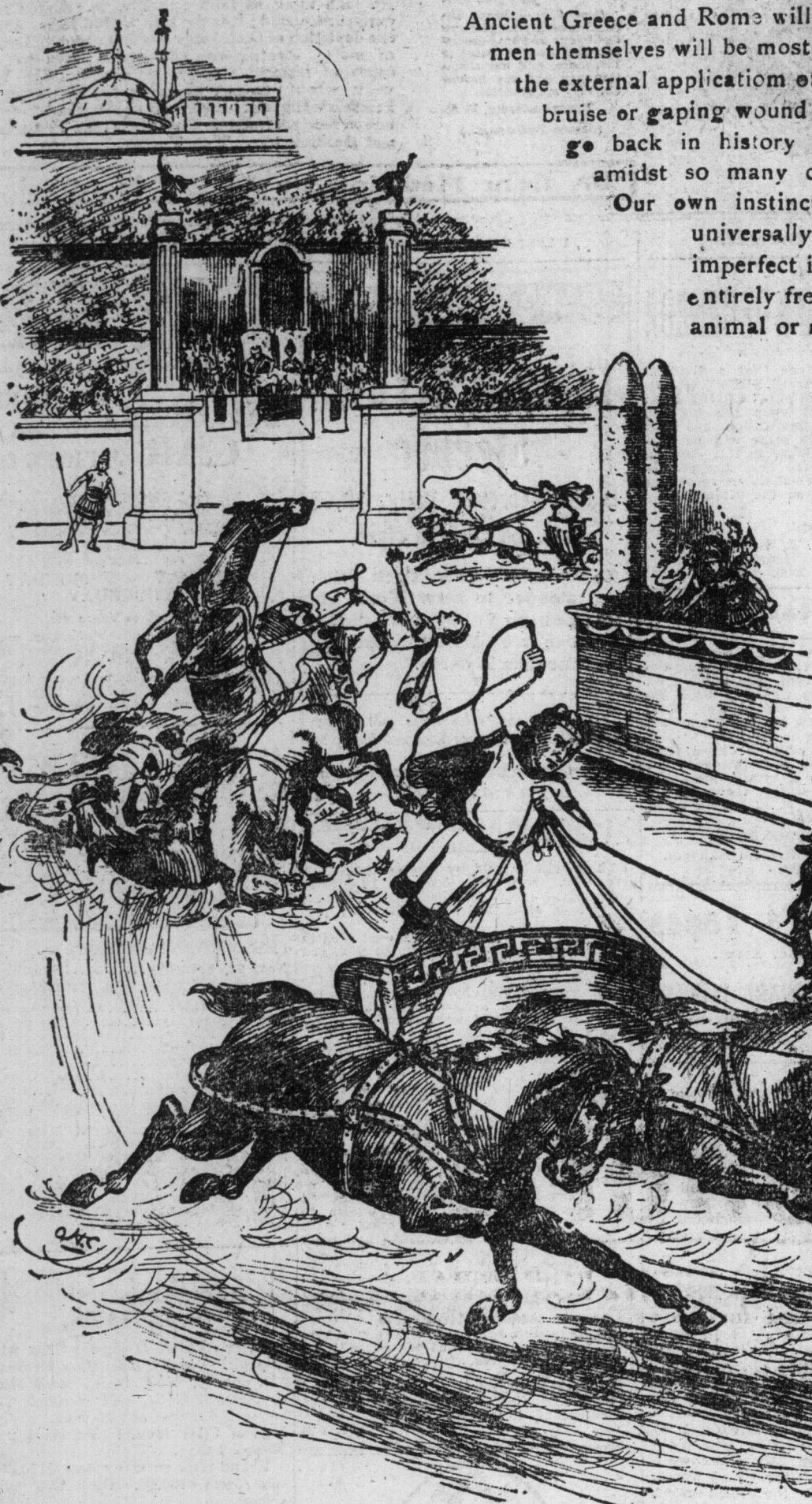


# Nature's Own Great Skin Healer



Ancient Greece and Rome will always be remembered for the fine types of manhood found on the battlefields and in their arenas, but perhaps these men themselves will be most remembered because of the valuable custom they bequeathed to later ages of healing sore and injured places on their bodies by the external application of secret balms or salves. The charioteers, gladiators and wrestlers seldom emerged from their contests without some severe bruise or gaping wound; and to anoint each injury carefully with their favorite balm was an indispensable part of the day's programme. If we go back in history we find that this external rubbing has prevailed right from the earliest times, and the only explanation of its survival, amidst so many changes in science, seems to lie in the fact that the external use of salves and balms is dictated to us by Nature herself. Our own instinct tells us to rub a part that hurts; and in Zam-Buk the ideal substance to apply to an injured or diseased surface is universally believed to have been found at last. The objection to ointments, salves, liniments and embrocations has hitherto been that they are imperfect in their action, and frequently contain quantities of rancid animal fat and mineral products of a harmful nature. Now, Zam-Buk is entirely free from any of these objections. It is compounded from the finest herbal balms and essences and is absolutely devoid of all trace of animal or mineral substance.

Whoever watches the healing of a wound or sore with Zam-Buk is face to face with one of Nature's greatest wonders. The healing process thus set in motion is nothing but a phenomenon of regeneration—a natural process of replacing destroyed tissues by new ones. The antiseptic substances contained in Zam-Buk first attack and kill off the microbes or germs that are the cause of inflammation of disease, and then the healing ingredients proceed to build up new tissue to replace that which has been damaged or lost. New cells appear like a builder extending a new row of houses; the whole of the wounded area is gradually overlapped, and soon it is difficult to tell where the injury has been, so perfect and complete is the growth of new skin. Has been, so perfect and complete is the growth of the new skin. In factory, field or workshop, Zam-Buk can be confidently recommended as well for its general efficacy as for its wholesomeness, its power and purity.

