

Mr. J. McEwen of Dundas, writes:-" For fifteen suffered with Piles ould get no permanent I tried Zam-Buk. with this herbal in a complete have not been with the painful ail-

Mr. Henry Fougere of Poula-N.S., says:-"I suffered to give me relief until I tried This cured me. I con-Zam-Buk the finest ointment

The above are specimens of the letters we are constantly receivom men and women who have ended their suffering by using Zam-Buk. Why not do likewise

blood poisoning, ulcers, sores, cuts, 50c, box, all druggists res, or post free from Zamone cent stamp for free trial box.

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WAGES OF SIN IS DISCUSSED BY PHYSICIAN

Ernest Hall of Victoria Startles Victoria Audience With Facts and Figures.

Illustrated by pictures that were startling to the uninitiated and pristling with astounding facts and figures, the address given by Dr. Ernest Hall of Victoria before the Child Welfare Association on Thursday afternoon, was one to occasion and encourage and stimulate in a great degree deeper investigation of social conditions on the part of all who were in attendance, says the Victoria

Bacon Before Babies.

"It is not pleasant to discuss the wages of sin," said Dr. Hall in speaking on "The Relation of Social Disease to the Child," but for the education of the parents present he would like to crowd into one-half hour; the experience he had gained in a half of a century. 'France is waking up, the Mother Country has appointed a National Birthrate Commission, but with Canada hogs are still at a premium and bacon placed before babies, and will remain so until the Canadian public is awakened by a thundering cry of race extinction."

'Canada has been losing prospective citizens for the last 25 WOUTE FOR FREE SAMPLE | years at rate greater than the total death rate of the war." This terrible loss occurred, according to the speaker, through vice and carelessness. In reading from the report of the British Royal Commission the speaker quoted Sir Rider Haggard to the effect that unless a great change happens, the western races will within two centuries be submerged by a great influx from the East. The body politic was suffering from a disease which was laid at the door of everything from "poverty to poodledogs," but the real underlying causes were not touched upon in newspapers and colleges. The doctor declared that from his own experiences, gathered in the hospitals, "nature's bookkeeper" and from authoritative statistics, the evil of what was "pleasantly termed social disease," is at the bottom of the misery.

Greater Than the Hun.

The greatest enemy that the Allies had to fight was not the Hun, but venereal disease. Not that the soldier was more immoral than the average man-the speaker was convinced to the contrary-but that the rigid examination of men from all classes of life revealed astonishing facts to the public which medical men have known for years.

President Wilson had said the war was fought to make the world safe for Democracy. The speaker; urged that the world be made safe for posterity. "We have no right to expend the vitality which belongs to our children. The visiting of the iniquity of the fathers upon the children unto the third and fourth generations does not extend to the fifth because nature kills off the fifth. It is her way of teaching."

In giving statistics, the doctor stated as the experience of one medical authority that 92 per cent. of the operations upon women could be laid at the door of Address, 3rd Avenue, head the scourge of our races. That blindness, rheumatism, heart disease, epilepsy and myriads of other evils were largely due to social diseases was corroborated by facts and figures.

"I have been twice denied the privilege of speaking before the teachers of Victoria," said Dr. Hall in giving an illustration of the lack of responsibility toward the child in the public schools of today. He urged parents to tell their children the truth of life and to do away with the false methods of handling the most vital of all subjects.

The remedy for prevalent evils, he concluded, lay in education, so that the children would not grow up in ignorance and "our people perish from a lack of knowledge."

Interesting Discussion. In the discussion which followed, the questions were asked why the medical men, knowing the facts as stated by Dr. Hall, had not long since taken some stand, and had they ever tried to get any legislation which would prevent the spread of social disease. Dr. Hall answered that not within his knowledge had the doctors of Victoria or Vancouver tried to effect any such remedial measures.

OFFICIAL PROSPECTUS

"The Bridge from War to Peace" -The Prince of Wales.



THE MINISTER OF FINANCE OF THE DOMINION OF CANADA offers for Public Subscription the

Victory Loan 1919 300,000,000. 5½% Gold Bonds

Bearing interest from November 1st, 1919, and offered in two maturities, the choice of which is optional with the subscriber as follows:

5 year Bonds due November 1st, 1924

15 year Bonds due November 1st, 1934 Principal payable without charge at the Office of the Minister of Finance and Receiver General at Ottawa, or at the Office of the Assistant Receiver General at Halifax, St. John, Charlottetown, Montreal, Toronto, Winni-

peg, Regina, Calgary and Victoria. Bonds may be registered as to principal or as to principal and interest, as hereinafter provided, at any of the above-mentioned offices.

