

# The Toronto World

**FOUNDED 1880.**  
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FRIDAY MORNING, JAN. 23.

## THE CITY FRANCHISES.

We are glad to see The News supporting the point we have already insisted upon in connection with Mr. Gundy's proposals for co-operation between the city and the province. We cannot afford to jeopardize in any way the franchise values of the city by any action that might place them in the control or under the influence of any body but the city itself. The Hydro-Electric Commission would have no more right to run radial cars on Toronto streets than Sir William Mackenzie would have. It would be poor business for the city to clean up the franchisees by the pending agreement, and then hand its newly-purchased rights over to the province. Mr. Gundy is still under the glamour of The Telegram, and appears to think there will be no clean-up. He should consult Mayor Hocken on this point and get quite clear in his mind that when the street railway and the T.E.C. is purchased the Mackenzie interests will have absolutely no foothold in Toronto. The city will own all its own franchises, and will be in a position to negotiate with the Hydro-Electric Commission if that body should be enabled to buy out the Electrical Development Company and the transmission lines, a step of which we heartily approve.

## WORKMEN'S WAGES AND COMPENSATION.

In the present dispute over compensation the manufacturers are apt to overlook the fact that money paid for compensation is merely a form of deferred wages. It is one of the mistakes of the opposition to overlook this point. There used to be a strong feeling on the part of employers against increasing wages. It was thought by many that cheap wages meant cheap production. This was only occasionally true under strict local conditions. Cheap labor is usually inferior labor, and its product is of an inferior class. The better paid workman produces more goods of a better quality. When the 15-cent-an-hour minimum wage bylaw was passed by the city years ago many people were surprised to hear that leading contractors declined to hire men who were only worth fifteen cents. One contractor said: "I pay my men twenty-eight cents and I get forty cents' worth out of them." However successful others may be on this line this is the principle on which wages have advanced.

On the other hand all workmen are not worth the top price, and could not furnish an average product, much less an output equal to the maximum. This is the fact that complicates all disputes between employer and wage-earner. If all owners had been ideal in their treatment of slaves there might never have been any revolt for freedom. If all wage-earners were ideal workers there would be few complaints from employers on the score of wages. Between the actual and the ideal on both sides exists the field of conflict. The worker wants at least the security of tenure, the provision for old age and in sickness, the care of his health and safety of his person, that were practically guaranteed to the slave. If he cannot get it in wages directly he must get it in pensions and compensation measures indirectly. In return he must be prepared to furnish the best service of which he is capable, not merely from himself, but from his class. The whole commercial system is really one of co-operation, and any leader anywhere, from the throne downwards, renders the whole system so much the more difficult to operate. These simple facts are more or less prominently concealed in various systems of economics and sociology, but the sooner employer and wage-earner face them directly the sooner will the misunderstandings and disagreements disappear. A good deal more remains to be learned beyond this point, but this at least must be attained.

The present compensation bill is a moderate measure in comparison with the legislation of some countries, and Canadian manufacturers should be the last to deny to Canadian workmen anything that serves to place them on a competing level with the workmen of other lands. We believe that labor as a body is beginning to be treated with a sense of its responsibilities as well as of its privileges. The labor leaders will make a strong impression on the public by keeping this in view.

**PRESIDENT WILSON'S PROGRAM.**  
President Wilson's message on

monopolies and the strengthening of the anti-trust law has been received with an almost unanimous chorus of approval. Spokesmen of the progressive party complain that his plan is inadequate and some criticism has been offered of special points. But taken generally the legislation the president outlined is regarded as essentially constructive and calculated not only to restore business confidence but to promote an industrial revival. In the comments of the leading newspapers and of representative men what is most conspicuous is the note of optimism regarding the future. It is within the mark to say that the whole tone and temper of the message is of a distinctly reassuring character, and is welcomed as the prelude of new conditions which will unite business and public interests.

The recommendations made by the president will be embodied in five separate measures which have already been designated as the "Five Brothers" in correspondence with the anti-trust measures he carried in New Jersey and known as the "Seven Sisters." The first four have already been drafted by three members of the house judicial committee who have been throut in consultation with the president. These include the interstate trade commission bill providing for a federal commission of five members as an instrument of information and publicity, a clearing-house of facts and for directing and shaping corrective processes in aid of the courts and also independently.

