applied to such class or classes of risks as the companies or rating bureau or bureaus may elect. In determining the question of a reasonable underwriting profit under this act, the commission, as a protection to policyholders, shall give proper and reasonable consideration to conflagration liabilities, both within and without this State. Any action of the said commissioner shall be subject to summary review before a court of competent jurisdiction, without prejudice to either party involved."

FRENCH DESTROY ZEPPELIN.

One Brought Down in Flanders and Two Forced to Land.

Paris, Oct. 20.—One Zeppelin was brought down in flames, two others were forced to land near the Alsace border last night. They were a part of a squadron flying over the Vosges

HELPING TO WIN THE WAR.

(By George A.C.)

Article III—Advice to Americans Between the Ages of 16 and 21.

This is a letter to the fortunate ones who, 10 years from now, will be enjoying the benefits of what all future histories will call the Great War.

You (the girls of sweet sixteen and slightly upward and the boys who are getting ready to vote) will know more about this war when you are pump and middle-aged than any one can possibly know this year.

When the dust has cleared away and the large events of the war can be seen from a distance then you will understand that the issues involved had to be fought out, that the United States had to take part, that the task we are now undertaking had to be accomplished.

Let us hope that each of you can say, 20 years from now, "I was young at the time but I knew what the war meant, and I helped."

Not all of the heroes are in the trenches.

To prove that brave men remain at home, here am I, a case-hardened bachelor, venturing to give advice to young women, every one of whom knows all about the war or, at least, about one young man who has marched out to win the war.

No need to tell them to knit. They are knitting.

Why whisper to them to beware of "slackers." The poor "slacker" already has felt the scorn of their glances.

Perhaps some hints may be tabulated in the methodical style so dear to professors.

Efficiency of Soldiers at the Front and in the Training Camps Depend Upon:

(a) Physical welfare, resulting from comfortable garments and sensible attentions, provided by young women between the ages of 16 and 21.

(b) Mental calm, induced by the knowledge that all the girls at home will postpone definite arrangements until the soldiers come back.

(c) Spiritual exaltation, encouraged by the occasional receipt of letters from young ladies between the ages of 16 and 21.

From the above analysis it becomes evident that the successful prosecution of the war is not dependent upon the president and cabinet, or even upon the Council of National Defense, but upon Flora and Elsie Agnes and Jessie.

Don't let anyone tell you that war is strictly a business proposition.

We can't win the war unless the bands play and the girls wave their handkerchiefs. Every selected man who starts to France must see himself as the hero of the play who steps in between the villain and the persecuted heroine and strikes the brute to the earth, saying "Take that! take that!" and then bows to the applauding multitude.

The French weep a little and kiss one another on each cheek and sing the "Marseillaise" and then they are ready to capture some more trenches.

Repressed emotions sometimes turn sour. Don't be ashamed to let your enthusiasm float publicly to the breeze.

You never saw a football team advance the ball unless it was getting encouragement from the girls on the side lines.

Now for the boys.

Perhaps you have heard about the Working Reserve.

It has been carefully organized under government supervision. It has received the official endorsement of the president. The whole plan is working out successfully wherever it is understood.

The trouble is that some of the boys and some of the parents are still a little doubtful regarding enlistment, because they don't know how much of an obligation is assumed.

Here is the plan in a nut shell: Thousands of enlisted and selected men have gone to the training camps. It may be that thousands more will go next year. These men are being called from factories and workshops and farms. Every factory and every farm must continue production if we are to render full service to our faithful allies during the war. How can we fill the places of the young men who have gone away to fight? We must rely upon the boys who are old enough and husky enough to work, but who are still too young for military service.

So here is a trumpet call for all city boys and town boys between the ages of 16 and 21.

Prove your patriotism and help your country by jumping in and doing the work of a soldier who has gone to the front.

The United States Boys' Working Reserve is not being organized for ladies who have to work for a living.

Nearly every soldier now wearing a uniform could make more money at home.

You are not asked to work because you need the money. You are asked to work because your country needs

your help and relies upon you to

chuck aside false pride and join in the team work.

If your big brother can dig trenches surely you can plow corn.

Go to the recruiting officer and enlist for the Boys' Working Reserve. Then, when you are called upon, go and make good in the job assigned to you and win your medal and wear it and be proud of it.

When the government began to organize this voluntary service among boys, so as to meet the inevitable shortage of man-power, the skeptics and fault-finders got busy. They said that boys living in cities and towns never could be induced to work on farms, that farmers didn't want to have the town boys around because they would prove to be green or lazy or indifferent, and the whole thing was a fool contraption.

