GET 100% FOR YOUR MONEY.

If you paid \$1 for a can of milk and proved it to be three-quarters water, would you be satisfied?

If you paid the price for a silk sweater coat and found it nine-tenths cotton, wouldn't you complain?

The makers of Zam-Buk believe you should buy your medicine as critically and carefully as you buy food and clothing. When you buy Zam-Buk you get a remedy that is 100% medicine—not a small proportion medicine and the balance animal fat! See the

Again, animal fats won't keep for very long; yet how often do you need to use a whole box of ointment right away? Zam-Buk's absolute freedom from animal fat prevents its turning rancid. It will keep for months and yet retain all its medicinal powers.

These are but two of the many reasons why Zam-Buk is the most widely used balm. It has been proved best for all sores, eczema, bad legs, ulcers, abscesses, scalp sores, boils, pimples, ringworm, bloodpoisoning, piles, burns, scalds, cuts, stiff neck and rheumatism. 50c. box, 3 for \$1.25. All dealers or Zam-Buk Co., Toronto. Send this advertisement and 1c. stamp (for return postage) and FREE TRIAL BOX will be sent you.





As the sun of life sinks toward the west

Life has been said to consist of a constant succession of breakdowns and repairs. In old age, the former predominate. The body machine is more or less worn out. Digestion is less perfect, elimination of waste is increased in quantity, but reduced in efficiency.

Hence, constipation is particularly pernicious. Constipation means more than mere failure of the bowels to move regularly and thoroughly. It meams stagnation of the contents of the intestine, increased fermentation, putrefaction and germ action, the production of irritating and poisonous substances, that are absorbed into the blood and carried all over the body.

This is always serious—in old age it is especially

Constipation cannot be cured by drugs at any age. It is especially harmful to an aged person to use pills, salts, and similar strong purges in order to force the

But the Nujol Treatment for Constipation is not only safe, it is in every way efficient

Nujol is not a drug, does not act like any drug. Nujol helps nature to re-establish easy, soft, therough

bowel evacuation—as "regular as clockwork." Nujol softens and keeps perfectly moist the intes-

Nujol makes it easy for the intestinal muscles to act, and prevents them from overwork.

Nujol absorbs poisons and carries then out of the body. Get Nujol from your druggist and take it according

Warning: NUJOL is sold only in scaled bottles bearing the Nujol Trade Mark, Insist on Nujol. You may suffer from substitutes

Send for Samples of Literature CHARLES GYDE & SON P.O. Box 875, Montreal

CANADIAN SELLING AGENTS POR Nujol Laboratories STANDARD OIL CO. (NEW JERSEY) NEW YORK CITY



Stops the Pain—and acts quickly Rheumatism, lumbago, neuralgia, sprains, lame back, toothache, carie, sore throat, swollen joints and all similar troubles are quickly relieved by Hirst's Pain Exterminator. It has been sold for 40 years
and should be in every household—has a hundred uses All dealers or write us.
HIRST REMEDY COMPANY, Hamilton, Canada

DONATIONS TO RELIEF FUND.—
The London Branch of the S. A. C. gratefully acknowledges the following donations to the relief fund: Bethel War Workers, Walkers P. O., \$10; Patriotic League, Florence, \$25; Thorndale Women's Institute, \$20.

BLACK DYES IN DEMAND.—The dyers and cleaners of this city report that in the last two days they have had large numbers of suits left at their places of business to be dyed black, which goes to show at what an alarming rate deaths are occurring in this vicinity.

CHURCHES INCLUDED.—The secretary of the Ministerial Alliance, after consultation with E. H. Russell, chairman of the board of health, would remind the churches and church people of the city that the interpretation of the order of the board of health is that all public gatherings in churches should be cancelled until permission be granted by the board of health.

MEDICAL STUDENT DIES FROM PNEUMONIA; HAD

Archibald McLarty Had Been Acting As House Surgeon in Victoria Hospital.

PROVINCIAL SECRETARY URGES ENLISTMENT OF **VOLUNTEER NURSES NOW**

Confirms Appointment of Mrs. J. B.

