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Children who have once had Zam-Buk applied, cry for it when hurt. They know it ends their pain. Mothers should always keep Zam-Buk handy, for not only does it soothe the injured place, but it prevents any danger of festering or blood-poisoning, and heals quickly.

Not only in the home, but in the office, store and factory, Zam-Buk should be kept handy to apply immediately an injury is sustained. It's the best safeguard against serious developments.

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FREE—Send this advert, name of paper and 1c. stamp (for return postage) to Zam-Buk Co., Toronto, for free box.

Zam-Buk
HEALING AND ANTISEPTIC

Furs In Great Array

Our stock of raw and manufactured Furs is complete in every respect and cannot be surpassed anywhere. No matter what you want in the line of Furs, whether it is a single piece, a complete set, or a Fur Coat, you have a splendid choice here.

Remodelling and Repairing

We will remodel or repair your old furs at reasonable cost. We do all our own work in our own fur factory, and employ only skilled operators.

FELDMAN

Furrier 21 W. King
Kitchener's Fur Store

INCORPORATED 1855

THE MOLSONS BANK

VICTORY LOAN COUPONS

Do not forget your coupons and interest cheques.

We shall be glad to cash or place to your credit Victory Loan coupons or cheques maturing November 1.

THE MOLSONS BANK
Kitchener Waterloo
Bridgeport St. Agatha.

A Little Chat

If I were to ask you to buy a dozen Chrysanthemums to decorate your table every day you would think I had a lot of gall, so I would.

But if I told you Flowers were as necessary to life as the food on your table, I would leave an opening for an argument, (here it is): A well filled stomach and beautiful surroundings satisfy. What else fills the place of Flowers (or a single inexpensive Flower) in the centre of your dining table.

They satisfy the taste.

Yours truly,

H. Armstrong, Florist

Phone 38. Residence 1714.
Successor to C. H. Janzen, 71 Walter Street.

THE FINAL VICTORY LOAN

Editorial in The Globe, Toronto, Sept. 16, 1919

Preparations for the launching of the final Victory Loan have been begun. From this time forward until the end of the campaign public interest in the financial condition of the Dominion will increase steadily. There is need for a discussion not only of the fundamentals of National Finance, but for the diffusion of information all over the country as to the purposes for which this specific loan is required. The war is over. The appeal to the win-the-war spirit—so effective in the floating of former loans—cannot be made upon this occasion. Instead, there must be an appeal to the common sense of the people and to their desire to do all that is possible to bring about the restoration of normal conditions in the Dominion.

The first thing that must be impressed upon the public mind is the fact that a large part of the money called for is required to wipe out the indebtedness of the Government to Canadian banks that have advanced great sums—almost a quarter of a billion dollars—to enable the Government to grant credits for the purchase of goods for export to Allied countries that are unable to pay cash for all the Canadian provisions and other products they require. The loan is needed also to meet the heavy expenditures attending the demobilization of the Canadian overseas army. Gratuities and back pay run into enormous sums. The credits to Great Britain to enable her to continue buying Canadian products have been very large. Greece, Roumania, and Belgium have been supplied with foodstuffs, clothing, and implements through a loan of seventy-five million dollars made by the Canadian Government to the Governments of these countries. Sir Henry Drayton says that further credits will have to be made to finance the export of our natural products. The loans will be repaid in time, and such portions of them as are not promptly liquidated by the importation of British and continental European goods into Canada will remain to the credit of the Canadian people as an investment of capital on which interest will be drawn.

It is good to have considerable investments abroad instead of remaining—as Canada was before the war—almost exclusively a debtor nation. In pre-war days, for example, the British people had almost three billion dollars invested in Canada. They owned huge blocks of national, Provincial, and municipal securities. They held the bulk of the bonds and stock of our railways. They had much money in Western lands and in Eastern manufacturing enterprises. Large blocks of bank capital were British. It required the export of about a hundred and fifty million dollars' worth of Canadian products yearly to pay even the interest on this great investment. That fact indicates why Canadian exports to Great Britain were greater than Canada's imports from Great Britain. They had to be about a hundred and fifty million greater if we were not to keep going more deeply into debt year by year through the reinvestment of British money in Canada.