Doesn't your common sense and your knowledge of addition and subtraction tell you that if we suddenly take 1,000,000 or more men right out of the productive industries of this country, we must either find a million men to take their places or else go short on production?

Aye we going to do as they have done in England—dress the women and girls in men's garments and put them to cleaning the streets and making explosives and wiping up locomotives in roundhouses and doing all the hard menial tasks? We musn't come to that—not while we have on hand a whole army of young fellows between 16 and 21, nearly every one of whom has gone in for some kind of athletic sport and is physically able and would be as mad as a hornet if you told him he was a mama's pet and not able to do a man's work.

The boys between 16 and 21 can and will supply the shortage of man-power.

There will be a loud call for them in 1918 and they must answer the call.

What the Allies' Navies Have Done.

Frank Simonds, the well known editorial writer, and author, has written an article for Farm and Fireside, in which he says:

"What so far has been the new lesson of sea power in the greatest struggle of history? How far has that policy known as Navalism justified itself in conflict with the rival doctrine of Militarism?"

"Even at the present moment it is possible to say unqualifiedly that naval power has achieved all that was expected it could achieve. So far it has supplied the single decisive element in the whole struggle. British sea power—and it is not necessary now to discuss the relatively minor part played by the Russian, the Italian, or even the French navies—won the war, as far as the water was concerned, in the first days of the conflict, and without battle, and now to these fleets have been added that of our own country."

"With the declaration of war against Great Britain three years ago, Germany became an isolated nation so far as the sea was concerned, save only for the Baltic. First of all her merchant marine was swept from the seas or interned in neutral ports. Almost with the first note of the call to arms, Hamburg and Bremen, the great German seaport cities, were paralyzed; they have been paralyzed ever since."

His Shopping.

At a soldiers' hospital in France one of the wounded Tommies sought permission of the matron to visit the village nearby. The matron did not think it wise to let him go, so she asked him what he wanted to do in the village.

"I want to get something from a shop there," he said.

"Well," she returned, "I am going to the village myself this morning and may as well get it for you."

"Please bring me a haircut and a shave."—Boston Transcript.

All of the numerous charitable, religious, public service and similar organizations that exist by keeping themselves and their activities constantly before the public make free use of the Daily Item as a publicity medium, without money and without price, but few of them ever find the way to this office when they have money to spend, for job printing or advertising. It is strange that it never occurs to many of those who appreciate free advertising so much that they ask that the same notice be run three or four days "and be sure to put it in a prominent place where it will be seen"—that reciprocity is the life of trade and that one good turn deserves another. As the hackneyed saying of the day has it, we are willing to "do our bit" to help along all worthy causes, but the good causes should help along its friends, when they have the opportunity to do so.

Now if only this political hot air could be assessed we would be getting down to brass tax.—Greenwood Journal.

A Little Talk on the Human Eye.

(By Dr. I. M. Israelson, Registered Optometrist.)

It is said that the value of anything in life is best estimated by the need for it, and on this principle we must regard eyesight as the most valuable of all human senses or faculties. As blindness is the most woeful of afflictions, so is eyesight the most inestimable of blessings, and so considered, you can not but regard your eyes as the most important part of your animal organism. This comes home to us all the more at this time when we read of the awful destruction of eyesight in those engaged in the present war, and when we consider that thousands and thousands of our own young countrymen may soon be exposed to this great danger we stand appalled.

As the most invaluable of our senses, therefore, and as the supreme essential of a happy existence, do you give your eyes attention in proportion to their importance; do you protect them with a solicitude founded on a just realization of what their loss would mean?

Most people—you included, perhaps—are extremely negligent in their regard to their eyes, and very culpably so in regard to children's. In fact, it would seem that the most delicately-constituted and sensitive of all the organs of sense is the one that gives the least anxiety. Consider your own case. If you notice a slight deafness in one or both ears, you rush in alarm to a surgeon. If your child complains of a like failing, you attend to it with equal promptness. Yet you go on, possibly, day after day, "feeling that you have eyes" or suffering from headache; you notice your boy frowning with half-closed lids at his school book; you scold your little girl for "leering so" all symptoms of failing sight—and yet the optometrist remains unconsulted, although it is well known that defects of vision never disappear of their own accord.

This dangerous negligence of the eyes, which is specially to be deplored in this age of indiscriminate reading and reckless eyestraining, seem to be due partly to prejudice against the wearing of glasses, and partly to popular ignorance of the eye as an optical instrument and its more usual defects. To indicate this pernicious prejudice and to tell the public enough about the eye to awake them to the necessity of greater attention to it is a duty not only of the optometrist like myself, but of the public at large and the daily press and all instruments of human uplift.