Another of these bills prohibits and prevents the interlocking of directorates covering railroads, banks and industrial corporations. The third will define more explicitly the policy and meaning of the existing anti-trust law, and the fourth is directed against discrimination in sales. This is the bill that will carry personal responsibility to increase largely the volume of its business. Addressing the company's agents, Vice-president Holbrook remarks that they now have something to offer the shipping public in the way of extremely low rates, with a continuance of the most expeditious and satisfactory transportation service in the world. But why did this not occur to the company at a time when low rates and good service could have prevented the agitation that compelled the government to act? If the introduction of the parcel post system did nothing else than bring this home to the express company management it would be amply justified. Postoffice competition has, however, come to stay, it is furnishing an extending service, its rates have been reduced and still other improvements will be made in the near future.

## PRESERVING POWER SITES.

In those provinces that lack convenient coal deposits, the presence of water powers has become of supreme importance. The rapid development of electrical science has provided a better and cleaner source of energy and illumination, and one which every day is being turned to more numerous uses. Electricity before long will furnish the means for heating as well as lighting our homes and will in other ways greatly reduce the amount of manual labor on the farm and in the home. It is, therefore, an obvious duty to preserve all water powers for the public benefit, and it is satisfactory to find in the January issue of Conservation, the monthly bulletin published by the Conservation Commission, that this policy is being pursued by the Dominion Government.

The department of the interior, we are told, is placing under reservation all vacant Dominion land that the superintendent of water powers may report to be valuable for the development of water power. Six whole sections of land have thus been reserved from disposition of any kind until the official engineers have had the opportunity to make a complete survey of the famous power site at Vermilion Falls, on the Peace River in northern Alberta. Similar reservations have been made on various rivers in Manitoba, Saskatchewan, Alberta and in the railway belt of British Columbia. Other reservations will be made whenever sufficient information reaches the superintendent enabling him to make a definite recommendation.

From another article in the same issue we learn that water power development is proceeding rapidly in Manitoba. About 47,000 horsepower is being produced on the Winnipeg River and transmitted for use in and around the city and can, with the two present

# THE HOME BANK OF CANADA

## NOTICE OF QUARTERLY DIVIDEND.

Notice is hereby given that a Dividend at the rate of Seven per cent (7 p.c.) per annum upon the Paid-Up Capital Stock of this Bank has been declared for the three months ending the 28th of February, 1914, and that the same will be payable at its Head Office and Branches on and after Monday, the 2nd of March, 1914. The Transfer Books will be closed from the 15th to the 28th of February, 1914, both days inclusive.

By Order of the Board,

JAMES MASON,

General Manager.

Toronto, January 14th, 1914.

plants, be increased to 103,000 horsepower. One of these, at Point du Bois Falls, belongs to the City of Winnipeg and is now producing about 20,000 horsepower, capable of extensions to a maximum of 77,000 (24) hour horsepower. The five remaining sites on the river are under the control of the Dominion Government and can furnish a further amount of 210,700 horsepower. In addition, there are several important power sites within the Province of Ontario, and within easy transmission distance of Winnipeg and other cities of Manitoba.

## LOW RATES MEAN MORE BUSINESS.

Express companies in the United States are preparing for the reduction of rates which the Interstate Commerce Commission has directed to come into force on Feb. 1. The situation forms the subject of discussion in The Wells Fargo Messenger by several of that company's officials who see in the reduction an opportunity to increase largely the volume of its business. Addressing the company's agents, Vice-president Holbrook remarks that they now have something to offer the shipping public in the way of extremely low rates, with a continuance of the most expeditious and satisfactory transportation service in the world. But why did this not occur to the company at a time when low rates and good service could have prevented the agitation that compelled the government to act? If the introduction of the parcel post system did nothing else than bring this home to the express company management it would be amply justified. Postoffice competition has, however, come to stay, it is furnishing an extending service, its rates have been reduced and still other improvements will be made in the near future.

# CANADA LIFE HAD A SPLENDID YEAR

New Records Were Made in a Number of Departments.

## ASSETS ARE \$52,161,795

## Bonds and Debentures Will Be Valued on Amortization System.

The Canada Life Assurance Company had a splendid year in 1913, and in a number of important departments established new records. The new policies actually paid for totaled \$15,349,000, which brings the business in force up to \$153,121,364.

The income for the year reached the enormous total of \$9,094,886, an increase of about \$700,000 over that of the previous year.

The assets were increased in the year by over \$6,800,000, and now stand at \$52,161,795.

It was estimated at the beginning of the present five-year period that at its end the surplus would reach \$6,000,000. Only four years have passed, and it has already exceeded that amount, being now \$6,182,278. The surplus earnings of 1913 surpassed those of any previous year.

An important announcement made by the president, E. W. Cox, was that all bonds and debentures will in future be valued on the amortization system. Market values, with their fluctuations, will be disregarded, and the actual value of the security, on the assumption that it will be held till maturity, will in future be used by the Canada Life in its accounts.

