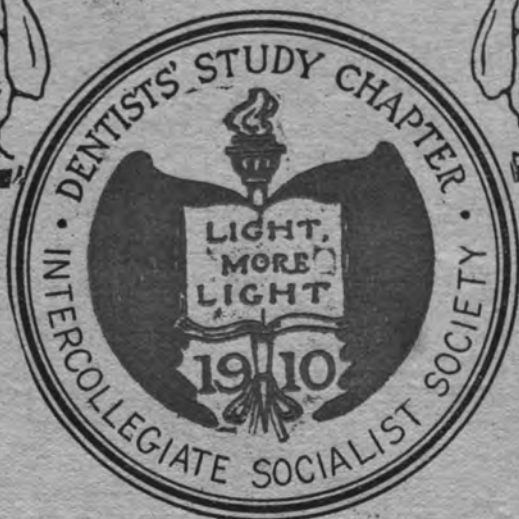


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THE PROGRESSIVE DENTIST

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MONTHLY PUBLICATION

Vol. I. June 1912. No. 6

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Vol. I.

June, 1912

No. 6

The
PROGRESSIVE DENTIST

PUBLISHED MONTHLY BY THE
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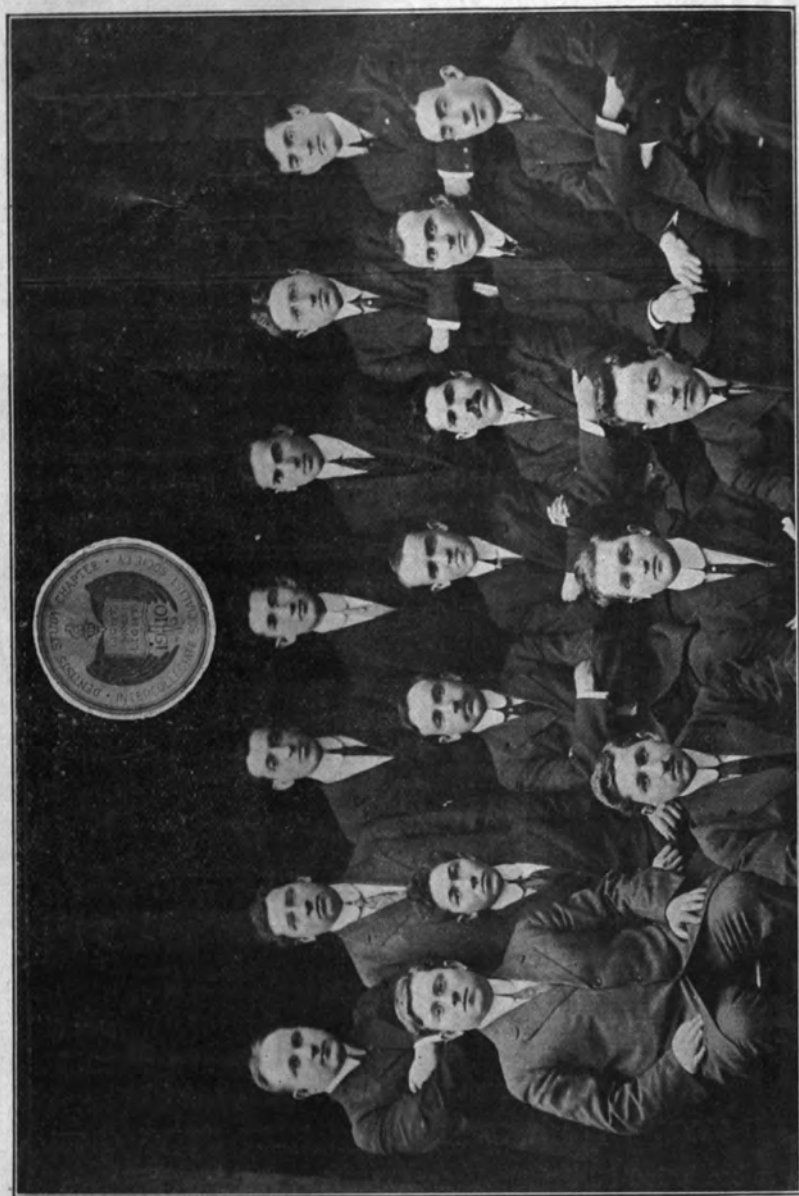
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PUBLICATION OFFICE

26 EAST 106TH STREET **NEW YORK CITY**

Subscription 50 Cents a Year Free to Dental Students



GRADUATES N. Y. C. D. 1912. MEMBERS DENTISTS' STUDY CHAPTER, I. S. S.

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The Progressive Dentist

Vol. 1

June 1912.

No. 6

The M. D., The Dentist, and the Alveolar Abscess

By DR. MAURICE GREEN.

Many times in the course of my practice, I have had cases referred to me after the medical practitioner had either incised the face or the mucous membrane of the buccal cavity, with the statement that altho the pus had been evacuated by means of the incision, the abscess would not heal.

This leads me to conclude that the average medical practitioner in dealing with a true alveolar abscess (whether he diagnosis it as such or not) is ignorant of its etiology and therefore cannot be expected to effect a cure.

In the first place to be fully conversant with an abscess of this character it is essential to fully understand its etiology.

Ninety-nine and nine-tenths per cent. of "swollen jaws" (if I may call them so), whether pointing on the face or the gum, are of dental origin, and due either to devitalized teeth containing putrescent pulps, to non-treatment of carious teeth, or from the same class of teeth which have been improperly treated through either carelessness on the dentist's part, or his inability to reach inaccessible root canals.

In some cases when the face or jaw swells, the patient presents himself to his physician, who makes an examination, detects fluctuation and immediately incises to evacuate the pus (without considering the cause and remove the same) thinking only thereby to relieve the patient at once and that healing will ensue.

This is a serious mistake. Healing will not take place *unless* the matter is treated from its origin and this can only be done by a dentist who has a thoro understanding of the case and has the proper instruments at his command. True alveolar abscesses, as I have stated, occur only in teeth containing devitalized pulps, which become putrefied and the products of putrefaction **set up an irritation** beyond the apex or apices of the tooth and produce an inflammation culminating in pus within the maxillæ. In the beginning the pus burrows thro the hard tissues until it reaches the soft tissues when a swelling ensues, which can be incised for evacuation of the pus and alleviation of the patient for the time being.

Often the M.D. will incise the cheek when the abscess tends to point in that direction.

This is a serious mistake and I should consider it malpractice were a dentist to do so, unless he has first tried every method at his command without any success.

The proper method of treatment for alveolar abscesses, is to first decide whether the tooth causing the trouble can be saved or not.

If the tooth is to be condemned, extract at once. There is *no* case of this kind, no matter in what condition the face may be, that the tooth ought not *immediately* be extracted.

Any subsequent trouble that may follow must *not* be attributed to the extraction, as such lesion will occur even if the tooth remained in situ, and in 99% of the cases and possibly more, the extraction will effect a cure, tho in some cases possibly a supplemental lancing will be found necessary.