The Eye as an Optical Instrument.

The eye is the most wonderful of all the organs of sense. The organs of touch, taste and smell, to perform their functions, must be placed in actual contact with the substances that excite their activity; but the eye is equally sensitive to the impressions of light whether it comes from an object close at hand or from the immeasurably distant fixed stars. Then again, the eye is so directly and intimately connected with the mind that it can be made to express the strongest passions and most tumultuous emotions, as well as the gentlest thoughts and most delicate sentiments.

But it is with the eye as an optical instrument that we and you are concerned. As such, it will be best understood by comparing it with a camera, of which it is the prototype. Images of external objects are formed in the eye exactly as they are formed on the focusing screen in a photographer's camera. The eye light passes into the eyeball through the pupil, which is simply an aperture in the center of the iris or colored portion of the eye, the sole function of the opening being admission of light. It is suggestive of popular ignorance of the eye that we sometimes hear the expression, "He had his pupil taken out," which is just as absurd as to say: The door had the keyhole taken out.

Thus admitted through the pupil, the course of the light rays is similar to their course in the camera. Most people are acquainted with the convex lens of the camera, which can be moved in and out, so that, whatever the distance of the object, a clear image will be thrown on the sensitive plate. This convex lens is represented in the eye by the crystalline lens, which is placed behind the pupils or aperture through which light is admitted. This lens in the eye cannot be moved backward or forward, to regulate the throwing of a clear image on the retina, or sensitive screen in the back of the eye; but it has the faculty of involuntarily changing the degree of its convexity, making it more or less, according as the object looked at is near or at a distance, which serves the same purpose as moving the lens. The eye is thus enabled to accommodate itself to different distances.

The retina, which receives the image and corresponds to the sensitive plate of the camera, is a layer of highly sensitive nerve tissue at the back of the eyeball. This tissue is really a terminal film spreading out of the optical nerve, extending from the

brain to the back of the eye. This

nerve is the medium of accurate information as to the image formed on the former. It is consequently the brain that sees, and the eye being merely its instrument of vision.

The normal eye may, consequently, be defined as an optical apparatus of such form that parallel rays of light—that is, rays proceeding from a distance of twenty feet or more—are precisely focused on the retina without any effort on the part of the eye, thus imprinting on this sensitive membrane a sharply defined image of all objects from which these rays emanate. Very few eyes are so perfect as to fit the above definition, and in many eyes seemingly perfect it is due to the muscles of the eye that correct images are formed on the retina. When the imperfection is slight, the extra muscular effort necessary may be borne without discomfort; but when the rays focus too far back or too far in front of the retina, the muscles are unequal to the task of rectification, and imperfect vision with painful eyestrain, is the result. Could we move the retina backward or forward, we could easily remedy such imperfections; but that can not be done, and hence it is incumbent on us to change by mechanical means the direction of the rays of light which enter the eye. This the optometrist can accomplish with ground lenses of various kinds.

Defective Eyes.

There are three ways in which imperfect eyes may deviate from normal, producing the three more prevalent defects of the eye: Myopia, or near sight, is a condition in which the eyeball is relatively elongated from before backward, in which case the rays of light, instead of being focused upon the retina, come to a focus before they reach this membrane. After coming to a focus, the rays cross and form a diffused circle on the retina; and thus a more or less indistinct image is conveyed to the brain. To enable a nearsighted person to read the book must be held much closer to the face than it should be; and minute objects at a distance of a few feet, which are easily seen by persons with normal eyes, are invisible to persons who are nearsighted.

When clear vision of small print cannot be obtained without holding the book nearer than ten inches, spectacles are always required and failure to use them will certainly result in great injury to the sight. For this defect the optometrist prescribes concave glasses of the proper strength to throw the image of an object far enough back to make it focus on the retina. Shortsighted people generally should wear spectacles all the time they are awake—reading or walking, at work or at play. This defect of vision is generally hereditary, but is often produced by reading in an imperfect light when young.

Before the invention of bifocals persons who were nearsighted had to wear two pairs of spectacles—one pair for seeing at short distances, and the other for long distances. The bifocals spectacles each one has two lenses, of different focusing power, combined in one. Today one-piece bifocals can be procured with no visible dividing lines between the segments.