During the war the British people sold or put in pledge large amounts of Canadian securities—not less probably than half a billion dollars' worth—and Canadians have been buying these securities by means of a large surplus of exports. It is anticipated that after all the war accounts are balanced Canada will have reduced her debt to British capital by at least half a billion dollars, and that hereafter she will have to export twenty-five million dollars' worth less of her products than in pre-war years to pay her annual interest bill to Great Britain.

But it may be argued that the Canadian people as a whole will not benefit because some of them owe less to some of the British people than they did before the war. This is a mistaken view. It is true that there has been a vast increase of Canada's internal debt because of the war. For a period of years too long to estimate with any degree of certainty all the people of Canada as taxpayers will have to pay about \$120,000,000 a year as interest on the war debt to the much smaller number of Canadians who hold war bonds. But when we get down to concrete cases instead of dealing in the mass the debt burden of two billions does not look so hopelessly large. The interest amounts to about \$15 per year per head. Every shop girl or domestic or workman who has been able to buy three hundred dollars' worth of Victory bonds—and their numbers run up into hundreds of thousands—will get annually in interest from the Government a little more than enough to pay his or her share of the taxation due to war debt. In other words, their savings cancel their share of the debt.

Had the country tried to finance its war-expenditure by foreign instead of internal loans—supposing that to have been possible—the condition of Canada would have been vastly more serious to-day. Our debt to external creditors would have been over four and a half billion dollars, and to pay the interest at the current rate would have involved the export of about two hundred and thirty million dollars' worth of Canadian products yearly without any corresponding imports. The effect upon the manufacturers and merchants of Canada of such a drain would have been almost ruinous, for the people of the Dominion would have their buying capacity very seriously reduced by the export of their products to pay interest on the external debt. It is therefore of great importance that the Canadian people as a whole should owe some of the Canadian people the bulk of the money spent in prosecuting the war. The interest is spent in the country, and benefits in the spending all classes of the community—the debtor as well as the creditor.

If the argument here presented is a sound one, then it follows that to the very limit of our capacity we should continue to buy Victory Bonds. The new issue will have to yield at least four hundred million dollars to enable the National Treasury to discharge its obligations during the current financial year. Victory Bonds are an excellent investment, but they are more than that. They are a sign that Canadians have faith in their country, in its vast resources, in the stability of its Government, in the will and the power of the people to build up and maintain a civilization which will stand the greatest stress that can be brought to bear upon the foundations whereon the Dominion has been reared.

LOVE and MARRIED LIFE by the noted author Idah McGlone Gibson

OUR NEW HOME.

I am wondering if I have always been unduly sensitive or whether it is only human to be uncomfortable when one feels out of place among a gay party? I think perhaps it is a human trait for I recall that John was as ugly as a bear when he appeared at an affair in a business suit, and found all the rest of the men of the party in dress suits. He did not carry off his annoyance and chagrin nearly as well as I did although he was among old friends and who understood, while I was making my first appearance and was sure to be subjected to very critical analysis. I remember John said, when he got home from this party, that he would never visit that house again—that the hostess should have told him that it was to be formal, and it was nearly a year before I could persuade him to accept another invitation there. Being married to the man who put me in this position only two days after my wedding day he would not very well get rid of him had I so desired, and poor dear John, I didn't want to.

When we came home in the car he was so loving and sweet, and so perfectly satisfied with all that had happened at the club that I hadn't the heart to tell him of my unhappiness. "Well, that's over," he said, "and you've been introduced to the gang. Pretty decent lot of folks, aren't they? The women are the handsomest in town and the men are all good fellows. Karl Shepard, to whom I am glad to see you take a fancy, is my very best friend. Karl would do anything for me."

"Yes, even to taking pity on your wife when she was in a most uncomfortable position through your thoughtless remarks," I thought, but I did not speak. I could not hold this in my heart, however, because John, in his arms around me, was saying: "Sweet heart, do you know we are old home, and from now on we are going to be the happiest people on earth." In John's arms I forgot all and cared not all that was in them, and I close my mind to every thought except that of his nearness and dearness. There seems to be but one bond and that is the cord from his warmly beating heart to mine.

Madame Gordon did not make her appearance at breakfast next morning.