Should the tooth be one that can be saved, it must be opened properly to its very apex or apices, cleansed of its putrescence and the pus which may be beneath it, evacuated through its canals, then by asepsis it must be sterilized and treated in the manner known to the dental surgeon and finally fill canals to apices with antiseptic canal fillings. During this time the alveolar abscess subsides and the tissues become normal.

Should the patient present with the abscess pointing on the cheek, I believe in extracting the offending member *at once*—painting the inflamed (cheek) area with three or four coats of collodion to give some support to the indurated area to prevent it from bursting and to incise within the buccal cavity until I get to the pus, provided the pus does not evacuate with the extraction.

By this method I have saved a number of cases from unsightly depressions and facial scars, so common to the older generation.

Should an external incision be absolutely necessary, I find that a needle puncture answers *all* purposes. It allows the pus to drain sufficiently and leaves no unsightly scar, always provided that the origin of the lesion be properly treated.

With these general remarks as to etiology and treatment, I wish to state that a simple way to ascertain if an abscessed condition is of dental origin, is to tap the crowns of the teeth in that region with any light instrument and usually great tenderness will be found around one or more of the offending members. If so, the physician should refer such patients to the dentist, and he in turn will refer his medical or surgical cases to the physician.

Now it is essential to briefly refer to the anatomy of the teeth to give you a thorough idea why an abscess occurs.

This can be better done by charts. We have the dense tooth-structure surrounding soft pulp which enters the maxilla and connects with its larger nerve endings.

The pulp decays (as I have said), the products of putrefaction cannot escape through the crown, therefore escape through the apex setting up an irritation within the maxilla, causing first intense pain, sensitive tooth to touch. After working its way through the bone, inflammation of soft parts ensues, pus forms and finally a bursting of the abscess, if allowed to go on, and finally relief but not a cure.

You can readily see that if the tooth is to be saved a dentist only can do that, because he has the knowledge how to handle the case.

If the tooth cannot be saved, as I have said, extraction will in 99% of the cases prevent lancing, so why lance first. Place the patient in proper hands and they will be grateful to you for the

proper treatment they will thus receive.

I hope that I have made some points clear, and altho this paper is not in the least theoretic, I wish it to be considered from a clinical aspect of such cases and to assist you in the diagnosis of this very common ailment, and advise you of proper treatment such cases ought to receive.

The Dimelow Interchangeable Facing

By ERNEST L. CARR, D.D.S.

It is seldom that any new idea brings both ethical and mechanical advancement to the dentist to so great an extent as does the interchangeable facing.

It appeals most strongly to the particular and conscientious practitioner who is desirous of combining with his best efforts the most advanced methods and materials.

The latest thing in interchangeable facings is the Dimelow, on which I shall dwell for a few minutes. Briefly, the Dimelow facing allows the dentist to protect his patients against those embarrassing periods during which they must meet their friends with an unsightly mouth, their bridge being removed for a few days for repairs.

Let the dentist supply his patients with duplicates of the facing on the bridge or Richmond crown, and should a break occur anywhere, at home or when traveling, any dentist can make the repair quickly and without removing the bridge.

From a sanitary view it is ideal. After cementing the tooth in place there is no space between the tooth and its backing for the secretions of the mouth to accumulate, and should the cement eventually wash out, the tooth itself will at once give the alarm by loosening, when it be again cemented into place and the aseptic condition continued.

Mechanically, the Dimelow facing entirely solves the problem of bridge repairs. No bridge need be removed, a new Dimelow can be cemented into position in a few minutes. Recession of the gums after a recent extraction is also provided for.

On the original case a short tooth may have been indicated, and in some mouths afterwards a longer tooth may be required. With the Dimelow all backings are identical, so that the short tooth is removed and the longer one substituted. The many advantages of the Dimelow can be best appreciated by a personal investigation, a complete examination or demonstration quickly convincing the practitioner of its many merits.

Oral Hygiene Versus Economic Conditions

By L. E. EVSLIN, D. D. S.

The mountain gave birth to a mouse. Not that mice have not been seen before, but His Majesty, the King, noticed a mouse for the first time. Numbers of practitioners have preached and practiced oral hygiene since dentistry became a science. Some of them went so far as to take the initiative to write and advocate the importance of oral hygiene in the "Daily Press," taking this initiative at the risk of being considered unethical, but it required that His Majesty capital, always on the lookout for new issues, should at last smell the oral hygiene issue, hoping to find in it a good advertising medium, and hence, as if by magic, the war cry is oral hygiene. It carries all and everything before itself, truly as only His Majesty capital can carry. Some one said "Every system carries in its embryo the germ of its own destruction." The above is not only true to life, but also to social systems, social questions and social reforms.

Every reform and improvement that tends to bring a greater sum of happiness to our lives is always welcome. The question only arises, to how many will this or that improvement bring more happiness? Enlightenment and education, in connection with health especially, are very noble and desirable things, but will the knowledge of the thing be sufficient to improve it? Certainly not, when the thing principally depends on other causes, which causes remain unchanged. For instance, very few physicians fail to advise their patients the principles of general hygiene, namely, to bathe daily, to eat regularly and slowly, to eat wholesome food, to take physical exercise, and so on; and how many follow this advice? It will be found that in 90% of cases, this all important advice is not followed, not because of laxity or ignorance, but on account of the adverse conditions of life, or rather existence. The working girl may know well the importance of hygiene in general, or oral hygiene in particular, and yet be unable to enjoy the luxury of either. Good advice and knowledge are not all—economics are at the bottom of it, and unless a radical change takes place in the latter sense, all the philanthropic movements, improvements and progress in science will not benefit the masses at large to any perceptible degree. We are afraid, therefore, to predict that the oral hygiene movement will not prove to be as efficacious a reform as some enthusiasts hope, and as every one of us would like to see it, but we are running the risk of being considered chronic pessimists in view of the wonderful attainments already claimed by this movement.

We are told that school children's teeth are examined in some few places and reports made as to the percentage of bad teeth. It really was not necessary to go to so much trouble to obtain this valuable information. Dentists on the Bowery in New York, or on Halsted Street, in Chicago, for instance, could as well give this information. However, to examine children's teeth does not yet mean to treat them, and here again the dentists of the above mentioned localities could tell you a story or two. They could tell you, for

instance, that many a good six or twelve year molar had to be extracted for the poor child because it was not allowed to pass its examinations without a dentist's certificate to the effect that the child's teeth were O. K., and the sacrifice of these teeth was not due to the ill advice of the dentist or the ignorance of the parents—but always to miserable economics.

Now we may be accused of under-estimating the value of the endeavor to create by this movement municipal and otherwise public clinics for the poor children. Indeed, a very noble and trustworthy endeavor, if such a thing as taking care of all the poor children's teeth were possible in such clinics, but for those that know of the young and old that ought to be in hospitals and sanitariums instead of the shops and factories, for the cure and prevention of diseases, of far more importance both to the individuals as well as the community than the teeth. It is excusable to be skeptical on the efficiency of such public clinics.