This step is in accordance with the strong recommendation of the Life Presidents' Association, and makes the company's statement a much more accurate presentation than would otherwise be possible.

The Canada Life has always been fortunate in its official heads, and while the recent death of Senator Cox must be deplored by all connected with it, yet he has left behind him such an orderly and efficient staff of the company that it will undoubtedly go on to even greater successes than the company has yet known. E. W. Cox, the president, and his associates are devoted to the welfare of the policyholders and with them in charge the policyholders may rest assured that their interests will be conserved to the very best advantage.

## NEW OPTOMETRICAL OFFICES.

The Optometrical Association of Ontario held their annual meeting last evening in the Foresters' Hall, College street. The number of members present both from local and outside points made it a record gathering. The following members were elected for the executive in the ensuing year: E. C. Williams, B.O.A., president; J. C. Williams, vice-president; Messrs. E. L. L. G. Saporito, D. Drake, board of directors; J. C. McLean, secretary.

# EXCELSIOR LIFE GROWS RAPIDLY

Twenty-Fourth Annual Report Shows Good Business Last Year.

## NO BAD INVESTMENTS

Net Surplus Above All Liabilities is Nearly Half Million.

In respect of magnitude of transactions, solid progress made and all other desirable features, the 24th annual report of the Excelsior Life Insurance Co., which was issued yesterday, is satisfactory in every respect. During the year great progress was made in all departments, and the results of the year's business are most gratifying and satisfactory to the officials and shareholders of the company.

Applications for new insurance during the year reached a total of \$4,874,048, an increase over the previous year of more than \$1,250,000. The policies issued and revived amounted to \$4,590,918, with annual premiums of \$182,224. The increase in the amount of new insurance was 36 per cent.

At the end of the year the total amount of insurance in force was nearly twenty million dollars, the increase being more than two million during the year.

Assets of the Excelsior Life amount to \$3,820,821, and the company has \$137 for every \$100 liability inclusive of reserves. No losses thru investments were reported; owing to the rigid system of scrutinizing investments. The liabilities showed a decrease of six per cent.

The company's net surplus above all liabilities, including capital, is \$412,638. Cash receipts for premiums were more than half a million dollars, an increase of \$100,000.

During the year living policyholders were paid more than \$100,000.

**Fair Dealing.**  
The present position of the company, coupled with its past record, is the inevitable result of its affairs being conducted along safe, conservative lines, having regard solely for the interests of its policyholders, pursuing those methods which are best calculated to be in their interests, such as having regard to quality rather than quantity of business avoiding altogether the investments of a speculative character, practicing the greatest economy possible consistent with solid progress, seeking the best class of risks as policyholders and by endeavoring to action to secure for them the best results from their investments, coupled with liberality and fair and equitable dealing with all.

## TORONTO PRESS CLUB HELD ANNUAL ELECTION

William Banks Elected Honorary President—C. E. Locke is New President.

The annual meeting of the Toronto Press Club was held last evening for election purposes, and the executive for the coming year were returned as follows:

Hon. president: William Banks, sr.; president: Clark E. Locke, The World; 1st vice-president, John A. McLaren; Saturday Night; 2nd vice-president, Arthur Lowe, The Telegram; secretary, William Wallace, The Star; treasurer, G. E. Morton, The Star; auditors, Andrew Clarke (The Globe) and R. K. Meares, The Star.

A general business meeting of the club will be called in two weeks in the permanent quarters at 158 Bay st.

**Appellate Division.**  
Before the Chancellor, Riddell, J.; Middleton, J.; Leitch, J.

Rogers v. Rogers—Appeal from surrogate court of Perth of Nov. 20, 1913, affirmed until February.

Gowling v. Whitfield—L. McCarthy, K.C., and N. L. Le Sueur (Sarnia) for defendant. R. L. Towers (Sarnia) for plaintiff. Appeal by defendant from judgment of MacWaters, J. of County of Lambton of Oct. 7, 1913. Action to recover \$500 damages for alleged breach of contract by defendant. At trial judgment was given plaintiff for \$300 and costs. Appeal argued and judgment set aside and judgment directed to be entered for defendant. No costs below or of appeal.

Lear v. Canadian Westinghouse Co.—C. W. Bell (Hamilton) for plaintiff. St. F. Washington, K.C., for defendant. Appeal by plaintiff from judgment of Snider, J. of County of Wentworth of Dec. 4, 1913. Action by George Lear, plaintiff, in defendants' employment, to recover \$500 damages for injuries received while attempting to hold up a heavy bed plate weighing about half a ton alleged to have been caused by negligence of defendants. At trial action was dismissed with costs. Appeal argued. Judgment reserved.

