

## The Toronto World

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IMMEDIATE AND FINAL ACTION.  
The municipal commission on Niagara power presented its report yesterday. The report was considered by municipal representatives from Toronto, Brantford, Guelph, Stratford, Woodstock and Ingersoll, who unanimously passed a resolution endorsing its conclusions and declaring "that the Province of Ontario should develop, or obtain, and distribute, by expropriation or otherwise, Niagara power to all municipalities within reachable and profitable distance. Believing that time is of the greatest importance we strongly urge that immediate and final action be taken at the present session of the legislature to bring about the above result."

Until it is known what is in the commission's report, which will be in the municipalities' hands early next week, it is impossible of course to concur unreservedly in this resolution. But the responsible men who have seen it agree that the policy they pledged themselves to will effect "a great saving in the cost of power," and will give "an impetus to the industrial life of a large portion of the province." All this is vastly to the good; and there is every reason to expect that the municipal councils will applaud the commission's report, as heartily as their representatives have done.

A most significant part of the resolution is its declaration that the legislature should take "immediate and final action" during this session. Niagara power legislation has not been promised by Mr. Whitney. The government, as a whole, is probably not nearly so well posted on the question as the municipalities are. Possibly some missionary work at the parliament buildings is necessary. The municipalities should supply a corps of evangelists, if such should be necessary.

How long will Mr. Whitney and his colleagues keep their considering caps on before they deliver their judgment on the commission's report? By a fortunate coincidence the Hon. Adam Beck addresses the Toronto Board of Trade to-day on the general subject which he has made his own. In the series of capital speeches which he has made in other towns Mr. Beck has awkwardly spoken only for himself. It may be too early for an ex-cathedra deliverance to-day. Mr. Beck is a cautious man, as all ministers within the portfolio ought to be. Whether he speaks for the government or not, Mr. Beck is sure to say many things of great importance to Toronto business men. He is primarily a business man himself. He is no devotee of abstract principles of public ownership. The speeches he has already made have shown that he has arrived at his views upon the Niagara power by the colorless irresistible logic of dollars and cents.

The commission has only to make out an unanswerable case for an "impetus to the industrial life of a large portion of the province," and the demand for immediate action by the government will grow. The government must be ready to meet it. Mr. Whitney ought to say that much thru Mr. Beck to-day. Whether he does or not, public opinion must go on declaring itself in season and out of season.

FUNDAMENTAL INSURANCE ISSUE.  
The signs multiply that issue will have to be joined between the people of Canada and the great mass of insurance directors, as to whether insurance is to be conducted on insurance lines, or by distinction between the insurance business and that of any ordinary investing company.

The state has hedged insurance around with safeguards, such as no other commerce is subjected to, because the whole business is an affair of trusteeship and moral obligation of the acutest order. A few years ago nobody thought of complaining that limitation of investments to gilt-edged securities was undesirable. We have reached a period wherein sundry religiously-minded

insurance chiefs are contending with might and main for liberty to go into all sorts of deals in which the bad element of watered stock is a powerful factor, and which, in a time of depression, might easily lead to crises fraught with disaster to policyholders in general.

The idea seems prevalent among insurance directors that so long as the companies are able to meet their obligations, that is to say, so long as they are able to pay the amounts of insurance specified in policies, at the time the insured person dies, or his policy otherwise matures, it is no concern of the policyholders what is done with their money in the meantime. It is inconceivable to some men that an insurance director, who is a trustee, should not lend money to himself to any extent, provided he puts up sufficient security.

This notwithstanding some insurance authorities are using much more chastened language in relation to their affairs than they did a few weeks ago. The World published the astounding performance of President Macaulay of the Sun Life, which, for sheer rhapsody of complacency, is not excelled by the Song of Deborah.

The story of Sun Life "silent assets," of investments in electrical and other schemes, has been partly told by Mr. Fitzgerald. The Sun Life is assuring the public, thru two-column advertisements, that its assets are worth twenty million dollars more than it ever confessed, and that the evidence given before the commission emphasized its "strong position and conservative methods."