As far as the profession is concerned, the importance of the oral hygiene movement for its enlightenment seems to me absurd. Oral hygiene is the a b c of dentistry, and I am indeed very sorry for the man who does not know it, but one thing is to know it, and another thing is to do it. Those that enjoy rich or even middle class practices have done and preached it always. As to the average dentist, and that is the dentist of the poor, all the preaching on oral hygiene will not improve him, because he has no time to bother about it, being very busy in the effort to gain his bread and butter.

The state is charged to educate every child. The state ought to be also obliged to feed, clothe and take care of the child's health, unless the parents can prove conclusively that they can pay for it themselves. If the profession really desires a reform whereby all the poor children can and will profit, let us demand that every school in the country should have a room fitted up as a dental office with a dentist in charge of it and the best work be performed obligatory in the child's mouth while at school, and that a final school examination should also include a perfect mouth as accredited by a Special Dental Committee created for this purpose.

Chapter Activities

A very important meeting of the Chapter will take place on Friday evening, June 7th, 1912, at 8 P. M. sharp, at 56 St. Marks Place (8th St.).

Dr. M. S. Calman will lecture on "Whither Are We Drifting?"

Very important business to transact.

The June meeting is the most important one of all the meetings held during the year, because at this meeting the working program for the coming season is mapped out.

All members are therefore urged to be present.

**A few Remarks Addressed to the Ethical Members of the
Profession who were Represented by
Drs. Ottolengui, Hyatt, Stevenson, Bloom, Chayes and others,
at a Meeting of the Kings County Dental Society,
on Thursday, May 16th 1912**

By DR. MAURICE WILLIAM.

Mr. Chairman and Fellow Members of the Dental Profession:

Before going any further, I want to congratulate Dr. Shapiro for having brought this meeting about; it is one of the most important meetings ever held by any dental society, indeed to my mind, it is no exaggeration to say that it marks an epoch in our profession. There is an old saying that "one half of the world doesn't know how the other half lives." We can most truthfully apply that saying to the state of affairs in our profession, and therein lies the crux of the whole problem.

There is a feeling here to-night that our big brothers who have always followed the straight and narrow path, have come to admonish us for our waywardness and for casting a slur upon the family name; in other words, they are here to spank us for our misbehavior. I assure you gentlemen, there *is* spanking to be done to-night, but the "shoe is on the other foot." For years, we have dreamt of just such an occasion as this taking place here to-night, and we would be lacking of the full appreciation of its importance if we did not take complete advantage of it. None will deny that there are great and serious problems within our profession to be solved. Possibly no further proof is necessary than that there are two camps of one profession represented here to-night. How comes it that there are two camps? And if in union there is strength and in division weakness, whose fault is it that we stand divided? Where does the responsibility lie? Let us briefly review the situation.

From the first day that dental surgery reached the dignity and standards of a profession, its safe keeping has been entrusted to the hands of the ethical practitioners. The future of the profession was entirely in their hands. If they have discharged their responsibility to the greatest possible advantage to society and the advancement of the profession then all honor to them, but, if they have shirked their full responsibility, and by criminal negligence permitted the fair name of our profession to be dragged in the mire, then words are utterly inadequate with which to visit upon them our severest condemnation. Now for the facts.

We have seen that those who had the safe keeping of the profession in their hands had a two-fold responsibility, one to society, one to the profession. Let us first see how they have discharged their duty to society.

There is not a man in this hall who will not readily subscribe to the statement that oral hygiene is absolutely essential in the maintenance of public health. In other words, the very basis of the health of the nation is in the hands of the dental profession. Modern dentistry is in a position to stand abreast with modern medicine and

surgery to combat the ills that human flesh is heir to. Is humanity getting the full benefits of modern dental surgery? No thinking man could answer that in the affirmative. A healing science should be a democracy—none should be barred from its advantages. But what spectacle have we presenting itself to view in the dental profession to-day? The so-called ethical division of the profession is an aristocracy, catering exclusively to the aristocracy of the laity, and so far as they are concerned the rest of the human family does not exist.

Listen, you, the recognized ethical section of the profession, taking advantage of the fact that dental surgery belongs to the healing professions, have demanded from the State that you be given the complete charge of the profession as you were best able to look after the peoples' interests in your particular branch of the healing art. As sub-division of labor is the order of the day, the nation took you at your word, and turned over to you the care of the Nation's mouth. What has been the result? You, the ethical practitioners of the dental profession, have completely betrayed your trust. Prove it, you say. Very well.

Statistics have it that but ten per cent. of the American people have been educated to the importance of dental treatment. If this be true, what a terrific indictment it is against you gentlemen of the ethical profession, the entrusted guardians of the mouth of the entire nation. How can you justify yourselves for your criminal neglect of 90 per cent. of the nation? If by some chance this 90 per cent. were to awaken tomorrow and realize, as you and I do, how great has been the penalty of ignorance and how knowledge has been kept from them by the only ones who were in possession of it, what would be their attitude towards us? They would hurl down upon you their wrath and stamp you as betrayers of your trust, aye, traitors to humanity. But wait a moment.

I have said that ten per cent. of the people have been educated to the importance of dental surgery. Does this mean that you gentlemen have done your duty at least to the extent of educating ten per cent. of the people? I regret to be compelled to inform you that you have not exerted yourselves even to that extent. Of this ten per cent., about two per cent. owe their education to you, about five per cent. have been what we call mal-educated by the dental parlors, and about three per cent., which I will, for the want of a better term, call semi-mal-educated by the practitioners of the stamp belonging to the Kings Co. Dental Society. The question naturally arises, "What was it that prompted you to be so solicitous of the welfare of that particular two per cent.?" The answer is found in the fact that it meant dollars and cents to you. That is why you concentrated upon this two per cent., and that is the extent of your ethics. These in brief, are the facts which go to prove how you have discharged your responsibility to society.

Now, what effect has all this had upon the profession? I have said that five per cent. of those who visit the dentist are preyed upon and maltreated in dental parlors. So far as the average patient

is concerned, you gentlemen are entirely eliminated from the dental profession. They do not know you, do not know of your existence, do not know of your ethics or standards of practice. In the average lay mind that is at all interested in dentistry, the status of the dental profession is entirely based upon the education that they obtain from the dental parlors. The advertising, the catch-penny methods, the night work,—all these things are to the lay mind the status of the professional standing of dentistry. The result is that the average patient has been educated by the dental parlors to believe that the best dentist is the one with the biggest signs and who makes the greatest amount of noise. This is the condition of things that a dental graduate finds when he is ready to embark upon his professional career. I ask you gentlemen, what do you advise him to do? On one hand, he finds you gentlemen having a monopoly of the better class practice (I say monopoly in the sense that wealth and social position are pre-requisites in order to be at all able to make a bid for the better class practice). Therefore, the average man, no matter what his ability, he is, for a good many years at least, unless he wishes to invite starvation, entirely excluded from your field. Your two per cent. is not for him.