Mrs. J. B. McKillop has today received a telegram from Hon. W. D. McPherson, provincial secretary, the president of the newly-organized Ontario Emergency Volunteer Auxiliary, confirming her appointment as vice-president for London, and asking her to take steps toward local organization at once, to enlist voluntary nurses to cope with the prevailing influenza epidemic. It is suggested that she confer with the mayor and board of health. The lectures being given today and tomorrow in Toronto to volunteers for direction in their work of nursing the influenza sufferers will be telegraphed to London for the use of recruits here. The volunteers are to be given a badge bear-ive the new of the service of the service of the service of the service were conceived such a magning were too large, too composite, too action has shown a truer and state of sectionalism and every petty, cause. We are proud of America. This splendid spirit of unity must be fective shall be frittered away by possibile to the peace, no provide the present of the service too large, too composite, too action has shown a truer and state of sectionalism and every petty, cause. We are proud of America. This splendid spirit of unity must be pread and price too large, too composite, too action has shown a truer and state of sectionalism and every petty, cause. We are proud of America. This splendid spirit of unity must be pread to sectionalism and every petty, cause. We are proud of America This splendid spirit of unity must of sectionalism and every petty, cause. We are proud of America This splendid spirit of unity must of sectionalism and every petty, cause. We are proud of America This splendid spirit of unity must of sectionalism and every petty, cause. We are proud of America This splendid spirit of unity must of sectionalism and every petty, cause. We are proud of America This splendid spirit of unity must of sectionalism and every

AMATEUR NURSES BADLY NEEDED, BUT ARE SLOW IN OFFERING SERVICES

etters, S. O. S. (Sisters of Service).

Appeals for assistance to help fight the influenza epidemic are heard on every hand. Practically the whole staff of the Children's Shelter in South Lon-don is down with the disease. At the board of trade luncheon volunteers were asked to get out and dig up helpers for this institution.

WEDDING BELLS

HOUSTON—PERRY.

The marriage took place on Monday of Miss Margery Mae Perry, daughter of Mr. and Mrs. George E. Perry, Burwell street, to W. Laird Houston of the Canadian Bank of Commerce, Treherne, Man., son of Archibald Houston of Kilbarchan, Scotland. Rev. W. R. McIntosh of the King Street Presbyterian Church officiated.

The bride looked charming in a gown of ivory satin with fur trimmings. She was attended by her sister, Miss Jean, and little Miss Peggy Shannon was flower girl. C. R. Gall of Toronto supported the groom. Miss Dorothy Wilson of Plattsville, cousin of the bride, played the wedding march.

During the signing of the register, Miss Mayme Paterson sang 'O Promise Me." Following a buffet luncheon, Mr. and Mrs. Houston left for the west, the bride traveling in a suit of green broadcloth with hat to match. They will visit in Fort Frances and Winnipeg be fore taking up their residence in Treherne.

DEATHS AND FUNERALS

DEATH OF SYDNEY GARLEY.

Sydney Garley, son of Hugh Garley, died this morning at his home, 164 Adelaide street. He contracted Spanish influenza, which was followed by pneumonia. He will be buried on Thursday. Funeral arrangements will be made later.

DEATH OF MRS. YOUNG.

The death of Mrs. Sophia Young occurred at her home, 973 Elias street, yesterday from pneumonia, resulting from the contraction of Spanish influenza. Mrs. Young is the wife of Ptc. Charles Young of Wolseley Barracks.

MILITARY NOTES

TAKEN ON STRENGTH.

The following officers have been taken on the strength of the C. E. F. in Canada, having returned from overseas: N. Sister M. MacIntosh, Capt. N. J. Amyot, Capt. C. W. McIntyre, Lieut. E. A. Dryden, Lieut. D. L. MacDougall, N. Sister M. B. Hanna.

GOES TO HOSPITAL.

Capt. George Renton, A.M.C., is transferred to the London Military Convalescent Hospital, from October 5, from the A. D. M. S. staff.

Interesting Information for Investors and Earners

SOME PHASES OF THE PROSPECTS FOR PEACE. THE SWORD OF THE AVENGER. By William C. Cornwell.

Do not let us be misled by this pharisalcal agitation in Germany to establish parliamentary government. The representatives of a people steeped up to the eck in the bloodthirsty crimes of an unjustified and bitterly selfish war, are no better to treat with than their present autocratic leaders. The German people are particeps criminis with the kaiser and his horde of brutal Pan-Germans.