John did not make any great objections when I insisted that I could not sit in his mother's place. Sometimes I have thought that I made a mistake in this, because every day that we lived in the house with Madame Gordon at the head of the party in dress suits and humiliations for me, I learned most thoroughly that it is true that no house is big enough for two families. Although Madame Gordon knew that I had graciously insisted upon her retaining her place as head of the household, never while she lived with us did she consult my comfort or inclinations in any way. I was made to feel that I was an interloper—always.

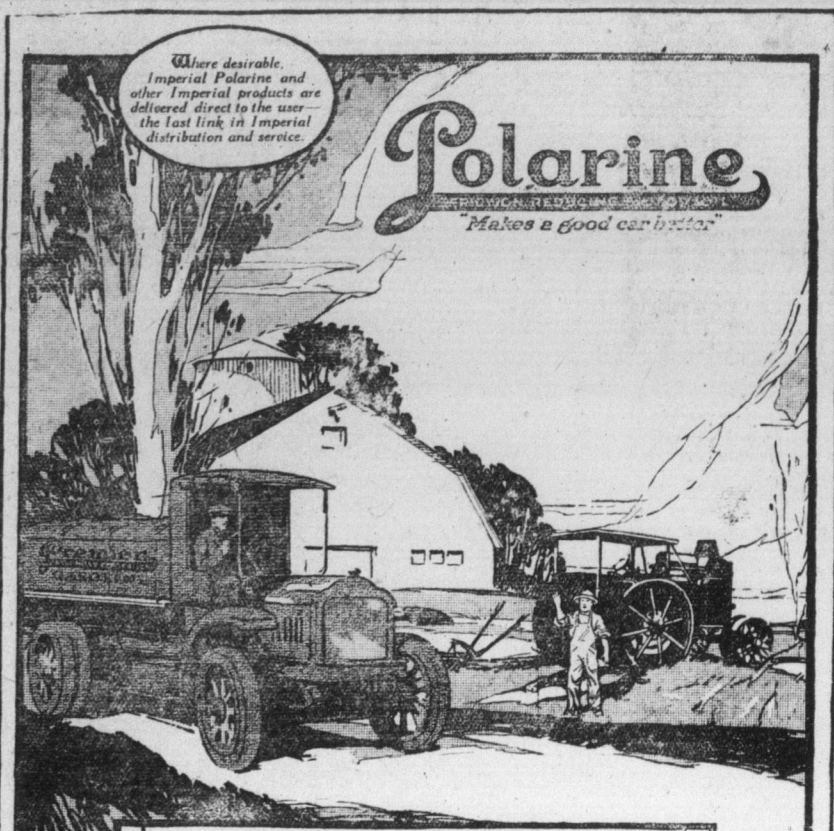
I never knew just what John had said to her but he is absolutely honest, even though brutally frank and I am sure that he told her that he wanted me to run the house and that I, through consideration of her feelings, did not wish to do so. One of the reasons I had for thinking this is that late in the morning, when John and I had finished our breakfast, Madame Gordon sent for me to come to her room.

I went in fear and trembling for I understood the advantage she had scored over me by this summons. I rapped lightly on her door and in her cold voice the words, "Come in."

Does anyone ever say "Come in" with a falling accent when she is graciously inclined toward the visitor I never do. The most gracious act of course, is opening the door of one's intimate room, oneself. Secondly, one says, "Come," with a rising inflection.

I am very sensitive to the greetings of my friends and my heart sank at the cold courtesy and implacability expressed in those two words: "Come in."

I do not believe that I am more easily hurt in this matter than the majority of my sex and the greatest martyrdom that comes to modern women is the habitual impoliteness of those who love them and those with whom they are thrown in contact daily. Every woman in her heart knows this.



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Kitchener Is going to be BOMBED

On Saturday afternoon, November 8, one of Canada's daring aviators is going to give a demonstration of trick flying, bomb dropping and daylight flare signalling.

This is being done in the interests of the North Waterloo Victory Loan Campaign and he will visit Kitchener, Waterloo, Elmira, New Hamburg, Wellesley, Wilmot, Waterloo Township, etc.

Watch for this aviator. He is going to drop something that nearly everyone has, or should have.

**North Waterloo Victory
Loan Campaign, 1919.**