antidote, then you must give that cupful whether the child is a week

old or 15 years old. If you don't give enough to stop the action of the arsenic the child will die. DEPENDS ON POISON.

of the child, but on the amount o

the poison. In the case of drugs which act upon the CHILD, of course,

which act upon the CHILD, of course, the amount must be graded to the size of the child. Antitoxin acts not on the child, but on the poison, and should be graded if at all to the amount of the peison. As we seldom know the amount of toxin present in a case of diphtheria, except as we can judge it roughly from the extent to which the Illness has some, the only safe thing

ness has gone, the only safe thing is to give ENOUGH. We advise 10,000 units to start with, and 10,000 more very soon afterwards (in six or eight hours), if it seems evi-

dent that the first dose was not big

enough. In late or severe cases, 50,000 units at a dose, repeated as

often as may be necessary, is quite proper, and has saved persons ap-parently all but ready for the un-

IS NOT AFFECTED.

Question No. 4—Does valvular disease of the heart in the patient affect the size of the dose?

Answer .- No. Nothing affects the

size of the dose except the amount of poison to be neutralized. If several children were all attacked by wolves, would you shoot the wolf that attacked a big child with a

big bullet; and the wolf that at-tacked a small child with a small bullet? According to that, if a

really tiny infant were attacked by

Question No. 5-1s antitoxin hard

Answer.-Absolutely, NO. But the

diphtheria TOXIN or poison IS very hard on the heart. Before diph-

theria antitoxin could be had as it can be had now, in large quantities for instant use, a vast number of children died of diphtheria poison-

ing of the heart. Now death from

heart-failure is quite rare; espe-

cially in cases which receive diph-

antitoxin is given only late in the

disease, or in quantities insuffi-cient to neutralize the poison com-

pletely, the heart is likely to show

The antitoxin is the very thing

that SAVES the heart, not the thing that hurts it. Turning back to our

parable, the quicker you shoot the wolf, and the larger the bullet you shoot him with, the less damage he

can do to the child he attacked. If

you delay in shooting the wolf, he may do a lot of damage before you

kill him. If you use too small a bullet he may die eventually, but do a lot of damage even while he is

as HARD as you can, as soon as

Question No. 6-Does the anti-

Answer .- I don't understand this

toxin starts the patient on the road

Question No. 7-Does a child have

a weakening spell coming out of Answer .- I don't understand this answer.—I don't understand this question, either. The only weakening spell I know of is the effect of the TOXIN, not of the antitoxin.

Question No. 8—in a weakening

spell, what should be given?
Answer—Ah, that is the great question. When a child has a weak-

ening spell (which is due, rememthe toxin, not to the antitoxin), rest, absolute rest, in bed is the best. Drug treatment of the heart is perhaps possible in some

instances, but each case requires a physician's intimate care, and

must be treated on its own merits.

WHAT CAUSES IT?

Answer.—See No. 8. This is like asking: If my automobile is running badly, shall I use a wrench? Of course, the shall I use a wrench? Of course, the first question is: What makes it run hadly? And the second the shall I was a wrench? Of course, the first question is: What makes it run hadly?

badly? And the second question is: What wrench do you propose to use, and on what part of the ma-

chine? To stand off and pitch any-thing labeled "wrench" into the middle of the auto works would be

Answer .- That is a matter entirely for the physician to decide under

the particular conditions of the par-ticular patient. In general, except in very small doses, and merely for

in very small doses, and merely for the momentary, effect, alcohol is "contraindicated" (i. e., not to be used) in all infectious cases of every chief, diphtheria included.

Question No. 11—How many wasks should a child be in bed after initoxin is administered?

Answer.—You really mean after an attack of diphtheria, don't you? If antitoxin be given when the child

If antitoxin be given when the child has no diphtherla (as, for instance,

to protect a child who has been exposed, but is not yet sick), there is no need for going to bed at all.
Antitoxin (once more) is not a drug.

If does not affect the patient or the patients's heart, but the poison of the diphtheria bacillus. There is no more deed for staying in bed ON ACCOUNT OF THE ANTITOXIN

ACCOUNT OF THE ANTITOXIN than there is to stay in bed on account of taking a good square meal. But patients with diphtheria, whether they have had antitoxin or not, and especially if they have not had antitoxin, should remain in bed, as a general rule, about three weeks as a minimum. Of course, cases vary and the physician must de-

vary, and the physician must de-cide the exact time in each case, DEPENDS ON HEART. Question No. 12-is it wrong to prop up a diphtheria patient with

a pillow each day?

