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All News Copy of Churches and add Organizations must be in our office not later than 5:00 p. m. Monday for current issue. All Advertising Copy or Paid Articles not later than Wednesday noon, preceding date of issue, to insure publication.

Race prejudice must go. The Fatherhood of God and the Brotherhood of Man must prevail. These are the only principles which will stand the acid test of good.

EDITORIALS

NATIONAL HEALTH CONFERENCE FAVORS DEVELOPMENT OF NATION HEALTH PROGRAM

Dr. Geo. W. B. Bowles, T. Arnold Hill and Dr. Louis Wright—Speak

Washington, July 28 (ANP)—Three Negro organization were represented at the National Health Conference held in Washington last by the President's Interdepartmental Committee to Coordinate Health and Activities. The conference which was attended by some of the most outstanding medical men in the country as well as representatives of organized labor, agriculture, women's clubs, civic groups and other lay organizations, heard Dr. George W. Bowles, president elect of the National Medical Association, T. Arnold Hill who spoke during its session on Tuesday.

The conference had been called to discuss the report of the President's Interdepartmental Committee. The committee is recommending expenditures for a public health program which by the end of a ten year period will reach the staggering total of 850 million dollars a year. The Federal Government will expend half of this amount and the rest is to be provided by local governments provided the plan is approved by Congress at its next session.

The position of organized medicine has not been crystalized. Dr. Irvin Abell, president of the American Medical Association promised "the whole hearted cooperation" of that organization while Dr. Morris Fishbein, editor of the American Medical Journal and usually the spokesman for the doctors of the country was inclined to question the whole program. Dr. Fishbein charged that the program was based upon the assumption that there still would be as much unemployment and inability to pay for medical services ten years from today as there is now, a viewpoint which he challenged.

The attitude which the colored of the nation would take was not finally stated although Dr. Bowles expressed the appreciation of the need on the part of the National Medical Association members. Despite the fact that in proportion Negroes are more generally the recipients of public medical aid than other groups, some 35 or 40 per cent of Negro patients being cared for by public agencies, the position of Negro doctors who have the depression keenly and who might stand to be affected in income more than other doctors must needs be considered. Additional government aid in medical care seems inevitable, however, and the manner in which Negro medical men will either embrace it or oppose it will undoubtedly be one of the questions considered at the National Association meet in Hampton next August.

Negro leaders have expressed satisfaction that the National Medical Association has shown its progressiveness by taking part in the deliberations and keeping abreast through its officials

of the latest development in the field medicine.

ECONOMIC HIGHLIGHTS

Happenings That Affect the Dinner Pails, Dividend Checks and Tax Bills of Every Individual. National and International Problems Inseparable from Local Welfare.

Hitler's technique when he feels the time is ripe for a new German conquest is simple and invariable. First, he makes strong demands for concessions from the country in question. If these are granted, he makes still stronger demands. This finally reaches a point where the demands become so sweeping that the country can not grant them without becoming a virtual province of "the new Germany." So Hitler is refused—and this provides him with what he regards as a justification for military display and aggression.

Hitler used that technique with Austria. Now he is using it in an attempt to achieve his purposes in Czechoslovakia. The democratic Czech government does not want war. It has made great and important concessions to Hitler, and to the internal Nazi group led by Konrad Henlein, who shuttles back and forth between Berlin and Prague, and is apparently in the closet touch with Hitler, Goering, Goebbels and other Reich officials. Now Henlein, with the open backing of Germany is making demands that, granted would revolutionize both Czechoslovakia's foreign and domestic policy, and go a long way toward turning her into another Nazi dominated totalitarian state. These demands have been refused by President Benes.

So much for the facts. Now for the possibilities. In her newest adventure, Germany is supported by Poland. She apparently has no other ally of importance. Czechoslovakia's chief ally is France, with whom she has a treaty that makes French military participation automatic if she is invaded—and recent dispatches indicate the Paris foreign office is prepared to stand by this treaty to the limit. France and England have lately entered into an accord which makes British military cooperation with France virtually inescapable if either is forced into war, declared or undeclared. And lastly, Russia is bound by treaties with both France and Czechoslovakia to fight on their behalf when Der Tag arrives.

Thus, Germany's aggressive action—culminating on May 21 with the masses of troops near the Czech border—can mean only one of two things. Either she believes that the Czechs will succumb to a daring bluff—which does not seem likely now—or she believes that she is nearing or has reached the point where she is strong enough to fight Russia, France and England. All three of those countries are suffering from internal trouble of one kind or another.