The Sun Life should tell the whole story. It should say whether any of the concerns, of which it became virtually the promoter, got into such bad shape that the president of the Sun Life, residing in Montreal, and immersed in the benevolences of insurance, had to become the president of an electric railroad in the far State of Illinois, and whether another high official of the company became its manager.

What would happen if commercial depression severely hit some of the localities in which the Sun Life policyholders' money has been placed? It is a very specious argument to say that the course of the Sun Life is justified by the profits that have been made. The business of insurance investment is not so much to make speculative or semi-speculative profits; but to insure as far as is humanly possible against loss. That is the only true conservative method. From it the Sun Life has radically departed.

The Sun Life gives an explanation of the sale of Illinois Traction stock to directors. Here is the company's own extenuating version of the deal:

In December, 1904, the company had an opportunity to buy \$50,000 of this stock on very favorable terms, the proceeds to be paid in bonds. The company already owned a very large amount of this same stock, and it was not desirable to materially increase its holding, even though the terms were attractive. Some of the directors had expressed a desire to take a portion of the stock on precisely the same terms as the company, and it was understood that the block would be divided. By error, however, the directors were not told when the transaction was about to be completed, and the company took up not merely its own share, but those of the directors. This was on Dec. 31, 1904. The error was discovered within a few days, and was immediately corrected by the directors taking from the company their shares, and merely reversing the entries.

The important thing here is that the directors were personally in the deal, and that their personal interests had apparently become so interwoven with Sun Life affairs that the purchase of \$223,100 worth of stock for them individually was such a trifling matter that they were not even notified when the deal would be concluded, and it was put into the Sun Life books quite by mistake. There could not well be a more damaging admission of neglect to differentiate between trusteeship and personal speculation by directors who ought to know better. No wonder the company talks about "extenuation" of the error.

The reprehensibility of this kind of thing does not need to be expounded. It is obvious to everybody but these modern insurance directors who, unhappily, seem to have lost that sense of discrimination between right and wrong, and who have been led, first of all, to repeated breaking of the law, on the plea that the law is shortly going to be altered, and then to represent grave irregularities as proof that the company is conducted under conservative methods.

While the fundamental issue is obvious, the public has got to see that the insurance directors' view of it does not become incorporated in an act of parliament.

The case was well put the other day at the annual meeting of the Sun Life Assurance Company of London, England, by the chairman of the company, Mr. M. R. Pryor, who, discussing the methods of handling securities adopted by the big American insurance companies, said:

They did all this on a gigantic scale, and what is more, they did

## CASTORIA

For Infants and Children.

The Kind You Have Always Bought

Bears the Signature of J. C. Watson

## Association Will Incorporate

Editor World: Will you allow me to state, thru your columns, that at a meeting of the policyholders, just held at the Rossin House, it was resolved forthwith to incorporate the association, with a view more effectively to serving the interests of the policyholders of Canada. The objects of the association will be embodied in a constitution, which it is expected will be ready for adoption at an adjourned meeting to be held next week.

Meantime it may be interesting to say that the association executive has been in close touch with the counsel for Ontario policyholders before the royal commission, and has taken legal advice upon certain grievances of the policyholders which have been brought to its notice. One of the objects of the association will be to obtain redress where legal opinion would warrant action being taken.

The future membership of the association has been fixed at \$1 per annum, and I need scarcely say that the executive will be very glad to receive applications for membership from policyholders throughout the Dominion.

I am, yours very truly,  
C. Goode, secretary-treasurer.

To Dr. Moorhouse, chairman, and C. Goode, secretary-treasurer, Canadian Policyholders' Association, Gooderham Building, Toronto: We, the undersigned, hereby agree to become members of the Policyholders' Association of Canada, for the protection of life policyholders, and to subscribe the membership fee opposite our respective names.

NAME.	ADDRESS.	ANNUAL SUBSCRIPTION ONE DOLLAR
...	...	...

It without the offices suffering very materially, because they were thoroughly good men of business, and nearly all the enterprises which they either underwrote or promoted were pretty good enterprises. Thus we cannot blame them for inducing the policyholders to any very large extent. But they did build up a most detestable and hateful system of business, which was sapping the foundations of commercial morality in America.