Answer.—That depends on the patient, state of patient's heart, and so on, all impossible to decide ex-cept by a skilled examination in

Question No. 13.—
Answer.—The same answer applies to letting the child up, dressing it, changing position, etc. All depends on the case, the degree of

poisoning, the strength of the child.

Answer.—A child, or an adult, either, with fever should be in bed until the temperature gets back to normal. As to sitting up in bed or lying down, etc., that is, for the judgment of the physician in each

each particular case.

Question No. 14.-

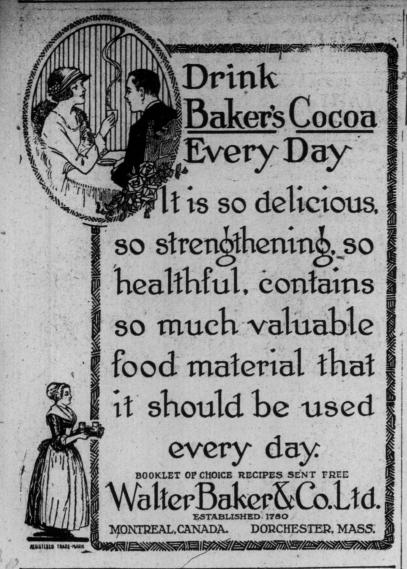
skillful treatment, wouldn't tt Question No. 10-is brandy of any

to recovery at once; he gets stronger every day right along-not just

toxin strengthen the patient for a

you see him. Isn't that just ordin-

Hit him as QUICK and





Nothing Else is Aspirin

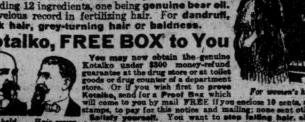
Warning! Unless you see the name "Bayer" on tablets, you are not getting Aspirin at all.

Accept only an "unbroken package" of "Bayer Tablets of Aspirin," which contains directions and dose worked out by physicians during 21 years and proved safe by millions for Headache, Earache, Toothache, Neuralgia, Colds, Rheumatis Neuritis, Lumbago, and pain generally. Made in Canada.

Handy tin boxes of 12 ets cost but a few cents-Larger packages. Aspirin is the trade mark (registered in Canada) of Bayer Manufacture of Monsaceticacidester of Salicylicacid. While it is well known that Aspirin means Bayer manufacture, to assist the public against imitations, the Tablets of Bayer Company will be stamped with their general trade mark, the "Bayer Cross."



Kotalko, FREE BOX to You



goods or drug counter of a department store. Or if you wish first to prove for women's helf will come to you by mail FREE if you enclose 10 cents, allver or stamps, to pay for this notice and mailing; none sent otherwise. Salisty yourself. You want to step falling heir, aliminate sandrum, strengthen and develop renewed growth of strong end and the strengthen and develop renewed growth of strong end wice delty, follow easy KOTALKO NOW, apply once or wice delty, follow easy KOTALKO method—watch in your mirror! Address:

MODERN PUBLIC HEALTH

BY H. W. HILL, M.B., M.D., D.P.H. Institute of Public Health of Western University, London, Ontario, Canada. A Column Devoted to Public Health in All Phases. Questions Addressed as Above Will Be Welcomed.

L. M. B., London .- Your questions about diphtheria and anti Of course, a great deal more can be said than is possible in one column. I have tried to answer as directly and concisely as possible

Question No. 1-What is alphtheria antitoxin?

Answer.—The diphtheria anti-

Answer.—The diphtheria antitoxin itself is a substance which the body of a human or an animal manufactures for the purpose of overcoming diphtheria toxin. The diphtheria toxin is the polson of the diphtheria germ. When the diphtheria germ is growing in someone's nose or throat, any toxin (poison) which the diphtheria germ makes will poison that person, UNLESS that person can make the "antidote" for it, i.e., the diphtheria antitoxin. If that person can make enough diphtheria "antidote" or antitoxin, then the toxin or or antitoxin, then the toxin or polson cannot harm him.

FOUND IN BLOOD.