Interest payable, without charge, half-yearly, May 1st and November 1st, at any branch in Canada of any Chartered Bank.

> Principal and Interest payable in Gold Denominations: \$50, \$100, \$500 and \$1,000

Issue Price: 100 and Accrued Interest, Income Return 5½% per Annum

The proceeds of the Loan will be used to pay indebtedness incurred, and to meet expenditures to be made in connection with demobilization (including the authorized war service gratuity to our soldiers, land settlement loans, and other purposes connected with their re-establishment into civil life), for capital outlay upon shipbuilding, and other national undertakings forming part of Canada's industrial reconstruction programme, and for the establishment of any necessary credits for the purchase of grain, foodstuffs, timber and other products, and will be spent wholly in Canada.

Payment to be made as follows: 10% on application; 20% January 9th, 1920; 20% December 9th, 1919; 20% February 10th, 1920; 31.21% March 9th, 1920.

The last payment of 31.21% covers 30% balance of principal and 1.21% representing accrued interest at 51/2% from November 1st to due dates of the respective instalments.

A full half-year's interest will be paid on May 1st, 1920, making the cost of the bonds 100 and interest.

Subscriptions may be paid in full at the time of application at 100 without interest, or on any instalment due date thereafter together with accrued interest at the rate of 51/2% per annum.

This Loan is authorized under Act of the Parliament of Canada, and both principal and interest are a charge upon the Consolidated Revenue Fund.

The amount of this issue is \$300,000,000, exclusive of the amount (if any) paid for by the surrender of bonds of previous issues. The Minister of Finance, however, reserves the right to allot the whole or any part of the amount subscribed in excess of \$300,000,000.

Payments

All cheques, drafts, etc., covering instalments are to be made payable to the Credit of the Minister of Finance. Failure to pay any instalment when due will render previous payments liable to forfeiture, and the allotment to cancellation. Subscriptions other than those paid in full on application must be accompanied by a deposit of 10% of the amount subscribed. Official Canvassers will forward subscriptions or any branch in Canada of any Chartered Bank will accept subscriptions and issue receipts.

Subscriptions may be paid in full at time of application at 100 without interest, or on any instalment due date thereafter, together with accrued interest to time of making payment in full. Under this provision, payment of subscriptions may be made as follows:

If paid in full on or before November 15th, 1919, par without interest or 100%. If remaining instalments paid on Dec. 9th, 1919, balance of 90% and interest (\$90.52 per \$100).

If remaining instalments paid on Jan. 9th, 1920, balance of 70% and interest (\$70.84 per \$100). If remaining instalments paid on Feb. 10th, 1920, balance of 50% and interest (\$51.08 per \$100).

If remaining instalment paid on Mar. 9th, 1920, balance of 30% and interest (\$31.21 per \$100). Payment of instalments or payment in full after November 15th, 1919, can be made only on an instalment

due date.

Denomination and Registration

Bearer bonds, with coupons, will be issued in denominations of \$50, \$100, \$500, and \$1,000, and may be registered as to principal. The first coupon attached to these bonds will be due on May 1st, 1920. Fully registered bonds, the interest on which is paid direct to the owner by Government cheque, will be issued

in denominations of \$500, \$1,000, \$5,000, \$10,000, \$25,000, \$50,000, \$100,000, or any multiple of \$100,000. Payment of Interest

A full half-year's interest at the rate of 51/2% per annum will be paid May 1st, 1920.

Form of Bond and Delivery

Subscribers must indicate on their applications the form of bond and the denominations required, and the securities so indicated will be delivered by the bank upon payment of subscriptions in full.

Bearer bonds of this issue will be available for delivery at the time of application to subscribers desirous of making payment in full. Bonds registered as to principal only, or fully registered as to principal and interest, will be delivered to subscribers making payment in full, as soon as the required registration can be made. Payment of all instalments must be made at the bank originally named by the subscriber.

Non-negotiable receipts will be furnished to all subscribers who desire to pay by instalments. These receipts will be exchangeable at subscriber's bank for bonds on any instalment date when subscription is paid in full. 'All receipts must be exchanged before 1st June, 1920.

Form of Bonds Interchangeable

Subject to the payment of 25 cents for each new bond issued, holders of fully registered bonds without coupons, will have the right to convert into bonds with coupons, and holders of bonds with coupons will have the right to convert into fully registered bonds without coupons, at any time, on application to the Minister of Finance or any Assistant Receiver General.

Forms of application may be obtained from any Official Canvasser, from any Victory Loan Committee, or member thereof, or from any branch in Canada of any Chartered Bank.

Subscription List will close on or before November 15th, 1919

DEPARTMENT OF FINANCE, OTTAWA, October 27th, 1919.

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