CHANCES FOR YOUNGER MEN.  
It looks as though the new blood were already beginning to tell at the Toronto Board of Trade. Two resolutions from the new industries committee indicate the right sort of activity—they both show that somebody is taking long and practical views of things. One urges the council to co-operate with the new department of industries and publicity that is being set up by the city council—which must mean that Mr. Wm. Mackenzie's offer of \$5000 for city propaganda will become but the nucleus of a combination of effort, such as was adumbrated here and elsewhere three months ago.

The new industries committee also talks like a leader upon Niagara power. The board of trade has a magnificent opportunity in this field. It should produce some real commercial statements. There is plenty of material for that kind of provincial asset. It only needs developing.

Why did not Mr. Hanna draft a bill entirely satisfactory to both license and liquor interests? The brewers object to the license bill. Strange! Thought the temperance people were kicking vigorously.

A chap in Washington can forecast the weather a month ahead. That's nothing. Everyone knows over here that it will rain on May 24.

Premier Whitney describes the bill to regulate the width of sleigh runners as "slipshod." This will enable the sleighs to slide easily over the snow.

The aldermanic salary grab must be endorsed by the ratepayers. Consequently the chances of the aldermen securing a "raise" are more remote.

Prince Arthur is heading this way. Now's the time to prepare the addresses of welcome. Let every section of the community read one to the prince. He likes 'em.

OSGOODE HALL.  
Judgments handed out yesterday, March 28:  
Weekly court—Black v. Ellis; Anglin, J.

Court of Appeal.  
Craig v. McKay—Appeal dismissed with costs; London & Western Trust Co. v. Lake Erie and D. R. R. Co., appeal allowed with costs; judgment to be entered for the plaintiffs for \$5000 apportioned amongst them according to the amounts found by the jury; Lancaster v. Shaw, appeal allowed and action dismissed with costs; Higgins v. Hamilton Electric Light Co., appeal dismissed with costs; re International Bridge Co. v. Bridgeburg, appeal and cross-appeal dismissed each with costs; Bank of Montreal v. Scott, appeal allowed and new trial directed. The costs of the former trial and of the appeal to be costs to the plaintiffs in any event of the actions.

Announcements for To-Day.  
Master's chambers—Cartwright, master, at 11 a.m.

Weekly court—List of cases set down for hearing before the Hon. Chief Justice Meredith at 11 a.m.

Re Morphy.  
Divisional court—Peremptory list for 11 a.m.

Kennedy v. Toronto Railway, Armstrong v. Euphemie, McMillan v. Muskoka R. Co., Rowe v. Hewitt, Histed v. Brown, Rex v. Riches.

Toronto jury, sittings—Peremptory list for hearing before the Hon. Mr. Justice Anglin at 10 a.m.

Smith v. Gunney, Donn v. Toronto

Clean, dry crystals—that are absolutely pure—that will not cake—that is WINDSOR TABLE SALT. The best for table use.

Gooderham Buildings, Toronto, March 27, 1906.

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## PERKINS FORMALLY CHARGED

WHAT AFFIDAVITS SHOW

Officers of N.Y. Life Relate Fund Circumstances—Warrant Charges Grand Larceny.

New York, March 28.—On a charge that his connection with the contribution of \$48,702.50, from the funds of the New York Life Insurance Company to Cornelius N. Bliss, treasurer of the Republican national committee in the campaign of 1904, constituted grand larceny in the first degree, George W. Perkins, a member of the firm of J. P. Morgan & Co., and until recently first vice-president of the New York Life Insurance Company, was arrested to-day on a warrant issued by City Magistrate Moss.

When a detective went to serve the warrant upon Mr. Perkins, he found that a writ of habeas corpus had already been obtained from Justice Greenbaum of the state supreme court, and the matter was immediately taken out of the magistrate's hands. Mr. Perkins appeared before Justice Greenbaum, and at the request of his counsel the hearing in the case was adjourned until Friday.

Mr. Perkins was paroled in the custody of his personal attorney, Lewis A. Delafield.

The necessary affidavits were signed by Darwin F. Kingsley, vice-president of the New York Life Insurance Company, and by Thomas A. Buckner, also a vice-president.