## Zam-Buk Cures

Cuts, burns, bruises, scalds, sore or chapped hands, eczema, disfiguring spots, blood poisoning, encrustations, scabs, obstinate sores, running wounds, inflammation, peeling or scalding skin, scurf, sore-heads and backs, bad leg, erysipelas, piles, psoriasis, scalp diseases, abscesses, boils, ringworm, chilblains, stiffness, etc. Rubbed well on the chest in cases of colds, chills, etc., it gives great relief.

Obtainable from all druggists, at 50 cents per box, or post free from the Zam-Buk Co., Toronto, on receipt of price. 6 boxes for 2.50

## LOCAL PEOPLE TELL HOW ZAM-BUK HAS BENEFITED THEM.

### Skin Rash and Eruptions Cured

Mr. G. Shaw, 169 Givens street, Toronto, says: "Reading of the wonderful healing qualities of ZAM-BUK, I thought I would try it, as I had been greatly annoyed for some time with an itching, irritating skin rash on both arms. I had tried numerous remedies but failed to find a permanent cure. I sent for a supply of Zam-Buk and began using it. The results were so satisfactory that I persevered, and in two weeks' time, through daily application of the balm on my arms, the rash was completely removed. I found Zam-Buk when applied to the skin to be most soothing, and to relieve the itching and irritation almost instantly. I have had no trouble since from skin eruptions, so I am fully convinced Zam-Buk permanently cures."

### Proved it Unequalled for Rough and Chapped Hands, Cuts, Burns and Bruises.

Mrs. M. A. Doyle, 55 Wickson avenue, N. Toronto, says: "Last winter my son began using Zam-Buk for chapped hands, and found it an excellent preparation. Since then we have kept it in the home and find it invaluable for cuts, bruises, sores or burns on hands or limbs. Our first thought is to apply Zam-Buk if a member of the family meets with the slightest cut or burn. In a wonderful short time after the first application of Zam-Buk the pain and soreness are entirely gone, and healing comes quickly. I would advise others to give Zam-Buk a fair trial."

### TEST ZAM-BUK AT OUR COST

A good thing pleads its own case, and we are willing to let you try Zam-Buk first at our expense, because once used you will always keep it in the house. Send this coupon and 1c stamp to Zam-Buk Co., Toronto, and free trial box will be mailed you.—Toronto World, Nov. 21.