Pitcher v. Crooks—L. F. Heyd, K.C., for defendant. M. W. McEwan (Brantford) for plaintiff. Action to recover \$150 for commission on sale of defendant's land. At trial judgment was awarded plaintiff for \$150 and costs. Appeal argued and dismissed with costs. The money paid into court to be paid out to plaintiff.

Smith v. Rainey—A. E. H. Creswick, K.C., for plaintiff. M. B. Tudhope (Orillia) for defendant. Appeal by plaintiff from judgment of Vance, J. of County of Simcoe of Nov. 21, 1913. Action to recover possession of land in question. At trial action was dismissed with costs and counter claim allowed with costs, rectifying deed asked. Appeal argued and judgment reserved, but if parties agree thereto case may be settled by defendant taking whole vacant lot and paying \$120 for the disputed piece, and out of it give eight feet and plaintiff to give four feet for purpose of a lane. No costs.

**Women will find more news of interest to them in The World's magazine page every morning than in any other paper.**

# AT OSGOODE HALL

Jan. 22, 1914.

Judge's chambers will be held on Friday, 22nd inst., at 10 a.m.

Peremptory list for appellate division, for Friday, 23rd inst., at 11 a.m.:  
1. Re Belleville Driving and Athletic Association.  
2. Longway v. Trowbridge.  
3. Spratt v. Trowbridge.  
4. Spratt v. Trowbridge.  
5. Metcalfe v. Oshawa.

**Master's Chambers.**  
Before J. A. C. Cameron, Master.  
Plunkett v. Davis—Robinson (Robinson & Co.), for defendants, obtained order dismissing action without costs.

Magee v. Tudhope—Robinson (Robinson & Co.), for defendant, obtained order dismissing action without costs. Copland v. Waterhouse—W. R. Smyth, K.C., for plaintiff, obtained order rendering writ of summons for one year.

Reinhardt v. Hamilton—W. R. Smyth, K.C., for plaintiff, obtained order rendering writ of summons for January.

Gilpin v. Hazel Jules Silver Mines Co.—A. C. Craig, for defendant, moved for particulars of claim. Fisher (Fisher & L.), for plaintiff. Adjudged to 23rd inst.

Bouckley v. City Gas Co. of Oshawa—T. N. Phelan, for plaintiffs, moved for particulars of statement of defence. H. S. White for defendants. Order that defendants file affidavit giving particulars under rule 142.

McLennan v. J. C. McEwen—Whithead (Thomson & Co.), for plaintiff, obtained order dismissing action with costs.

Horner v. Pasternack—Maldaver (Hord & Co.), obtained order extending time for return of commission to New York until March 1.

Langworthy v. McVicar—F. Aylesworth, for defendant, obtained order postponing trial and extending time for return of commission to Regina, which is to be returned by March 1. Costs in cause.

Webb v. McEwen—Whithead (Thomson & Co.), for plaintiff, obtained order dismissing action with costs.

**Single Court.**  
Before Middleton, J.

Hay v. Ellis—R. G. Agnew, for plaintiff, moved for a mandatory order. G. H. Sedgewick, for defendant, asked enlargement. Enlarged until 28th inst.

Davidson v. Davidson—J. F. Boland, for plaintiff, moved for judgment in alimony. No order. Judgment for alimony at \$15 per week and costs. Alimony to be paid at office of plaintiff's solicitor.

Williams v. Medland—A. MacGregor, for plaintiff, moved for injunction for removal of sign, etc. J. H. Cooke for defendant. Medland, D. A. MacRae for defendant. Judgment for plaintiff. Nicholas Panas, mandatory order that sign be taken down within 24 hours. Speedy trial ordered.

Goldenthal—L. F. Heyd, K.C., for plaintiff, moved for judgment for alimony. No order. Judgment for alimony and reference to master in ordinary to fix amount, tax costs, etc.

Hair v. Town of Meaford—A. E. H. Creswick, K.C., and W. J. A. Bell, K.C., for plaintiff, moved for order continuing injunction restraining the council of the town passing local bylaw. W. E. Rainey, K.C., and G. O. Albery (Meaford), for defendants. Order continuing injunction to trial at Toronto non-jury sittings, beginning on Feb. 8. This case to have preference over other cases. Costs reserved to trial judge.