This diphtheria antitoxin, made by the human body for its own use in order to overcome diphtheria toxin produced by diphtheria germs growing in the throat, can be found in the blood of such persons, and can be removed and used for treating other diphtheria patients who perhaps cannot make enough of their own antitoxin themselves. But, of course, we cannot always find, just when we want him, such a person—one who has just recovered from diphtheria by making his own antitoxin in his own body and is willing to donate his surplus antitoxin to a new patient. So we take a horse, and dose him with the diphtheria toxin obtained from a diphtheria bacillus growing in a test-2tube or flask, instead of in a throat. He makes antitoxin to overcome the toxin, just as a human would, and then we have a large reservoir of ready-made antitoxin in that horse's body on which we may call at any time. The production of this antitoxin has become a big industry, and one may go to almost any drug store now

and buy this antitoxin bottled and all ready to use. THERE IS NO LIMIT. Question No. 2—How many thou-sand units of antitoxin is it safe to

Answer.—There is no limit at all to the amount. Antitoxin is not a drug in the ordinary sense at all. It is a natural production of the living body, made to neutralize the toxin. No one yet has ever given too much of it to anyone. The largest dose I happen to remember was 175,000 units. A horse used in preparing antitoxin may have millions of units of antitoxin in his body at any one time, and yet is absolutely well and healthy, Question No. 3—Should a nervous

child receive less than others?
Answer.—Why? It is not a question of nerves, but of poison. Sup pose two children had swallowed the same dose of some metallic poison, say, arsenic. Suppose you knew it needed a cupful of the arsenic antidote to neutralize the amount of arsenic each one had taken. If you gave only half a cup-ful it would neutralize only half the polson, wouldn't it? Would you poison, wouldn't it? Would you bother to find out if one child were

When the liver becomes torpid and inflamed, it cannot furnish sufficient bile to the bowels, thus causing them to me constipated.

The stomach is also affected. In the case of heartburn there is a gnawing and burning pain in the stomach, attended by disturbed appetite, caused by great acidity. Whenever too much food taken, it is liable to ferment, and become extremely sour, vomiting often occurs; and what is thrown up, is sour

Other liver trouble symptoms are pain under the right shoulder, yellowness of the skin and eyes, floating specks before the eyes, coased tongue, bad taste in the morning, foul breath, water brash, jaunice, constipation, etc.

Keep your liver active by using Milhave no heartburn or other liver troubles. Being purely vegetable they do not gripe, weaken or sicken like the old-fashioned purgatives generally do. Mrs. Mary Strome, Glasnevin, Sask. writes: "I have used Milburn's Laxa Liver Pills, and they have cleared me of heartburn and liver trouble. I don't think they can be beaten by any other

Price 25c a vial at 'all dealers of mailed direct on receipt of price by The r. Milburn Company, Limited, Toronto,

edicine, and I can highly recommend

"They WORK while you sleep"



bowels. Wake up with head clear, stomach right, breath sweet and feeting fine. No griping, no inconvenience.

The Ontario Loan and Debenture Company nervous or weighed less? Of course not. If the dose of the poison which was taken needs a cupful of the

The Fiftieth Annual General Meeting of the Shareholders of this Company was held on Wednesday afternoon, 5th inst., at the Company's Offices, this

The chair having been taken by the President, Mr. John McClary, th Manager, Mr. A. M. Smart, who acted as Secretary, read the notice calling the meeting, and the minutes of the last Annual Meeting, which upon motion were confirmed.

The Annual Report was then presented, as follows:

London, Canada, 25th January, 1921. TO THE SHAREHOLDERS: It affords the Directors special pleasure to present their Annual Report for the year 1920—the Company having now completed fifty years of service in its

In addition to paying the Shareholders in each of those years Dividends averaging throughout the whole period over 712 per cent per annum on their tock, a strong Reserve Fund, equal to 1281/2 per cent of its paid-up Capital, has been built up, thus placing your Company in this respect second to none. Investments in Bonds and Debentures have increased during the past year, out latterly good Mortgage Loans are offered in larger volume at fair rates and attention is again turning to this class of security. Payments both of inter est and principal have been well met and the outlook is favorable.

The earnings have been in excess of those of the previous year, and a Bonu equal to 1 per cent in addition to the usual Dividend was distributed, in all 10

After payment of Provincial and Municipal Taxes, Interest, Expenicharges, and making provision for possible losses and contingencies, the Net earnings for the year 1920 are \$279.89 Surplus realized from sale of old office building \$23,00 Balance brought forward from previous year \$2,62	3 74 0 00
From this Total available	7 45
11ansierred to the Reserve Fund	0 00
\$275.00 Balance \$6.51 Position Consument Income War Tax 28.86	7 45
Dominion Government Income War Tax 28,86	4 08
Balance Carried Forward\$ 31,65	3 37

The transactions and books of the Company have been subject to exhaus ive continuous audit throughout the year, and the Auditors' Certificate is attached to the financial statement which is presented herewith.

Your Directors desire to acknowledge the care and attention devoted to the Company's interests by your valued representatives in Scotland, and also re-cord their entire satisfaction with the manner in which the Officials and Staff

All of which is respectfully submitted. JOHN McCLARY President.