# Zam-Buk

## THE INSURANCE MEMORIAL

Continued From Page 1.

collection of large premiums, to increase their emoluments at the expense of their clients, who, unaware of what proportion of their premium should pertain to real insurance, and what to something else, are induced to insure upon plans not in keeping with their circumstances. Companies are thereby also enabled to secure a larger amount of premium income and give less insurance, and such plans are therefore, prejudicial to the interests of the widows and orphans, for whose protection the business has been maintained. Your memorialists, before that the numerous contracts offered by companies are against the principles of sound life insurance, and should be restricted, and urge for the consideration and approval of your honors the restriction recommended by the insurance commissioners of the United States for the standardization of policies.

Alternatively, your memorialists submit that no form of policy should be used by any life insurance company.

## HEART TROUBLE CURED

In the rush, hurry and worry of modern times, we overwork the heart. It is any wonder then that there comes a breakdown of this wonderful little engine, when such a continued strain is placed upon it day after day. There are many forms of heart trouble and the slightest derangement of this important organ is extremely dangerous. To strengthen the weak heart it is necessary to use a remedy that will act upon the heart tissue, restore and revitalize it and at the same time tone up and invigorate the nervous system. We have such a combination in

## MILBURN'S HEART AND NERVE PILLS

Mrs. Ella Dingman, Morganston, Ont., writes of her experience with them: "It is with the greatest of pleasure that I recommend Milburn's Heart and Nerve Pills. I was troubled for a long time with my heart; I had weak and dizzy spells, could not rest at night, and I would have to sit up in bed the greater part of some nights, and it was absolutely impossible for me to lie on my left side. At last I got a box of Milburn's Heart and Nerve Pills and they did me so much good I got another box and they effected a complete cure. I have not been troubled with my heart since."

Price 50 cents per box or 3 boxes for \$1.25 all dealers or mailed direct on receipt of price by The T. Milburn Co., Limited, Toronto, Ont.

In Canada, without having first been approved by the superintendent of insurance.

Your memorialists further suggest that your honors should recommend: (a) that all policies should be set forth tersely and in plain terms; (b) that all conditions should be printed on the face of the policy; (c) that a copy of the application should be attached thereto, and (d) that under no consideration should the face value of the policy be reduced.

Further, your memorialists respectfully submit that an amendment should be made to the present act, providing that after payment of the third premium, no policy shall lapse by reason of non-payment of premiums until the value of such policy is exhausted. This concession is already granted by some companies, subject to notification by the assured, but it is believed that such rights should vest automatically.

### Payment of Premiums.

Your memorialists believe that the acceptance by companies of notes in settlement of premiums is detrimental to the best interests of the business. It enables agents to secure advances from companies and is responsible for the excessive expenses and lapses of the business. Many persons are induced to sign notes unaware of the nature of the obligation into which they are entering, and companies carry extensive risks for which no compensation is received. It is a means whereby agents and companies are enabled to discriminate against certain classes of policyholders, and is against all sound business principles. It encourages improvident contracts against which insurance should be guarded, and instead of being a convenience, in many cases causes a hardship to the grantor of the note. Your memorialists suggest that companies should be prohibited from issuing any policy until the first premium has been paid in cash.

### Limitation of Expenses.

Your memorialists suggest that the expenses of life insurance companies should be limited to the loading on premiums. The excesses to which companies have resorted to secure business are well known. A year's insurance for nothing could be had, insurance at 15 per cent. of the premium is in some centres frequently obtained. For purposes of advertisement, men of local prominence are induced to accept \$100,000 policies for the price of \$30,000 policies. Schemes whereby policyholders taking such policies secure a perpetual interest in all business written in their district thereafter have been actively canvassed. Contracts have been made with agents stipulating for as high a commission as 9 per cent. of the first and 10 per cent. of subsequent premiums. Picnics in summer and turkey at Christmas are not unknown. Such excesses are responsible for the high cost of the business to the companies and loss to policyholders.

are detrimental to the interests of all parties, and should be prohibited.

**Premium Rates.** The rates charged by life insurance companies on all plans of insurance should be first approved by the superintendent of insurance.