Mr. Perkins' counsel admitted that Perkins had advanced the sum upon the request of the late John A. McCall, president of the New York Life. He was afterward reimbursed thru the action of the company's finance committee.

It was contended that Mr. McCall had executive authority to order the payment, and that if any crime was committed it was participated in by every member of the finance committee present when the matter was acted upon.

The statement sworn to by Vice-President Kingsley gives some of the details of the meeting of the New York Life's finance committee, when McCall stated that Perkins had advanced certain large sums of money to Bliss, treasurer, pursuant to McCall's agreement to contribute.

Treasurer Randolph says: "The cheque was drawn by me as treasurer, pursuant to the direction of John A. McCall, then president. At that time large powers were vested in McCall to order disbursements without first submitting for approval to any committee, and as far as I am aware, his right to do this has never been challenged."

District Attorney Jerome made public correspondence between himself and Mr. Perkins, which showed that without promise of any immunity whatsoever, Mr. Perkins had supplied Mr. Jerome with all the facts connected with the 1904 campaign contribution.

"I derived no personal advantage of any kind from the transaction, and I certainly had no intent other than to serve the interests of the company," said Mr. Perkins.

CONSULS BECOME CORRUPT.  
Grave Charges Against Some Members of U.S. Service.

Washington, March 28.—President Roosevelt to-day transmitted to the house, the reports of Assistant Secretary of State Peirce regarding the consular service in the Orient. The message is accompanied by a letter from the Secretary of State Root, in which he says:

"They disclose grave misconduct on the part of two consuls formerly occupying important posts in the east. These consuls are no longer in the service. I regret to say, however, that there are indications of other cases of misconduct or inefficiency."

"Consuls in the tropics and in the Orient," he said, "are free from the constraints surrounding their life at home and subject to no inspection, are apt to become inefficient, and in some cases to become corrupt."

The charges against McWade, who was at Canton, are drunkenness, employment of felon, issuance of fraudulent Chinese certificates extending protection to Chinamen who claimed to be American citizens, persecuting Americans, and corruption in office.

The charges against former Consul General Goodnow are \$2 in number. Some of the charges are said to be sufficient to support suits at law and to give evidence of corruption in office.

DISPOSING OF RIGHTS.  
Tensikaming Commission and Coal Claims—Rich Find Reported.

Cobalt, March 28.—(Special).—The Tensikaming Railway commission in Toronto is disposing of the mining rights on their right of way to a large syndicate of those who have filed applications.

A rich find of slabs of solid silver is reported to have been located in a shaft of the La Rose mine, at a depth of 200 feet.

HUNDREDS HOMELESS.  
Waterloo, Iowa, March 28.—This water in the Cedar River rose over 11 feet last night and early to-day broke the levee and flooded the business district of Waterloo.

Hundreds of families were rendered homeless.

Machinists' Mass Meeting.  
A. J. Condon, first vice-president of the International Machinists' Union, will arrive in Toronto from Washington this evening, for the purpose of addressing a mass meeting of machinists next week.

McDougall in Quebec.  
Quebec, March 28.—J. L. McDougall, formerly auditor-general of Canada, arrived in the city to-day and will start work at once into the investigation of the finances of the City of Quebec, by auditing the books of the city treasurer.

A Good Time.  
An enjoyable evening was passed at the third annual banquet of the Royal Foresters' Trumpet Band in the Temple last night. The chair was occupied by Trumpet-Major Emery. About 100 were present.

## EATON'S

A list of bargains for Friday that will make men and boys glad and business a rushing whirl from 8 a.m. till 5 p.m.

—STORE CLOSING DAILY AT 5 P.M.—

## Men's Clothing Bargains

3.98 For single breasted SUITS of Scotch effect domestic tweeds, stylish and serviceable, sizes 36 to 44, were 7.50.

English Cravenette RAINCOATS, Oxford grey and dark fawn, velvet collars, were 8.00 and 10.00, for 5.50

5.49 For new spring OVERCOATS, short Toppers in fawn and Oxford grey, and Chesterfields in Oxford grey, were 8.00.

Good wearing TROUSERS of neatly striped dark and medium colored tweeds, were 1.50 to 1.75, for .95

44.95 For FUR-LINED COATS that were 70.00, dark collars.

Canadian muskrat lining, Persian lamb and other collars.