FINANCIAL STATEMENT 31st December, 1920

Office Premises (freehold)	\$ 40,000	
Real Estate held for sale	70.342	07
Mortgages—Principal \$4,501,349 02 Interest \$117,852 90		
Mortgages—Principal \$4,501,349 02 Interest \$111,002 00	294	56
Loans on Company's own Stock	56.831	
Loans on other Stocks and Bonds		34
Securities of United Kingdom, Dominion of Canada and Provinces of		
		33
Canada		
		89
Securities guaranteed by Dominion of Canada and Provinces of	T. A. A.	
Securities guaranteed by Dominion of Canada and	643,800	50
Canada	4,200	
Stocks (fully paid)	1,200	00
Cash in Chartered Banks in Great Britain	4,040	03
Cash in Chartered Banks in Canada	181,180	40
and the second s		40
	\$7,717,498	13
LIABILITIES.		
To the Public:		
Debentures, Sterling, including accrued interest31,086,211 72		
Debentures, Currency, including accrued interest 1,518,097 58	000 100 00	20
	34.904.000	30
Deposits	1,037,785	45
		. 7 .
	\$3,642,094	76
To the Shareholders:		
destro Charle Subscriped, \$2,000,000,00.		
Capital, partly paid\$1,750,000 00		
2,250,000 00		
Dividend payable and January, 1921 Profit and Loss Account, Balance carried forward 31,653 37		
Profit and Loss Account, Dalance Carried lotward	\$4,075,403	37

A. M. SMART, Manager.

To the Shareholders of The Ontario Loan and Debenture Company:

hereby certify that we have audited the books and accounts of The Ontario Loan and Debenture Company continuously throughout the year ended mber 31st, 1920, and find them correct, and the above statements in accordance therewith. We have verified the Cash and Bank Balances, and have examined the Company's securities, and find them in order. All our requirements as Auditors have been compiled with, and, in our independent opinion, and according to the information and explanations given us, the above statements are properly drawn up, and set forth fairly and truly the state of the Company's affairs.

All transactions that have come within our notice have, we hin the powers of the Company. London, Ontario, 25th January, 1921.

F. G. JEWELL, F.C.A., J. F. KERN, Auditors.

The President, moving the adoption of the Report, said in part:

With the year 1920 your Company has now passed its fiftieth annivensary, and I am sure the Shareholders will be as gratified as are the Directors at the success that has attended our efforts. Throughout all this time the objects for which it was formed, namely, the promotion of thrift and the development of the community, have been kept constantly in view, rather than the acquisition of excessive profits. Yet in all of these years the Shareholders have received every year a fair return in Dividends on their shares, and your Capital of \$1,750,000 has been considerably more than doubled, as shown by the present amount of the Reserve Fund, which now stands at \$2,250,000. These facts speak louder than any poor words of mine for the wisdom with which your Company has been conducted.

than any poor words of mine for the wisdom with which your Company has been conducted.

During the period of the war and the time since peace was declared, the nature of our Assets has altered materially. The needs of the Empire have been very great, and your Directors conceived it to be their duty to render assistance in supplying funds by investing considerable sums in the Bonds of the United Kingdom, of the Dominion and the Provinces, even at rates much below the average yield of our other advances. Investments in these Bonds, together with Securities fully guaranteed by the Dominion and the Provinces, and those of Canadian Municipalities, now amount to one-third of the Company's total invested assets, whereas in 1914 mortgages on Real Estate made up nearly 95 per cent of the then total. Now that the Dominion Government issues have an open market, and the embargo against the return from abroad of Canadian Securities has been raised, and the import of all others is absolutely free from interference, their marketable value is established on the logical (if perhaps old-fashioned) foundation of supply and demand.

The coming year seems likely to develop a greater demand for advances upon Real Estate Mortgages, at possibly better rates. Rates for this class of service have. I think, shown less increase than any commodity, either material or labor, being but little higher than they were in 1914.

While I consider our Company should endeavor to do its share toward overtaking the requirements of this department of the reconstruction activities, it will be wise to bear in mind the present inflated cost of building. Cost is not always a true gauge of value. Especially at present it should not be taken as such in making these mortgage loans. I believe the members of the Board fully realize this, and, if re-elected, the policy should be and will be to face the future with confidence, and to proceed with caution.

rture with confidence, and to proceed with caution.