Hypermetropia, or farsight, is the condition in which the eyeball is relatively too short, in which case the rays of light, instead of being focused on the retina, do not come to a focus until they get behind this membrane. Persons who are thus afflicted to a high degree cannot see objects plainly, either close or distance, without the aid of convex lenses. Clear images may be obtained for a time by extra muscular effort, but such extra effort always results in a sense of fatigue and blurred vision. Not infrequently it causes headaches, pain in the eyes, nervous derangement, or other physical ailment. The optometrist is the only physician in such cases, as glasses, not medicine, are the radical cure for both the defective vision and its physical and mental manifestations.

Astigmatism is the condition of the eye in which the cornea is not symmetrically spherical. Instead of the projecting and visible portion of the eyeball having a surface like that of a glass marble, it may resemble that of a spoon, where the curvature in one way differs from that in another way, and the rays will consequently meet at different focuses. Astigmatism may occur in any eye, or otherwise normal eye, the nearsighted eye, or the farsighted eye—and if not remedied by glasses the strain will result in further impairment of vision.

The impression prevails that human eyesight is deteriorating and this is probably due to the increasing number wearing glasses as an aid of vision. As a matter of fact the eyesight of civilized humanity is probably better than ever before, because modern living compels attention to defective vision and the correction of same. The eyesight of every school child is now tested and the parents notified of any defects, while greater attention each year is given to the vision

of government employes, soldiers,

sailors, railroad men as well as factory employes and wage-earning public generally. Large as the number now wearing glasses, not half of those who need them make use of these mechanical aids to vision.

The examination of the eyesight of the young men now drafted has revealed that fact that there are a large number suffering from defects of sight who are unaware of the fact. This, of course, applies to the public generally and suggests the importance of every person who values his sight having same examined at some time or other. The fact that in large number of people the two eyes have different degrees of vision also makes it important to have them examined by a competent graduate optometrist.

Undermining the Primary.

The Bleese leaders, who call themselves the "Reform" party, propose a peculiar plan to get "the real expression of the will of the white voters of South Carolina." They claim that the "real expression of the will of the people" cannot be obtained by letting anybody who pleases run or vote in the primary. The plan of the "Reform" leaders in Columbia is to hold a convention, let the leaders name a slate, and then line up the boys in the backwoods and the cotton mills and have them vote for this slate.

But there is a snag in the way of this procedure. The rules of the Democratic party now provide that no set of men can get together in a convention, caucus or factional meeting and put out a ticket to be voted on in the primary. This rule was made to prevent slates from being fixed up by a few leaders who want to keep others from running. The door must be wide open, and let everybody run who pleases.

These Columbia law office and newspaper office "Reformers" propose to remove this snag by capturing the club meetings, county conventions and State convention next spring, and change the rules of the party so that candidates can be nominated in a convention. This will do away with the real purpose of the primary. It will let a few professional politicians get together and say who are to be the candidates for county and State offices, United States senators, congressmen and solicitors.

Of course these Columbia law office and newspaper "Reformers" will try to fool the people and make them think they are trying to protect the primary, while really undermining and destroying it. The sham is too transparent, however, to fool sensible people. The former secretary of Gov. Bleese, who is now the Columbia correspondent of the Charleston American, which is the leading Bleese-Kaiser organ in South Carolina since Bull Moose Beard's Scimitar was suppressed, writes to his paper as follows:

"The primary is the child of the Reform party, but it has departed from its childhood training, and Reform leaders are pointing out today that the only way to save it from total destruction is to take it back into the home of its friends, purify it and make it a method of the real expression of the will of the white voters of South Carolina."

"With this in view a twofold plan has been outlined and practically unanimously endorsed by the rank and file of the party. It is:

"Organization now and the control of the club meetings next April, the county conventions and the State convention next May, by the reformers, the friends of the primary, who are a majority of the voters of the State, and putting out of control the minority."

"A reform convention to be held in Columbia to agree upon candidates to be placed in the next primary in order that the Reform party may present a solid front in its fight to take the State government back over into the hands of the people—a convention within the primary which has for its aim and object the redemption of the primary."

Can you see through this?—Pee Dee Advocate.

Chile Will Buy Steamers.

Santiago, Oct. 18.—The Chilean government is making arrangements to buy the German interned steamers.

Chile revoked her neutrality declaration on June 29. The purchase of the German interned ships is contemplated by the Chilean government rather than the seizure, it is believed, on the basis of the international law clause, which holds that seizure is permissible only after a state of war has been declared. The step is identical with the purchase by the American government of a number of Austrian vessels that were interned in American ports.

The Victory of Chicago is Another Victory for the Farmers, the White Sox being the men with the hose.—The State.