On the other extreme he finds the dental parlors who resort to methods which are most revolting to him. What is he then to do? He is thus compelled to cast his lot with those men who practice on the remaining three per cent. Between these men and the dental parlors, the battle is constantly raging. The fees, the signs, the hours, of the last named practitioners, are almost entirely governed by the standards set by the dental parlors. See how pitiful is the plight of these men. Their professional yearnings crave to practice along the lines practiced by you gentlemen, but stern necessity compels them to adopt methods semi-dental parlor in fashion. Would that it were within my power to take you gentlemen and change your names, place you in localities where you are unknown, and compel you to shift for yourselves from the first. Only then would you realize what the members of the Kings Co. Dental Society and other practitioners of our class are compelled to contend with. If you would hang out a shingle, So-and-So, D.D.S., your empty stomach would soon compel you to throw out a sign as big as your office front would permit.

Now then, what effect has all this had upon the science of dental surgery? Look about you. Study the faces of the men here to-night. See how tired and worn they are. Hours from early morn until late into the night, without any opportunity for culture or refinement of any sort, in fine, without any opportunity to *live* in the true sense of the word, what must their attitude become towards this profession? It is that of hatred, as a slave hates his master. With such an attitude towards the profession, what chance is there for these men to do anything for the advancement of the science? The same conditions that robbed these men of practicing like human beings, robbed the science of dentistry of the brilliant ideas that might

possibly have germinated in their brains if they were fostered under favorable conditions.

This, then, is our case against the ethical guardians of the profession, very poorly put, but very deeply felt, and what do we get as a reply? It is ethics, etchics, ethics.

I tell you gentlemen that if your only charge against us of being unethical is because of our signs, your case fails most miserably, for I want you to understand that in our offices, so far as lies within our powers, ethics is practiced to the highest possible degree. Your charge against us adds insult to injury, for it is you who are directly responsible for the fact that we are compelled to vie with the dental parlors in the size of our signs in order that we might obtain sufficient practice to maintain our livelihood. I charge that because it did not mean a loss in dollars and cents to you in having these dental parlors within our midst, you have deliberately abstained from raising your finger in defense of the public upon whom these vampire organizations are preying. It is you then who are responsible for any methods that we are compelled to resort to in order that we may obtain a livelihood.

In view of the facts enumerated, it becomes the ethical gentlemen with ill grace to assume a "holier than thou" attitude. "Let him who is without sin cast the first stone."

"Phossy Jaw" Bill Passed

Both the House and the Senate have at last passed the notorious "phossy jaw" bill. This will insure the safety of over 4,000 match workers in this country, many of them women, by placing a prohibitive internal revenue tax on all matches in whose manufacture white or yellow phosphorus has been used.

According to an article in *Everybody's Magazine*, of the 4,000 persons working in the fifteen match factories in America 95 per cent. of the women, 82 per cent. of the children and 44 per cent. of the men in these factories are exposed to the dreadful diseases attendant on working with phosphorus, either "phossy jaw" or the form of poisoning known as phosphorism.

The fumes of the yellow phosphorus when inhaled dissolve with the saliva and attack imperfect teeth, the gums become infected and the teeth drop out. A necrosis of the jawbone sets in, which must either be removed by a surgical operation or a terrible and loathsome death results.

Not only is there danger of breathing the fumes of the phosphorus, but the ever present menace of the poison lies for the workers when they drink water contaminated with the poison and lack of care in washing the hands when eating.

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...The Progressive Dentist...

PUBLISHED MONTHLY BY THE
DENTISTS' STUDY CHAPTER, I. S. S.

Subscription price 50 cents yearly.

Free to Students

*Address business communications
to Dr. J. S. CALMAN
26 E. 106th Street, New York.*

*Editorial communications should be
addressed to Dr. Wm. MENDELSON
1659 Washington Ave. Bronx.*

Dr. WM. MENDELSON, Editor-in-Chief
Dr. M. S. CALMAN, Associate Editor

Dr. J. S. CALMAN, Business Manager

Dr. N. A. POSNER }
A. L. SELDIN } Associate Business
Wm. COLTANUCK } Managers
H. COHEN '14 }

Publication Office: 26 East 106th Street, New York City

EDITORIAL DEPARTMENT

The present number is most probably the best that we have so far issued, both in contents and mechanical make up, and as it will go to a greater number of practitioners than heretofore it will not be amiss to state what are the aims of the PROGRESSIVE DENTIST and why all radical members of the profession should support it.

We commenced publication five months ago and those of you who have read it noticed its improvement month by month. To-day it has surpassed our fondest expectations and its success is an established fact.

Originally we confined ourselves to propagate socialism among dental students, but we were irresistibly drawn into those great problems that confront the whole dental profession. Our socialism is not an utopian dream and as such we had to take a stand on all questions affecting dentistry, the dental practitioner and his relation to the common weal. We fought therefore the dental parlor as a scandalous fake perpetrated upon the great unknowing public. We fought for the abolishment of the use of yellow phosphorus in the making of matches, for a national law to regulate the practice of dentistry, for the socialization of dentistry, and for the free dental treatment of all school children, and we are just on the threshold of the aims we have set before us.

With your help we intend to fight for a national license and national regulation of dental colleges, we intend to bring to light the workings of some dental colleges that will raise such a protest from both the dental profession and the public as to make them close their doors forever. The reorganization of the dental societies so as to make them efficient and powerful organizations in their fight for the improvement of the profession and not the "rich dentist's clubs" that they are to-day. We shall work for the establishment of dental clinics throughout the country, in charge of competent members of the profession paid by the state or city in

which such clinics exist to give free service to school children and all others that are in need of same, and last but not least we shall print from time to time articles on all phases of dentistry.

We believe that for the services the PROGRESSIVE DENTIST has done in the past and for the aim it has set for itself in the future, we have a right to demand support from the radical members of the profession if not from the entire profession. And what is that support; moral and financial. First give us your moral support which is even more important than your financial. From your moral support we draw the inspiration to carry out the aim we have set before us; therefore write to us, let us know what you think of the magazine, send us articles, reports, suggestions, etc., all of which we assure you will be greatly appreciated. And secondly give us your financial support, subscribe to the magazine and patronize those of our advertizers in preference to others, through whose advertisements we are enabled to carry on the publication of our magazine.

Why The Rev. Hill?

The famous or rather infamous socialist killer, the Very Rev. John Wesley Hill, who is always ready to "down" Socialism whenever it raises its proud head, has been given an opportunity to do so by the Faculty of the New York College of Dentistry at the commencement held in Carnegie Hall on June 3d. But like the knight-errant of windmill fame he succeeded only in unburdening himself of a torrent of language which bordered on the ridiculous, not to say hysterical.

The presence of such an individual as the Rev. Hill helped to advance one step further the cause which the PROGRESSIVE DENTIST advocates and the faculty is to be congratulated for the help they extend us.

The graduating class of 1912 marked an epoch in the spreading of socialist thought within the college walls. Literature was distributed, our monthly was launched, put into the hands of all the students, and as a consequence socialist discussions were the order of the day.

At first, we were ignored. Later, when our activity increased and along with it adherents from the student body, the college authorities tried to nip in the bud our propaganda. It was too late. Nothing availed. The spectre of socialism arose and it meant to grow.