There has not been one minute when Germany and all of Germany, including all the German people, have not been ready to share in the plunder whenever and wherever her war bandits were able to seize it; no time when they have not approved oppression and the frightfulness of their armies wading through the

blood of women and children to reach the spoils.

The attitude of the whole German nation was defiant and unrelenting when her armies began the drive in Jarch. It was not until after the turn of the tide at Chateau-Thierry in July that she began to relent, and as she was swept on further and further, holdness turned to fear, and boastfulness changed to

And now with Bulgaria out and the shell cracking, Germany turns, or pretends to turn to parliaments and popular representation, as a hypocritical means

of wresting an armistice from the avengers.

After Germany has surrendered, whether the swords are handed in by a German parliament or by Hindenburg, there should be not an ounce of pity for the German people. They must pay the price—a bitter price—for all the horrors for which there is a surrendered with the state of the state MANY SERIOUSLY ILL—Mrs. Percy Strong of Edward street this city, is seriously ill at her home with pneumonia. Many such cases are to be found throughout the city. Mrs. A. McTaggart of Tecumseh avenue, also is seriously ill with Spanish influenza. Salesmen for different firms report that in every second house a case of sickness is encountered. The symptoms usually point to Spanish influenza.

In the board of Health.

Many SERIOUSLY ILL—Mrs. Percy Strong of Edward street this city, is seriously ill at her home with pneumonia. Many such cases are to be found throughout the city. Mrs. A. McTaggart of Tecumseh avenue, also is seriously ill with Spanish influenza.

A PEACE THAT MUST BE DICTATED.

The London Statist takes occasion, in a recent issue, to emphasize the necessity that the great body of the people through all the Entente countries (and it says "especially in England," but it might also have added in America), study carefully the conditions from Germany which must be insisted upon for peace.

They should, it says, feel the obligation they are now under to their families.

They should, it says, feel the obligation they are now under to their families and to their descendants, not to trust to governments; "on the contrary, they should take it for granted that governments will, as a matter of course, go wrong, and they themselves should feel the great obligation that rests upon them, UNDERGONE OPERATION to see that the coming peace will give security against the renewal of war a ast for two generations."

The Statist then recites the conditions laid down by ex-President Roosevel in his Lafayette speech, as a model for the people to study, that they may insist upon the conditions therein laid down. The things contended for in this speech are: That Germany had no provocation, that before the war she was free to Archibald McLarty, son of Mr. and Mrs. McLarty of Wardsville, and one of the most popular of the fifth year medical students, died at Victoria Hospital at 11:30 o'clock Monday night from pital at 11:30 o'clock Monday night from compelled, when the fighting ends, to recompense to the fullest extent all the

pital at 11:30 o'clock Monday night from pneumonia, which developed following a recent operation. He had been acting as house surgeon in St. Joseph's Hospital for about one year, and had spent considerable time in the same capacity in Victoria Hospital. He was beloved of all the boys in his class, and was prominent in all sports, especially rugby football. He was president of the fourth year class, and it was said by one of his fellow student's, "Mac was the best scout in the whole class."

In London he leaves a wide circle of friends. All his relatives live in the district of Wardsville. Mr. McLarty was to have graduated this coming June, and it was his ambition to have gone overseas at the first possible chance.

Decounties the fighting ends, to recompense to the fullest extent all the countries she has injured.

First, France should be compensated for all the injury done to the occupied provinces, and should also receive back Alsace-Lorraine. Secondly, full compensation must be made to Belgium, Luxemburg, Serbia, Montenegro, Rumania, and so on; and likewise, provinces wrenched from Denmark in 1864 should be restored. Lastly, the portions of Germany which were robbed of home rule in 1866 should get it back—for instance, Hanover; and that Prussian Poland should be added to the new kingdom of Poland—that is, that Poland should be restored to the full management of her own affairs and that she should comprise the Austrian and Russian portions of what once were Poland, as well as those of Prussia. The Statist adds: "We do not dispute that Germany will regard the taking away from her of all the provinces as a great wrong, but German opinions of what is right and what is wrong between nation and nation, deserve no consideration.

* * The German people never had a right and never can have a right to domineer over nations which have proved to be not strong enough to maintain their independence." their independence."