The Vice-President, Mr. A. M. Smart, in seconding the adoption

In seconding the resolution which Mr. McClary has just proposed, I would like to say in connection with the new form in which the balance sheet is presented that it is in the form required by the Registrar of Loan Corporations from all similar companies. This uniformity is a step in the right direction, from all similar companies. This uniformity is a step in the right direction, as making it much easier of comparison of the position of one company with another. With others we are of opinion it might be further improved were the items on the assets side differently grouped, and presented in sequence of cash and quickly available securities first, followed by those not so readily convertible into cash, then those of a more fixed and permanent nature. However, we have no cortion in this

convertible into cash, then those of a more fixed and permanent nature. However, we have no option in this.

Some of the Loan Companies, fearing a shortage of supply of money for mortgages, are urging that the limit to which money may be received on Deposit be raised, by amending the Loan and Trust Corporations Act to the end that funds available may be thus augmented. The present limit is fairly reasonable, and by it provision is made that in effect moneys which are repayable by the Companies on demand or short notice will not be tied up in long-term mortgages. The so-called safeguard that is suggested is misleading, fallacious, and would be, in my opinion, quite ineffective and positively detrimental to the Companies and to the public. The Board of Directors are, for these and other reasons, not in sympathy with the proposal, and trust that wiser counsels may prevail.

wiser counsels may prevail.

Our Securities, Bonds, Debentures, etc., which the President has mentioned as now forming 33 per cent of our invested Assets, amount with cash on hand at the end of the year to \$2,930,000, and (quite apart from our Morton hand at the end of the year to \$2,930,000, and (quite apart from our Mortgage assets) are equal to about 80 per cent of our total liabilities to the public. The Bonds of the Dominion of Canada have now a definite market value, being quoted and dealt in daily on the Exchanges. They and all other Bonds that are so quoted have been taken into the balance sheet at not exceeding their market values as on the 31st December last. 'Against MI other Bonds and Debentures, amounts have been reserved to bring them all within the values authorized by the Government Department in charge of the matter.

Like reservations are also provided as heretofore against Real Estate held for sale, in which item is included all properties in the possession of the Com-

for sale, in which item is included all properties in the possession of the Company, whether by foreclosure, power of sale or otherwise; with the exception of office premises, Experience in the past has repeatedly proved our former appropriations more than ample.

The office premises item is again reduced to \$40,000, which is barely 57 percent of the assessed value for taxation. This is brought about through the sale of the Agricultural Savings and Loan Company building, not required by your Company. The surplus derived from this sale is shown in a separate item apart from the profits, and rightly so, as it is in no sense part of the earnings of the Company. If there is any further information desired by any Shareholder I shall be glad to furnish it.

The Report was then adopted unanimously.

The Report was then adopted unanimously.

The Scrutineers were then appointed, and the election of Directors proceeded with, Messrs. John McClary, A. M. Smart, Lieut.-Col. William M. Gartshore, John M. Dillon, M. Masuret, C. R. Somerville and J. G. Richter being re-elected for the ensuing year. shore, John M. Dillon, M. Masuret, C. R. Somerville and J. G. Richter being re-elected for the ensuing year.

1 t was moved by Mr. A. B. Greer, seconded by Prof. Bowman, that Messrs.

1 trank G. Jewell, C.A., and John F. Kern be and are hereby re-elected Auditors of the Company. Carried.

1 The meeting then adjourned, and at a meeting of the Board of Directors held subsequently Mr. John McClary was re-elected President and Mr. A. M. Smart Vice-President of the Company.



Reliable anti-fat self-treatment.

Let Korein Make You Slender
Many, both sexes, report they have reduced
10 to 60 pounds. No starving; no exhausting
exercises. Become exquisitely slender and
remain so. Safe, pleasant method, endorsed
by physicians. Legions of testimonials. \$100
GUARANTEE or money refund. Buy Korein
(pronounced koreen) at busy drugsies.

Or write for free booklet to Korein Company, 277-A, Toronto, Ont.

'DANDERINE"

Girls! Save Your Hair! Make It Abundant!



sage, your hair takes on new life, lust-e as heavy and pler.tiful, because each hair seems to fluff and thicken. Don't let your hair stay lifeless, coloriess, plain or scraggly. You, too, want lots of long, strong, beautiful hair.

A 35-cent bottle of delightful "Dan-eering" freshens your scalp, checks dandruff and falling hair. This stimulating "beauty-tonio" gives to thin, dull, fading hair that youthful bright-ness and abundant thickness—All drug-

Then ill health or hard times hit you don't lie down-

It is a man who can come back that is a man worth while IT IS SAID THAT ABOUT NINETY PER CENT OF MEN FAIL BETWEEN THE AGES OF 35 AND 50 AND VERY FEW EVER "COME BACK."