Now, it had to be downed, cost what it may. And who could do a better or more cleaner "socialist killing" job than the Very Rev. John Wesley Hill?

Ergo, the smooth-tongued Reverend was appealed to. When he put in an appearance he forthwith proceeded to administer us a crushing blow. But lo! he counted without his hosts. He only completed the work which we began by bringing socialism to the attention of the remainder of the students and such members of the faculty that were otherwise hard to reach.

As to the speech. The "learned" Reverend's arguments were

so flimsy, his statements so false and his manner of delivery so hysterical that even those students who honestly opposed our propaganda were disgusted with this hireling of capitalism.

Commencement exercises are and ought to remain a purely college or students' affair. They should not be turned into political meetings. Hill's "oration" was purely a political tirade against a growing movement and as such it marred the occasion.

Besides, it is a time-honored custom to have the graduates addressed by a man of blameless character and reputation. Is the faculty of the college aware that there is a shady, a very shady side to Reverend Hill's character?

Why was Hill brought to the commencement?

Why was this questionable, frothing individual, this unwelcome guest thrust upon those who were at Carnegie Hall on the night of June 3rd?

We wish to announce that with this issue of the *PROGRESSIVE DENTIST* we suspend publication for the months of July, August and September, to begin again with the October, 1912, number. All who desire to receive the October number should send in their subscriptions to our business manager, Dr. J. S. Calman.

Arrangements are being made to have all papers read before the Harlem, Eastern and Kings County Dental Societies reprinted in the *PROGRESSIVE DENTIST*, beginning with the October number, so do not fail to subscribe to same.

The Intercollegiate Socialist Society

By HARRY W. LAIDLER, Organizer

Prior to the Presidential election of 1904, Socialism was regarded by large numbers of America's educated men and women as a foreign movement, concerning which it was entirely unnecessary for them to be informed. The vote that year, however, aggregating as it did, more than four hundred thousand, an increase of four hundred per cent. over that of 1900, showed this view to be entirely false.

The remarkable increase in Socialist sentiment in the United States indicated by this vote made it evident to a number of well known publicists, among others, that the time had come when the students and graduates of our higher institutions of learning should be made to realize the real meaning of the International Socialist Movement. They believed that a movement such as Socialism, which had grown in voting strength alone during the previous generation and a half from a few thousand to between eight and ten million in the various civilized countries in the world; a movement which had

already accomplished such remarkable results in the extension of political democracy, social progress and human brotherhood; a movement, finally, which proposed such far reaching economic changes—the abolition of involuntary poverty, of gross and unjust inequality of wealth, the elimination of want or waste of human life and energy, and the securing, through collective ownership and democratic management of the principal industries of the country, an industrial democracy under which the world's producers would control their own industrial life—a movement with such strength and vitality, a movement with such achievements, a movement with such aims and purposes, would if brought to their attention, secure the earnest interest of thousands of the best intellects in our academic centres.

A call was thereupon issued by Oscar Lovell Triggs, Thomas Wentworth Higginson, Charlotte Perkins Gilman, Clarence S. Darrow, William English Walling, J. G. Phelps Stokes, B. O. Flower, Leonard D. Abbott, Jack London and Upton Sinclair, in September, 1905, for the organization of the Intercollegiate Socialist Society. The aim of the Society was to promote an intelligent interest in Socialism, not only in the colleges, but among educated men and women throughout the country. Jack London was elected the first President; Upton Sinclair and J. G. Phelps Stokes, the Vice-Presidents; Owen R. Lovejoy, Treasurer; and Mrs. Katherine M. Meserole, Miss M. R. Holbrook and Messrs. George Willis Cook, Morris Hillquit, Robert Hunter, Harry W. Laidler and George H. Strobell, members of the Executive Committee.

The Society met with immediate response. During the first two years its attention was confined, for the most part, to securing the names of interested friends and placing the Society on a firm foundation. Fred. Merrick and George R. Kirkpatrick were successively appointed Organizers from 1908 to 1910, and did much valuable work in the formation of undergraduate Chapters.

But the most pronounced growth of the I. S. S. has been evidenced during the past two years, partly as a result of the still greater strides taken by the Socialist movement, and partly because the Society has been better equipped to meet the growing demand for information concerning Socialism made by the college students of the country.

The undergraduate chapters during 1910-11 increased from 11 to 29, while the Society's growth in the present college year has brought the number to 48 undergraduate and 5 alumni chapters. In the past year hundreds of lectures on Socialism and allied subjects have been given before I. S. S. chapters, and over 50,000 leaflets of the Society have been distributed. A feature of the season's activities worth special mention has been the issuance of periodicals by chapters themselves. The New York Dental Chapter has taken the lead with the publication of a monthly periodical, *THE PROGRESSIVE DENTIST*, and the Harvard Chapter has prepared its first Tract on Socialism.

Of the forty-eight chapters now in existence, the middle Atlantic States and the middle West have 17 each, the New England States, 10, the Pacific Coast, 3, and Canada, 1. New York State has a dozen organizations, 8 of which are in New York City. There are eight professional schools represented in the group, including three for physicians, two theological seminaries, two dental and Y. M. C. A. training schools. Of the chapters in these technical schools, the Dentist Chapter is the largest and most active. This Chapter is also among the first half dozen in membership of the entire number of undergraduate groups.

The Intercollegiate Socialist Society believes that it has already justified itself. It has been the means of leading hundreds of college students to a realization of the true purpose of the Socialist movement, and has broadened the social consciousness of thousands of graduates and undergraduates. It, however, realizes that its task has only just begun. There are in this country more than thirteen hundred colleges, universities and professional schools, with a total student membership of nearly 250,000. The Society's work will not have been accomplished until all collegians are intelligently informed on this biggest problem of the twentieth century.

The Society has its active headquarters at 105 West 40th Street, New York City, where literature and information will be gladly given concerning its work. The present officers are: President, J. G. Phelps Stokes; 1st Vice-President, Mrs. Florence Kelley; 2nd Vice-President, Ernest Poole; Treasurer, Morris Hillquit; Secretary, Leroy Scott; Organizer, Harry W. Laidler; Miss Jessie Ashley, Prof. Frank C. Doan, Mrs. Jessica G. Finch, Miss Jessie W. Hughan, Ellis O. Jones, Harry W. Laidler, Miss Mary R. Sanford, Prof. Vida D. Scudder, Miss Helen Phelps Stokes, Bouck White.

The Dentists' Study Chapter, I. S. S.

By Dr. M. S. CALMAN, President

About two and a half years ago, a number of students of the New York College of Dentistry, having heard of the work of the Intercollegiate Socialist Society in organizing Study Chapters in a number of colleges throughout the United States, for the purpose of interesting college men and women in Socialism, decided to organize a Study Chapter of dental students and dentists. These men met at the Rand School of Social Science on February 13th, 1910, and with thirteen men present, organized the Dentists' Study Chapter of the I. S. S.

Prof. George R. Kirkpatrick, author, lecturer and debater, who was at that time the organizer of the I. S. S., addressed our meeting on "The Aims and Purposes of the I. S. S."

Dr. S. Ph. Ratner was elected president of the Chapter.