**Powers of Investment.** Subject to the safeguards herein-after suggested being allowed, your memorialists see no objection to the amendments to the present code recommended by the Life Managers' Association, provided, however, that restrictions shall be made as to the proportion to be invested in any one class of securities.

**Security to Policyholders.** Your memorialists suggest that for the better security of policyholders, and as a safeguard against unauthorized investments, all mortgages, bonds, debentures and other securities should be deposited in the custody of the superintendent of insurance, together with schedules showing the conditions in full under which such investments have been made. All investments should be taken in the name of the company.

In any event, full reports of all investments, conditions attaching thereto, and dates of purchase and sale should be sent to the superintendent of insurance at least once a month, and such returns should be published regularly in the official gazette.

**Representation of Policyholders.** Policyholders should be represented on every board and on all investment and finance committees. Such representatives should be elected by the policyholders and should not be shareholders.

### Proxies.

Proxies should not be allowed, either for shareholders or policyholders, and all existing proxies should be cancelled by legislation. Proper and timely notice of all meetings should be given. No business should be transacted unless on the agenda calling the meeting and shareholders and policyholders alike should have the right to vote by registered mail. Complete lists of policyholders should be furnished to the superintendent of insurance and be accessible at all times to any policyholder. Your memorialists respectfully urge the adoption of laws similar to those recommended by the Armstrong commission governing the election of directors.

### Profits.

Profits: All policies should participate in the profits earned by the company, and there should be no discrimination between one class and another.

Companies presently writing business on non-participating plans should be

compelled to carry each class as a separate branch.

Deferred dividend policies should be prohibited, and companies should be compelled to make an annual distribution, and so become directly liable to their policyholders. A statement of profit and loss, showing the basis upon which it is based, and how the distribution has been made up, should be furnished and approved by the superintendent of insurance before such distributions become effective.

**Dividends to Shareholders.** These should be restricted to an equitable return on the amount of capital actually invested for the establishment of the company.

In no case should the gross amount exceed 10 per cent. of the net profits of the company. The issue of bonus stock should be prohibited.

### Rights of Policyholders.

The liability of an insurance company under its contract should be determined by the superintendent of insurance, who should be the sole arbitrator. It is a hardship that poor beneficiaries should require to resort to expensive legal process to determine their rights under policies.

Canvassing for applications on estimates should be prohibited. It has been shown that the figures quoted by companies are extravagant and have not been borne out by actual results. In any event, companies should not be allowed to use estimates unless these have been first approved by the superintendent of insurance. Where used, estimates should be printed on the back of each policy.

### Estimates.

Every company should be compelled to employ a duly qualified actuary who has passed the final examinations set by the societies of the Dominion, Great Britain or the United States.

### Future Charters.

No future charter should be granted to a company until 10 per cent. of not less than \$100,000 of its capital stock has been deposited in cash with the Dominion treasury. Such a provision will guard the business against exploitation by adventurers, and at the same time provide a suitable guarantee for the due fulfillment of all obligations and the bona fides of the promoters.

**Capitalization.** The capital of an insurance company should not be increased unless with the consent of the majority of its policyholders.

**Mutualization.** Future enactments should provide for the mutualization of any stock company, should a majority of its policyholders decide for such retirement of stock at a duly convened meeting.

**Contracts With Managers and Officers.** Any contract which provides for a commission or bonus on future business should be declared illegal, and no contract should be made with any officer for a period longer than three years. Existing contracts for a longer period should be terminated by legislation. Pensions to officers and other employees out of the funds of the company should be prohibited. All salaries of managers and other officers of companies should be fixed by the directors.

### Powers of Supt. of Insurance.

The duties and powers of the superintendent of insurance should be clearly defined. He should have the right to demand such information as he may consider necessary, and should be entitled to employ such assistance as he may see fit. He should have power to take evidence on oath.

### State Dept. of Insurance.

A department of state insurance should be established under the jurisdiction of the minister of finance.

### Publication of Reports.

The annual report should be set forth in greater detail and should be published in the public press of the city in which the head office of the company is situated, as well as in the government blue books. A copy of such reports should be mailed to each policyholder.