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### EDDY'S WASHBOARDS

HAVE A SPECIAL CRIMP THAT MAKES WASHING VERY EASY

AND THEY ARE JUST AS GOOD AS EDDY'S MATCHES

ARE EASY ON HANDS AND CLOTHES

SAVE TIME AND TEMPER

# REMOVAL NOTICE

THE Toronto Branch and Service Station of the Goodyear Tire & Rubber Co. of Canada, Limited, has moved from 85 Queen Street East into the first floor of the new

# Goodyear Building on the Corner of Richmond and Simcoe Streets

The Goodyear general office force is located on the fifth and sixth floors of the same building.

FRIDAY, JANUARY 23, 1914.

### "HEART SONGS" COUPON

PRESENTED BY THE TORONTO WORLD

HOW TO GET IT ALMOST FREE

Clip out and present six coupons like the above, bearing consecutive dates, together with our special price of either 68c or 98c for whichever style of binding you prefer. Both books are on display at

40 Richmond Street West, Toronto, and 15 Main Street East, Hamilton.

**6 COUPONS AND 98c Secure the \$2.50 Volume**  
Beautifully bound in rich Maroon—cover stamped in gold, artistic design, with 16 full-page portraits of the world's most famous singers, and complete dictionary of musical terms.

**6 COUPONS AND 68c Secure the \$1.50 Volume**  
Well bound in plain green English Cloth, but without the portrait gallery of famous singers.

OUT-OF-TOWN READERS WILL ADD 24c EXTRA FOR POSTAGE

"HEART SONGS" The song book with a soul! 400 of the song-treasures of the world in one volume of 500 pages. Chosen by 20,000 music lovers. Four years to complete the book. Every song a gem of melody.

**WOMEN SMUGGLERS NAILED AT SARNIA**  
Nicholas, Under Tow of Tugs, Made Record Run Under Adverse Conditions.

(Special to The Toronto World)  
SARNIA, Jan. 22.—The disabled steamer Nicholas and the tugs James Reid and Fischer of the Reid Wrecking Company of Sarnia, established a new record for late navigation on Lake Huron when they arrived today in the St. Clair River after a perilous journey over two hundred miles from Alpena, Mich. The trip was started on the 19th and the journey to Sturgeon Point was made thru heavy flocks of ice. From there on to Saginaw the water was clear. In the bay the vessels encountered a huge flow of several miles square, around which they had to go. Reaching Harbor Beach safely, they were delayed a day while a storm raged on the lake. The arrival of the boat here was greeted by salutes from all the craft in the river. The boat will go into the Reid drydock.

Miss Ogilvie, customs inspector, who has been stationed here for the past few weeks to see what smuggling is carried on by local women, last night held up two coast loads of people while she examined the women for goods. She succeeded quite well, and the smugglers were allowed to pay the duty, while they were warned and let go.

The steamer Waldo, on Gull Rock, Manitoulin Island, will be removed this week by the steamer Favorite. The steamer Turret Chief, which is on the rocks near Copper Harbor, will not be touched by the Favorite until the spring. The wreckers took up operations on the Waldo, as it was thought that she would be destroyed by the waves if left all winter.

A young lad named Robar has disappeared from his home here and did not return home at four o'clock. The police have been notified and will try to locate him.

**RELATIVES MAY INTER REMAINS OF MURDERER**  
James Taylor, Slayer of Brantford Boy, is to Be Hanged Today.

James Taylor, convicted of murder, who is to be hanged in Brantford this morning, will, by special order-in-council of the provincial government,

be buried at the expense of his friends or relatives.

By the federal act burial in such cases takes place in the special plot in the jail yard, but since this land is being held for park improvements in Brantford, the necessity for special legislation became apparent. This constitutes the first instance of the kind in the province.

Taylor was convicted of the murder of the boy Charles Dawson last September.

**FEW LIVES WERE LOST IN VOLCANIC ERUPTION**  
NEW YORK, Jan. 22.—(Can. Press.)—An official report giving the total of the casualties and damage caused by the eruption, earthquake and the wave of last week on the Japanese island of Sakuragi, and in the Town of Kagoshima has been received by the Japanese consul-general here. The report says:

"On Sakuragi nine villages, composed of 840 houses, were destroyed out of the total of 18 villages on the island. The deaths among the population were not so considerable as at first believed, and probably unexpected small."

In Kagoshima estimates place the deaths at 18, the severely injured at 87 and the slightly hurt at 71. In Kimotsu and Kiru Counties the damage caused by falling ashes and pumice stone affected 20,000 people, who will need relief.

### DODD'S KIDNEY PILLS

CURE ALL KIDNEY DISEASES  
CURES RHEUMATISM, GRAVEL, DIABETES, ETC.

NUMBER 23 THE PRODIGE