Meetings were held once a month. The first year of the Chapter's existence was devoted to propoganda, in order to interest our fellow students in the work of the organization.

Chapter Activities

Lectures 1910.

April 10, 1910—Dr. S. Ph. Ratner lectured on "Socialism and the Dental Profession."

June 10, 1910—Dr. S. Gettenberg lectured on "The Anti-Social Writer is of More Benefit to Society than the Social Writer."

No meetings were held during the summer months of 1910. The next regular meeting took place in October. Dr. Wm. Mendelson was elected president of the Chapter.

Lectures 1910-1911.

October 7, 1910—Dr. L. Rice lectured on "Freedom of the Individual."

January 6, 1911—Dr. Wm. Mendelson lectured on "Employers' Liability and Workmen's Compensation."

June 2, 1911—Dr. Wm. Mendelson lectured on "Trade Diseases, Causes and Cure."

STUDY COURSE.

The Chapter took up the study of comrade Morris Hillquit's book on "Socialism in Theory and Practice."

OUTINGS.

During the summer months of 1911, the Chapter held a number of outings which were well attended by the members and their friends.

SOCIABLES.

The Chapter on June 2, 1911, held its first sociable at the Bronx Forum. Refreshments were served. Miss Offerman rendered a number of musical selections.

In October, 1911, Dr. M. S. Calman was elected president of the Chapter, and during his administration the Chapter was most active.

Business and literary meetings were held every first Friday of the month.

Lectures 1911-1912.

November 3, 1911—Comrade Harry W. Laidler, organizer of the Intercollegiate Socialist Society, gave the history of the I. S. S. and urged those present to get acquainted with and spread the gospel of Socialism.

Dr. N. A. Posner then opened a discussion on "Medical and Dental Practice at the Present Time and How it Ought to Be."

December 1, 1911—Dr. Herbert L. Wheeler of the Health Department, lectured on "Oral Hygiene," at an open meeting of the Chapter, which was held at the Eclectic Medical College. The lecture-hall was taxed to its full capacity.

January 5, 1912—Dr. Wm. Mendelson lectured on "What Socialism Is."

February 9, 1912—Comrade Robert W. Bruere, A.B., A.M., former instructor in English at the University of Chicago, lectured on "The Professional Man and Socialism."

March 8, 1912—Dr. Wm. J. Robinson, editor of The Critic and Guide, etc., President of the American Society of Medical Sociology, lectured on "True Eugenics—Three Means of Improving

the Human Race." For this occasion Sheutzen Hall was hired.

April 5, 1912—Dr. Lena Robins lectured on "Forces Making for the Emancipation of Woman."

June 7, 1912—Dr. M. S. Calman lectures on "Whither Are We Drifting?"

Discussion followed the lectures.

LEAFLET.

On the occasion of the lecture on "Oral Hygiene," by Dr. Wheeler, the Chapter issued a leaflet "The Collegiate," which treated on the subject of oral hygiene from the Socialist standpoint. The leaflet was distributed among the dental students of this city.

MONTHLY MAGAZINE.

In January, 1912, the first issue of the PROGRESSIVE DENTIST, a monthly magazine of 12 pages at first, then 16, 24 and this the June issue of 44 pages, was issued regularly by the Chapter. Dr. Wm. Mendelson is the Editor-in-Chief, and Dr. J. S. Calman, the Business Manager. Subjects on dentistry and medicine and articles on Socialism are the chief features of the magazine. The PROGRESSIVE DENTIST is mailed, free of charge, to the home addresses of all the dental students in this city. Several hundred dentists are subscribers, copies are sent to every chapter of the I. S. S., and we have exchanges with a number of Socialist papers and magazines and with dental journals.

MUSIC.

At the January and February meetings, Miss Rose Karasik rendered a number of vocal selections.

FIRST ANNUAL BALL.

On the 16th of February, 1912, the Chapter held its first annual Full Dress and Civic Ball at the Royal Lyceum. The affair proved an all around success.

Beginning with a membership of thirteen, the Chapter to-day numbers 56 members. The prospects for the future are very bright.

Ignorance. The College and Socialism

By WALTER LIPPMANN.

We hear a great deal these days, especially from the colleges, about Socialism being on trial. Whenever, as a member of the Intercollegiate Socialist Society, I break through the academic calm to help poison the mind of the undergraduates, the invariable attitude of the authorities is something like this: "Hm, well I never * * * you don't say, well Socialism—chapters in forty-six colleges * * * I see. I see. To be honest with you I'm not a Socialist. I'm waiting to see how it works." The number of college authorities who come from Missouri is amazing. If Virginia is the mother of presidents, surely Missouri is the mother of college presidents.

We are not always as polite as we should be. In that case the Socialist turns to the professor and says: "Yes, Socialism is on trial. People all over the world are trying it to see whether it can end the thousand wrongs of poverty and tyranny that cry to Heaven for a

remedy. That's a great trial now beginning to be heard before the Supreme Court of the People. But there's another little trial going on—off there in a petty court. The colleges are being tried there; the case has been on for some time and the jury is about ready to bring in a verdict that the colleges are guilty of ignorance, incompetence, respectable corruption and criminal neglect of duty."

The more a man comes in contact with the average professor, the more he is driven into the attitude of a great English playwright on the day before his play was to be performed. Said a friend to him:

"Aren't you afraid your play won't be a success?"

"Not at all," he replied, "I'm dreadfully afraid the audience won't be a success."

And so when you look from the terrible problems that men are facing in the world to the professors who are supposed to be preparing thousands of men to meet those problems, what can you do but tremble and say: "I'm dreadfully afraid those college professors won't be a success."

Now it is easy enough to see why college authorities are afraid of Socialism. It's a kindergarten lesson in economic determinism; the colleges need money; they get it from rich people; rich people as a rule don't like Socialism. Who pays the piper calls the tune; who endows the college strangles free speech.

But just because the colleges won't educate their students in the greatest political issue of the day is no reason why the students shouldn't educate themselves. We learned pretty quickly at Harvard that if we waited for the faculty to enlighten us we'd be waiting when the cows came home. In the first place, they wouldn't enlighten us, and in the second place, they couldn't.

The faculty stays in the college but the student goes out into the world. And there he meets strikes and panics, poor pay and long hours, terrible jobs and no jobs, hate and bitterness, ugliness and filth, cynicism and corruption. He is tossed about helplessly on a stormy sea with no compass to guide him, and he curses the years he spent at college. There was a time in which he might have been prepared for this. Often as not he drifts blindly into some position where he must do somebody else's dirty work as a lawyer, an engineer, a writer, a preacher or a manager. He holds on to his position for dear life—a thousand men are reaching for it. He becomes involved in the muddle, a partner in crime. Then it's too late; he has friends, family, connections dependent upon him, and the sacrifice demands for a break with it all is too great for his courage. The world passes him by.

He wasn't educated; he didn't go out into the world with his eyes opened. The Socialist movement could have saved him. Had he come in contact with it in college he would have had a grip on affairs, a key to many mysteries; he would have handled life instead of letting it handle him. The college man needs Socialism for his own soul's good.