### Public Auditors.

The books of all companies should be audited annually by two duly qualified chartered accountants, who should be appointed by the superintendent of insurance from year to year.

### Signatures to Reports.

All parties signing reports required by future enactments should be held responsible for the truth of their declarations under the penal code.

**APPRECIATION OF LAURIER.** (Canadian Associated Press Cable.)

London, Nov. 20.—The Mirror publishes a birthday appreciation of Sir Wilfrid Laurier, who, it says, has done his work in Canada quietly but well.

### GIVEN LOCAL RANK.

(Canadian Associated Press Cable.)

London, Nov. 20.—Capt. Emsley of the Royal Canadian Dragoons has been granted the local rank of captain whilst serving in England and India.

### BOYS TO BE ADMITTED.

Methodist Mission Board Make Kitimat School Co-Educational.

A committee from the Methodist general mission board, with a committee from the Methodist Women's Mission Society, met in the Wesley Building yesterday, to consider the question of re-establishing the Kitimat school for Indian girls of British Columbia, which was destroyed by fire last spring. Both committees agreed that it would be well to enlarge the institution and hereafter make it co-educational, by admitting Indian boys as well. The two mission boards will be apprised of the decision and recommended to adopt the principle.

### TRAINS STALLED BY SNOW.

Topeka, Kas., Nov. 20.—As a result of last night's snowstorm, four overland trains on the Rock Island and Paso division were stalled today in the cuts between Bucklin and Liberal, Kas. No attempt was made today to run freight trains on that division.

The Santa Fe reported their main line across Kansas open, but several trains on that road are snowbound on the Panhandle division, where the snow is from four to five feet deep in the cuts. The weather is moderating.

### Carnival of Crime.

Montreal, Nov. 20.—The highwayman's Eldorado is Montreal. In the last month there have been almost 20 hold-ups, and as a result of one of these, a man named Griggs is dead. Last night William Henderson, near his home, was relieved of his purse and a gold watch by two men with revolvers.

### HATS OFF TO HUGHES.

English Educationist Impressed With Local Evidence of Progress.

Superintendent Watson of the County of Buckingham, England, who is in the city with the delegation of English educationists, picking up ideas, to school government and teaching, speaks in glowing terms of Toronto's "advanced system" so far as he has become acquainted with it.

### Do it Unto Others.

Are you with clean share of care?

Neglect and careless the delicate messy mess the smorb the pe of wholesom The live "work off" gets dead disfigured and liver-s

There's Jen: Keep the answer.

If you canism going carrots, the vegetable in on your be clean out a canal.

A Casca bed will make you If you h some time, ing and be without acq

Cascara 25c and 50c neat fit for Be sure "long-tailed" "CCC" on sold in bul

## WHY CAN'T I EAT LIKE OTHER MEN DO?

WHY?—BECAUSE YOU'RE A SLAVE TO DYSPEPSIA—INDIGESTION—OR OTHER STOMACH DERANGEMENTS THAT ONLY CAN BE REACHED AND CURED BY SUCH A TRIED AND TRUE REMEDY AS

Dr. Von Stan's Pine-apple Tablets

RELIEF IN ONE DAY

Ask half the men or women who have stomach troubles, why it is so and they will tell you that they have to live in such a constant hurry that they have no time to keep well,—if the great army of stomach troubled people would take Dr. Von Stan's Pine-apple Tablets as a traveling companion, from a health standpoint, life would be all sunshine,—they are a veritable vest pocket doctor,—they act directly on the digestive organs,—a

pure fruit pepsin that is pleasant to take,—powerful in the work it does,—but as harmless as milk,—helps all the stomach distresses immediately and will give good relief to the most acute cases in one day.—You go about your business,—eat hearty meals,—take all the pleasures as they come, and as you do so the Doctor plays his part and works permanent cures.

35 cents a box at all Druggists and Medicine dealers.

DR. AGNEW'S HEART CURE GIVES RELIEF IN 30 MINUTES

DR. AGNEW'S CATARRH POWDER gives relief in 10 minutes