In any event, Germany's latest action has completely disrupted the brief and ominous quiet that has hung over Europe since the "anschluss" with Austria. It has again indicated what so many correspondents in touch with affairs have long said—that war is inevitable, and that the question facing Europe now is not whether it can be prevented but how long it can be staved off. Certainly Hitler's attempt to exert German control over Czechoslovakia has increased the chance of a European war starting this year.

One place to watch now is England. Chamberlain is growing shakier, and the recent cabinet shakeups have further weakened his prestige. There

have been a number of byelections since the resignation of Eden—and in every one of them the government's candidate has been beaten, even in constituencies that were regarded as safe. Some experts are saying that if Chamberlain is forced to call a general election which labor and liberal M. P.'s are seeking now—his government will fall. Should that happen there will, of course, be no more British conciliation with Germany and Italy—and there will be renewed British support behind the League of Nations.

JOB MAKER

Few of us think of it—but the capital stock fire insurance industry is a major job maker in the United States.

This industry has more than \$902,000,000 invested in manufacturing, transportation and the light and power industries. According to John W. Hanes, a former member of the SEC an investment of \$7,000 is required to provide one job in modern industry. On that basis, the fire insurance companies' investments in the industries mentioned maintain 128,956 persons in productive employment.

The remainder of the companies' admitted assets, invested in other fields would account for jobs for about 165,000 persons in miscellaneous activities.

The industry's local agents and employees number 150,000. While these people are not directly employed by the companies, their business is made solely by the stock fire insurance agency system.

Lastly, if the 50,000 persons employed by the companies in their head offices are added, a grand total of almost 500,000 jobs, all pending on the existence of the stock fire insurance industry is reached.

It is impossible to estimate the indirect employment created by stock fire insurance but it exceeds the direct employment. Every productive job helps to make another productive job. Every steadily employed salary worker, through his spending, helps to create employment and opportunity for other such workers. Employment, like purchasing power, spreads out in a gigantic curve, extending into every enterprise, and every section of the country.

We all know fire insurance' contribution to business credit and stability, but few of us think of it as a great job maker as well.

CUT AWAY THE UNDERBRUSH

The real cause of the railroad problem is that for more than thirty years we have not allowed the railroads to be run as a business under fair and equal conditions of competition, observed J. J. Pelley, president of the Association of American Railroads. They have been regulated as if they were a monopoly, while at the same time the public resources have been used avishly to create and subsidize competing forms of transportation—by land, water, and air.

We hear much of the lines being overcapitalized—yet in 1910 the industry had outstanding bonds and stocks with a total par value of \$987 for each thousand dollars invested, as against \$721 per thousand in 1936. The ratio of debt to investment for bonds totaled \$606 for each thousand dollars of investment in 1910 and only 442 per thousand in 1936.

We hear much about the industry fixed charges being excessively high. Yet in 1937 fixed charges were less in proportion to revenue than in any year prior to 1917—when the industry was

most properous.

Lastly, as everyone knows, service has improved in every way, and startling progress has been made in operating efficiency.

The only solution to the railroad problem appears to lie in a revision of our regulatory philosophy. The lines must be allowed some of the privileges of their competitors. They must be given rates adequate to meet costs, and they must be given greater latitude in "pricing" their product which is transportation. As Mr. Pelley said, once the railroads are given a square deal, "you will no longer have to worry about the 'railroad problem.'"

It is believed by many that a special session of Congress will be called early in the fall to deal with railroads. If that happens, the senators and representatives will be wise if they cut away the underbrush of fallacy and unsubstantiated opinion surrounding railroad affairs, and go straight to the heart of the issue—which is reasonable rates, and a flexible and fair system of regulation that will treat all transportation agencies equally, penalizing and favoring none.

PREVENT WINTER FIRES NOW

Now is the time to get ready for winter comfort, while the heating plant is out of service. Many a December fire has been prevented in August.

Your furnace should be thoroughly examined by an expert, cleaned, and necessary repairs made. Flues, chimneys and fireplaces should be given similar attention. All this work should be done in a first class manner—short cuts don't pay.

Another excellent plan is to go on a still hunt through the house for debris. Litter in the basement—rickety furniture you stored away in the attic and forgot—greasy rags and waste in the garage—accumulations of junk in drawers and cupboards—get rid of it now. Such accumulations are fire's favorite breeding places.

Next inspect lamps, electric cords and other equipment which is used little this time of year. They will have to carry their heaviest loads during the winter months—and any defect may result in a disastrous fire. And again call in an expert—it's cheapest in the long run. Amateur electrical repairs are often worse than no repairs at all.

When this work is finished, you will have a more comfortable home as well as a safer home. It's no sport to have your heating plant break down when you need it most—because of neglect and inattention. And no one enjoys awakening in the middle of the night to hear the crackle of unchecked fire.

In brief—do your winter fire preventing now!

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