And Socialism needs the college man. It needs all the trained intelligence and all the technical skill it can command. This task of

remaking society is not something that will come by itself; it will not follow automatically from a Socialist victory. It will not come because we want it; it will come only because we make it. In the history of the world, men have never attempted anything so audacious as the deliberate reconstruction of society. It will take all the wisdom they have, all they can get. They will need men trained to the task; they have a right to demand help from the colleges.

This problem concerns college men. They will have to live in this new world. They had better take part in the making of it.—*Schenectady Citizen.*

Democracy In The College

S. A. ELIOT, JR., President Harvard Socialist Club.

Negative Democracy, I take it, must be attained before positive Democracy is possible, just as one must be free *from* bonds before one is free *to* act as one wills. Negative Democracy consists in the absence of government or control of one body, the majority, by another. In colleges, this form of Democracy is almost totally wanting: the students are under the authority of officers and faculties over whom they have no control.

Beside this paternal government from the top, the problem of democracy in the sense of fellowship wanes into insignificance. Occasionally, and indeed more and more often, the college heads try to enforce, in their veiled and covert manner, the conception of democracy they hold. They try to bring all classes among the undergraduates not merely into communication but into fellowship and the pursuit of common ends. Great dining halls for the whole college, uniform dormitories for the senior and freshman classes, and many another scheme, are advanced as helpful to the spirit of democracy and aided with all the influence of the college office. However well intended, this interference with the natural grouping among the students must be condemned. It is comparable with the Civic Federation trying to persuade workers and capitalists that their interests are identical, but is far worse than that folly because this Federation has the power to carry its notions into effect, supported by the "loyalty" and "college spirit" of the unthinking (the vast majority) of the students.

The class struggle exists among undergraduates: there is enmity, though no waging of war save at rare moments. The division is no sharper than in the outside world, but it is no easier to bridge than there. As Socialists, we should welcome every intensification of class consciousness and frown upon all efforts to erase it. Therefore, I believe the social split within each college should not merely be accepted, but encouraged.

The interference of the authorities is even more obnoxious in intellectual affairs than in social. To be told what one shall study and what one shall postpone or avoid must be revolting to every free spirit; and far worse is the command that thus far and along this

path only, shall one pursue any branch of learning. A capitalistic bias is of course unavoidable in endowed and State universities alike, but the monopoly which the faculties exert or attempt to exert over the whole mental life of the college, even to the limitation of free speech, is frankly intolerable. Its effect is to imperil the reputation of the college among radical thinkers outside, and compel the radical thinkers inside to educate themselves, with constant friction, and often in direct opposition to the teaching in their courses and with detriment to their academic standing.

This, then, is the immediate difficulty. But even if negative Democracy were obtained and the colleges were run by the students, there could be no relief in the midst of our wild sea of capitalistic civilization. The scions of the classes who ruled outside would rule inside the college, and in the same manner, of course, the issue would become clearer and the gulf pronounced—desirable outcomes both—but the problem would remain. The college is not separate from the world; and freedom, that is positive Democracy, will continue to be impossible in the college so long as it is crushed outside.

What Is Socialism?

By Dr. Wm. MENDELSON

The theory of Socialism presents itself under two main aspects. First, as a philosophy of history by means of which the economic forces underlying the great historical events can be explained. Second, as a political program having for its object the abolition of the present form of capitalist society and the substitution of the co-operative commonwealth.

In this article I shall attempt to explain the cardinal principles upon which is based both the philosophy and program of the Socialist movement.

Like all social theories Socialism is the result of growth in the domain of social thought. Before the advent of Karl Marx and Friedrich Engels, who laid down the basis of the socialist philosophy, it was in a state of utopia. That is to say, the early socialists were utopians. The marked difference between the utopians and the present-day scientific socialists, is that the former did not understand the social forces at work in society.

The utopian socialists earnestly protested against the injustices of their time. By vividly picturing the unbearable conditions under which the workers lived, previous to and after the great Industrial Revolution, and by advocating ideal utopias seeking to remedy them they called the attention of men's minds to the social questions agitating the reformers of their time. According to their social philosophy society could be shaped so as to correspond to cut and ready-made plans. Unable to comprehend the evolutionary process through which society passed, they believed that it could be changed by one stroke as it were. (Saint Simon, for instance, called upon two people to lead the revolution against the chaotic social conditions of Europe

at that time. One was King Louis the XVIII, the other was the Pope. Of the other French utopians, Charles Fourier, it is related that he waited in his home at the noon-hour of every day, until his dying day, for a millionaire to come along and offer him the money which he needed to establish his ideal society.

The early utopian socialists were men with a vision of better things to come, but had no definite program tending towards their realization. They planned, advocated and established so-called ideal communities in the midst of the growing bourgeois world. A great number of them flourished and failed in this country. They were doomed to failure because no new social system can be established unless it is the direct outgrowth of the one preceding it.

As Marx says in the Communist Manifesto: "In every historical epoch the political and juridical superstructure can only be explained from its economic basis."

Scientific or modern socialism is distinguished from utopian socialism through two cardinal principles, i. e., the theory of the economic interpretation of history, and the class struggle.

The economic interpretation of history, or economic determination, as it is mis-named, is the theory that the economic factor, or the method by which a people secure their livelihood, is one of the most important factors in determining or shaping their political, ethical or social life. This important theory of socialism was first formulated by Karl Marx and Friedrich Engels about a half a century or more ago, each independently of the other, and later strengthened by the researches of the great American anthropologist L. Morgan. It is gaining ground from day to day even among capitalists, economists and historians. It did for the field of history and economics what Darwin's theory of evolution has done for biology.

It is the key to the proper understanding of all historical epochs. Without it all the different historical epochs with their political and juridical superstructures would be as hard to explain as the origin of man from the Simian ape without the theory of evolution. Take for example some historical phenomena that stand out boldly upon the pages of history and try to explain them in the light of this theory. Prior to the economic interpretation of history, historical events were explained as the doings of kings. It was the "great man" theory. Bloody wars were carried on because of the whims of kings and queens. But it was not thus, no matter how nice it may sound. If you tried to explain cannibalism for example, by the "great man" theory you will soon learn the fallacy of it. Cannibalism had a purely economic basis for its existence. The tribes during the middle status of Barbarism lived mostly by what they got through hunting and fishing. When they came in contact with other tribes during the chase, the prisoners of war were eaten, simply because they were a burden to them. They could not allow them to carry weapons and help in the chase, as they could turn these weapons against their masters. Having no other occupation for them, they were an economic burden and that is the reason they

were killed and devoured. When the various tribes began to raise stock and cultivate the land, these captives of the battle became from an economic burden an economic necessity to their masters. They could now be employed in the raising of cattle and the tilling of the land. And thus it became morally wrong and legally punishable to eat captured slaves. Do you imagine that these tribes were conscience stricken now? Not at all, a simple change in their economic system brought a corresponding change in their morals and laws.