THE WAR MUST NOT HAVE BEEN IN VAIN.

Our own people would do well to get these formulas well fixed in their inds. Our whole country is devotedly united to win the war. The New York Tribune says:

struck, this new unity of the nation must stand high upon the credit side. We never conceived such a magnificent swinging step to be possible. We were too large, too composite, too individualistic. Yet it has come. No nation has shown a truer and stancher face, a more complete surrender of sectionalism and every petty, contending scruple to the one sacred cause. We are proud of America as never before."

This splendid spirit of unity must not have been developed in vain. The one great danger is that, having crushed the Hun and won the war, the dective shall be frittered away by politicians. If the country is united on what wants dictated into the peace, no power on earth can turn aside its demands THE FINANCIAL OUTLOOK.

While the end of the war is not apparently near, the certainty of final victory There must now be weighed the probable course of activity and of profit and loss, not only in securities but in all business, in order to make the wisest de-

An attempt has been made this week in the speculative markets to do this. volunteers are to be given a badge bearing the name of the association and the nselves, but wherever they could be obtained, of experts and

rusiness leaders. The result has been a more or less theoretical division of stocks into peace and war stocks, and into stocks (of which there appear to be a large umber), which nobody has been able to decide as to which class they belong in. Thus divided, relative prices have changed throughout the list, but there appears to remain, as before, a strong underlying tone pervading the whole While possibilities seem to point to war termination in six months or so,

while possibilities seem to point to war termination in slx months or so, there are also possibilities of a fierce continuation for a year, Under these circumstances there will be no let-up in war purchases and contracts. Such action would be fatal. The war must be fought as intensely now as ever, and war equipment must go on up to the last minute. One class of security may be relied upon as being in the peace list, and that

is the class which pays fixed rates and is sure to continue to do so after peace. this institution.

The Institute of Public Health reports that not one person had registered to assist in the fight up to noon. There were numerous calls for assistance, lowever, and the lowever of Liberty Bonds.

The higher this rate is, if it can be relied upon, the better the investment. There are many safe stocks and bonds in this class.

In the class of fixed interest payments and surety of continuan ance of advancing prices after the war—come, in order of safety, of Liberty Bonds. The higher this rate is, if it can be relied upon, the better the purchase for In the class of fixed interest payments and surety of continuance-also assurce of advancing prices after the war-come, in order of safety, first, all issues

were numerous calls for assistance, however.

Many of the large offices of the city are completely tied up because so many members of the staff are laid up. Manager J. W. Clark of the Prudential Life Assurance Company, was battling alone today, all members of his staff being laid up.

Then follow high class railroad and foreign government bonds; after that, good railroad and industrial bonds. Then, and most attractive by reason of high yield, the preferred stocks of the seasoned industrials.

The common stocks of the very best railroads have the Government guarantee of rentals to assure their dividends for a period. It is true this period is fixed now to terminate twenty-one months after the war. The uncertainties of future readjustment would tend to cause more or less speculative fluctuation in prices. Against this, at the present time, is the fact of the comparatively low prices at which such stocks are selling. And one most favorable factor in the whole situation is that stocks are, a rule, selling at compartively low levels, all along the line.

WHAT AFTER THE WAR?

With every indication of an early cessation of hostilities in Europe comes the recurring thought, "What about business after the war?" Will a peace set-tlement open the way to a big slump and depression? Answering these questions some days ago, J. J. Whitacre of Ohio, a large employer of labor, nad the

WHY SHOULD WE HAVE A BUSINESS SLUMP?

could get them.

not let it go again."

"There will be a lot of work for this country to do when the war is over, and there will not be any too much labor to do it. We need have no fear of being swamped by immigrants from Europe. Before the war is over many of the young fellows of Europe will have made the supreme sacrifice and the old ones never move. We shall not have to restrict immigration; on the contrary, we could employ a lot of laborers if we