## Boys' Clothing Bargains

Three-piece single-breasted and two-piece Norfolk tweed SUITS, sizes 27 to 33, were 3.50 to 5.00, for 2.79

1.39 For two-piece single-breasted SUITS of navy blue serge and tweeds, sizes 22 to 28, were 2.00 to 2.50.

Cravenette RAINCOATS, Oxford grey and fawn, spring style, sizes 27 to 32, were 5.00 to 6.50, for 3.95

.50 For heavy all wool SWEATERS that were 75c and 1.00, a few with sailor collars, all sizes in the lot.

## Splendid Furnishing Bargains

Colored negligee SHIRTS of Scotch sepiers and fancy American cloths, correct for present wear, were 75c and 1.00, for .50

.29 For white unlaundried SHIRTS of strong cotton, linen bosom, cuffs or wristbands, were 35c and 50c.

Spring and summer balbriggan UNDERWEAR, shirts and drawers, sizes 34 to 46, was 65c and 75c a garment .47

.15 For fine elastic web SUSPENDERS that were 25c slide buckles, leather stayed backs, mohair ends.

## Boots—Hats—Hosiery—Umbrellas

Men's heavy laced and elastic side BOOTS, for heavy wear, sizes 6 to 11, were 1.25, for .75

.79 For men's black and brown felt HATS that were 1.00 to 2.00, stiff and fedora shapes, broken sizes.

Men's plain and ribbed black cashmere HOSE, good spring weights, sizes 8 1-2 to 11, was 25c and 35c, for .17

.89 For men's 1.50 UMBRELLAS, paragon frame, steel rod, newest wood and bone handles.

## THE T. EATON CO. LIMITED

190 YONGE ST., TORONTO

Money cannot buy better Coffee than Michie's finest blend Java and Mocha, 45c lb.

Michie & Co., Limited

## "The World"

is so full of a number of things I'm sure we should all be as happy as kings." So we should if we always knew how to use the things that come our way.

We are doing all we can in the decorative line to show the best way to use the latest and best of house decorations. Out-of-town customers are invited to make use of what knowledge we possess.

ELLIOTT & SON, Limited,  
79 King Street West

TENDERS WANTED  
Tenders received up to morning of April 3rd, for a escape on Girls' Home, Gerard-street, which must be satisfactory to the City Architect. Address Secretary Girls' Home, Sealed Envelope marked "Tender."

SWEETHEARTS LONG AGO.  
Bereaved, They Meet, Are Married and Will Live in Toronto.

La Porte, Ind., March 28.—(Special).—John S. Simeral, superintendent of the carpenter department of a large manufacturing institution in Toronto, was married yesterday at Elkhart, Ind., to Mrs. Emma Rice.

Both are past 50 years of age, but were sweethearts when, as children, they lived in Canton, Ohio. Both have been married since, their former help-mates dying last fall. Both happened to be visiting in Canton at the same time, with the result that the old love was rekindled.

They will reside in Toronto.

DR. EMORY NOT NEGLIGENT.  
Justice Anglin yesterday non-suited the action of Mrs. M. G. Haversick against Dr. W. J. H. Emory, for injuries received in an automobile accident. The judge said that there was evidence of negligence or that blowing the horn would have prevented the accident.

Zionist Conference.  
Clarence I. de Sola, of Montreal, president of the Zionist Federation of Canada, is in the city in connection with the coming convention of Zionists of Canada, to be held in Toronto. A meeting of representatives of the different Zionist societies was held last night.

Manager Solomon, of the Toronto Ferry Company, says that Church-street wharf will probably be used as a starting point as soon as the bay is clear of ice.

Help! Help! I'm Falling

Thus cried the hair. And a kind neighbor came to the rescue with a bottle of Ayer's Hair Vigor. The hair was saved! In gratitude, it grew long and heavy, and with all the deep, rich color of early life. Druggists have sold it in all parts of the world for 60 years.

J. C. Ayer & Co., Lowell, Mass.