I present for your consideration another historical phenomenon and see whether you can explain it any other way except in the light of the economic interpretation of history. The position of women in primitive society was politically higher than that of the women prior to the beginning of the 20th Century. Now it is again changing and she is again gaining her former political position. What is causing this change? As long as the instruments of production, i. e., the tools necessary to secure a livelihood, were simply those of the chase the work rendered by the man was of no more importance to the community than that rendered by the woman. In some instances the work she performed at home in preparing the food, in making clothing out of the skins, etc., was even of greater importance than his. Thus we find her on the same footing economically with man and taking part in their political counsels. With the introduction of agriculture and the development of industries in which she took no part her political influence disappeared in the same proportion as her economic importance was lessened. To-day she is again becoming an economic factor in society, and is therefore gaining in her political importance.

I believe I have pointed out sufficiently the importance of the understanding of this cardinal principle of socialism.

Now as to the class struggle, the other cardinal principle of socialism. We are often accused of fomenting the class struggle. Our opponents say that it does not exist. We socialists are simply pointing it out showing how it inevitably leads the workers to class conscious political action.

To-day, as you all know, we have reached a system of production known as the capitalistic system where commodities are produced, not so much to satisfy human wants as to make profits. The workers' labor-power is as much a commodity in production as leather in the making of shoes. This commodity which the workers possess and which they are forced to sell to the capitalist class is regulated by the same laws of supply and demand which regulates all other commodities. It has been proven that the wages which the working-people receive represents the amount necessary to keep themselves alive and reproduce their kind. The amount they produce in the first four hours of labor, all over and above that goes to the master class as their profit by virtue of the ownership of the tools of the industries which the workers must use. What is the result? There is a constant struggle between the working class and the capitalist for a larger share of this profit. This struggle we socialists call the class struggle. At times it is quietly going on, at

other times it is more violent, but it goes on constantly bursting out in vigorous form every now and then. It is hardly necessary for me to prove it to you. Every strike, boycott, lockout, the recent McNamara case, all attest to this ceaseless economic struggle going on between the working-class and the capitalist class.

What is the result? In this struggle the workers are becoming more and more conscious of their interests. They begin to realize that they must unite politically as well as economically. Socialism teaches them that by capturing the powers of government and changing the socially necessary industries from private to collective ownership, they will put an end to all forms of class struggle. The socialist movement points the way, and the hosts of labor are rapidly gathering around its banner

Insurance Traps

By HENRY M. FRIEDMAN.

Traps, traps, traps; this world is full of them—but surely an insurance policy ought to be the last place on earth where they should be found. No safer wager can be made, however, than that nine out of every ten policies written for dentists are materially defective in some way or other and sadly fail to afford the very protection that is expected of them. The writer has personally made an inspection of something like three hundred fire insurance policies written for dentists and in fully two hundred and seventy-eight cases has found either the regular household-furniture form or else the mercantile form, with additions or insertions which—like a certain brand of Castoria—were “perfectly harmless” to the insurance companies.

Even the layman, however, would understand, were he to give the matter one-tenth of the attention that it really deserves, that the dental office should have a form peculiarly its own, calculated to meet the special needs of the dentist, who is neither a private householder nor a merchant.

Thus, projecting and other signs—some of them very expensive—are rarely provided for in the average policy carried by dentists, especially if it reads, as so many of these policies do, “all while contained in the building situated No. —, etc.”

The biggest trap of all, however, consists in the failure to specify and provide for losses on finished work, such as plates, bridges, crowns, etc., none of which would be covered by a mere household or even a “dental-furniture-and-instrument” form of policy.

Just recently an insurance company refused to pay a considerable loss on dental work because of such an unparadonable omission in a dentist's policy.

Another trap is that in which the installment-paying-dentist so frequently falls. Hundreds of these dentists never take the trouble to read over their purchase agreements, almost all of which provide for the insuring of the articles purchased, and are not a little sur-

prised to find that the companies will only re-imburse them to the extent of the amount actually paid on these articles, unless express provision is made for the protection of the balance still due. This means that the dentist remains liable to the installment firm for such balance without hope of any re-imburement whatsoever.

Still another trap of frequent manifestation is that connected with the matter of improvements. Most policies do not cover the cost of installing your outfit or the cost of the electric wiring, plumbing or any improvements made and paid for by the insured, yet there is no reason why the dentist's policy should not cover such improvements.

Burglary Policy Traps

What has been said of fire policy traps is quite as much applicable to all other forms of insurance carried by dentists. Burglary policies, in particular, are pregnant with traps, inasmuch as these often fail to cover gold, silver, platinum and other precious metals used in dentistry.

Object of Liability Policies Misconstrued

This alarming indifference among dentists as regards insurance matters results, however, not merely in the presence of multitudinous traps in the policies actually carried by them, but also in the absence of both traps and policy in matters where one would expect at least the pretense of protection. This is especially true of liability insurance, or insurance against alleged malpractice. On more than one occasion, during his early days in the insurance business, the writer met with a totally unmerited measure of indignation at the hands of dentists possessed with a mania for both the word and the spirit of ethics, upon his suggestion that they protect themselves "against suits for negligence and malpractice." Experience has since taught the writer to add and to emphasize the word *alleged*. Many good and skillful practitioners there are, who slumber in sweet ignorance of the fact that a huge metropolis like New York City is sadly teeming with hosts of so-called "shyster" lawyers and both hardened and frightfully unscrupulous blackmailers and perjurers in whose hands they may at any time fall as ready victims. Judges and juries—to say the least—are human, and that means that "I. M. Innocent, D.D.S." may one of these days find himself ostracized from both patients, bank and profession because of a judgment procured against him for several thousands of dollars on the ground of "alleged malpractice." Only a few weeks ago a jury in the Supreme Court of New York County brought in a verdict for \$16,000 against a certain dentist for damages resulting from the use of "alleged" infected forceps, and but a few days ago an action was commenced in the same court to recover the sum of \$35,000 for damages resulting from the "alleged" use of unsterilized instruments. Only the other day one of the writer's own clients, a very reputable dentist, successfully extracted a badly decayed root, but received a lawyer's letter a few days thereafter to the effect that he—the lawyer—had shown the extracted tooth to another dentist who was prepared to testify

that the tooth was perfectly sound and good when extracted. Evidently a good tooth was obtained for the purpose of this lawsuit. Fortunately for this dentist, however, he is equipped with an excellent liability policy, so that the case is now in the hands of the legal department of one of the most reliable Insurance Companies in this state. Incidentally, this policy was obtained at the cost of but \$10.00 a year, or at less than 84 cents per month.

The writer has in several of his pamphlets on this subject repeatedly pointed out the fact that no practitioner, no matter how high his standing, is proof against the "shyster" lawyer, who furnishes legal services upon a contingent fee to be paid out of the damages collected. The unscrupulous claimant is at no expense, has nothing to lose, but may gain large damages, and will certainly cause his victim great annoyance, worry, expense, loss of time and a consequent impairment of the practitioner's usefulness. It will cost you considerable money to win if you are sued for malpractice, but it will cost you much more if you lose, unless you have a Professional Liability Policy that not only provides legal services, but pays the loss if a verdict is rendered against you.

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