"This country will be the greatest nation the world has ever seen. We are now enjoying the most wonderful prosperity we have ever known. It's not hard to explain. We are supplying the world. When it is all over, we shall take the lead necessarily in the work of reconstruction. We shall have to furnish the world, particularly Europe, that has been devastated by the war, with raw materials and manufactures. Here at home there will be plenty of work to do. Why, the railroads alone almost can insure prosperity. In the past railroads have taken more than 50 per cent of all the steel produced. Since 1913 they have been taking very little, because the war has demanded the bulk of the world's supply. There have been no extensions built. Railroad work, except the absolutely necessary repairs, has been almost abandoned. But following the war it will be resumed on a more extensive scale than ever before. With the Government controlling the roads, it will mean employment at good wages for many thousands. I don't imagine the Government is going to give up the roads after the war. For a long period after the war there will be a system of half socialism in this country. But it will all make for prosperity. I do not believe we have anything to fear for a long time, and, in my judgment, wages will continue to be high, perhaps not so high as now, but higher than they were before the war began.
"Then there is shipbuilding. America will keep on building." and we shall have the greatest merchant marine in the world. We shall

The following appointments to the 2nd Tank Battalion were published in orders today: To be major: Major N. K. Cameron, from 63rd Battery. To be captain: F. B. Scullard (24th Regiment). To be lieutenants: Lieut. Gordon H. Tennant, Lieut. W. J. Brownidge, Lieut, J. N. Cantin and Lieut.

THE IDEA OF THRIFT AND SAVING Woodrow Wilson.

If a man does not provide for all who are dependent upon him, and if he has not that vision of conditions to come and that care for the days that have not yet dawned, which we sum up in the whole idea of thrift and saving, then he has not opened his eyes to any adequate conception of human life.

STABILITY OF THE BUSINESS WORLD

Theodore Roosevelt.

Life insurance increases the stability of the business world, raises its moral tone and puts a premium upon those habits of thrift and saving which are so essential to the welfare of the people as a body.

WALL STREET AND PEACE POSSIBILITIES.

Germany's readiness to evacuate all occupied territory to get an armistice, was Capt. George Renton, A.M.C., is transferred to the London Military Convalescent Hospital, from October 5, from the A. D. M. S. staff.

CHURCHES IN ANNUAL RALLY. ALLAC CRAIG, Oct. 14.—The annual raily of the Baptist Young Peoples' Societies of Middlesex and Lambton was held in the Baptist Church here on Thanksgiving Day. October 14. There were two sessions at 2:45 and 7:30, and a very interesting program was given. Supper was served in the basement by the young People.

Germany's readiness to evacuate all occupied territory to get an armistice, was interpreted by Wall Street yesterday, as an admission of utter defeat, and peace stocks went forward during a million-share day, with leaps and bounds. The railway and oil shares made spectacular advances. Union Pacific passing 132 and Canadian Pacific 174, while Texas Oil reached 193 and Mexican Petroleum closed at 139½. For the past three months the market has developed in strength from reap their harvest at the hands of a hungry horde of buyers, who will only buy when the market has exhausted over 75 per cent of its legitimate rise in values. Yesterday dealings totaled about a million shares and the market looks good for further advance from present prices for many stocks which, in the scurry for some of the specialities, were lost sight of Monday.

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A First Mortgage on property and assets valued at over three (3) times bond issue. Mortgage limited to present amount. Large semi-annual sinking fund providing for redemption of Bonds. Attractive annual interest return with regular payment assured by large earning power and unlimited market. Stock bonus which entitles holder to full proportionate distribution of profits.

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BECAUSE THEREBY CAPITAL IS CREATED: You can create a capital instantly by investing a small sum annually in a life insurance policy. The only other safe methods of accumulating capital are by arduous toil and slow saving-and such efforts are often cut short by death,

BECAUSE IT PERPETUATES YOUR EARNING POWER: Your salary, or the income from your profession or business will terminate at your death. Insurance furnishes the best method for continuing such income after your death.

BECAUSE ITS BENEFITS ARE CERTAIN: Fire may come, death must come. The fire premium is a necessary expense; the life premium is a desirable investment. Your fire policy may never mature. Your life policy, if kept in force, will inevitably mature. Fill out and return the coupon below and we will send you rates and particulars

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(with total assets of \$2,334,803.86, and a total liability to the public of \$1,112,672.55, leaving a margin as security for Debenture-Holders and Depositors of \$1,222,131.31), pays interest at 5 per cent on Debentures and 31/2 per cent on Deposits, half-yearly.

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