

# UNION BANK OF CANADA

Report of Proceedings of the Fiftieth Annual General Meeting of the Shareholders of the Union Bank of Canada, Held at the Head Office of the Bank in Winnipeg, on Wednesday, January 6th, 1915.

### PROFIT AND LOSS ACCOUNT.

Balance at credit of account, 29th November, 1913	\$ 90,579.03
Profits for the year, after deducting expenses of management, interest due depositors regarding interest exchanges, and making provision for bad and doubtful debts, and for discounts on bills under discount, have amounted to	712,440.48
<b>\$803,019.51</b>	
Which has been applied as follows:	
Dividend No. 108, 2 per cent, paid 2nd March, 1914	\$100,000.00
Dividend No. 109, 2 per cent, paid 1st June, 1914	100,000.00
Dividend No. 110, 2 per cent, paid 1st September, 1914	100,000.00
Dividend No. 111, 2 per cent, payable 1st December, 1914	100,000.00
Bonus of 1 per cent, payable to Shareholders on 1st March, 1915	50,000.00
Record as on 13th February, 1915	50,000.00
Reserved for depreciation in securities owned by the Bank	215,000.00
Contribution to Officers' Pension Fund	10,000.00
Contribution to Officers' Pension Fund	10,000.00
Balance of Profits carried forward	103,019.51
<b>\$ 803,019.51</b>	

### LIABILITIES.

Capital Stock	\$ 5,000,000.00
Reserve Account	3,400,000.00
Balance of Profit and Loss Account carried forward	103,019.51
<b>\$ 8,403,019.51</b>	
Unpaid Dividends	\$ 3,500,019.51
Dividend No. 111	100,000.00
Bonus payable 1st March, 1915	50,000.00
Record as on 13th February, 1915	50,000.00
<b>\$3,650,019.51</b>	
Notes of the Bank in circulation	\$ 6,382,314.00
Deposits not bearing interest	17,578,723.28
Deposits bearing interest	45,867,121.28
Balances due to other Banks in Canada	28,071.55
Balances due to Banks and Banking Correspondents elsewhere than in Canada	949,381.55
Bills payable	97,323.32
<b>\$7,902,519.04</b>	
Acceptances under Letters of Credit	1,988,590.91
Liabilities not included in the foregoing	14,522.20
<b>\$31,561,849.94</b>	

### ASSETS.

Gold and Silver Coin	\$1,161,022.58
Dominion Government Notes	5,949,514.00
<b>\$7,110,536.58</b>	
Deposit in the Central Gold Reserves	1,700,000.00
Deposits of other Banks	849,580.00
Deposits of other Banks in Canada	2,436,509.10
Balances due to other Banks in Canada	36,561.55
Balances due to Banks and Banking Correspondents elsewhere than in Canada	2,980,292.19
Dominion and Provincial Government Securities not exceeding market value	570,707.50
Canadian Municipal Securities, and British, Foreign and Colonial Public Securities other than Canadian	420,207.63
Railway and other Bonds, Debentures and Stocks not exceeding market value	3,454,739.73
Call and Short (not exceeding 30 days) Loans in Canada, on Bonds, Debentures and Stocks	3,122,082.74
Call and Short (not exceeding 30 days) Loans in Canada, on Bonds, Debentures and Stocks	3,908,846.31
<b>\$26,445,539.60</b>	
Other Current Loans and Discounts in Canada (less rebate of interest)	56,986,304.53
Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest)	472,815.49
Real Estate Other than Bank Premises	1,988,590.91
Mortgages on Real Estate sold by the Bank	166,734.80
Liabilities due to Banks and Banking Correspondents elsewhere than in Canada	310,561.51
Deposit with the Minister of Finance for the purposes of the Circulation Fund	200,000.00
Other Assets not included in the foregoing	5,723.69
<b>\$81,561,849.94</b>	

JOHN GALT, President. G. H. BALFOUR, General Manager.

### REPORT OF THE AUDITORS TO THE SHAREHOLDERS OF THE UNION BANK OF CANADA

In accordance with the provisions of sub-sections 19 and 20 of Section 55 of the Bank Act, we report to the Shareholders as follows:

We have audited the above Balance Sheet with the books and vouchers at Head Office and with the books and vouchers at the branches.

We have obtained all the information and explanations that we have required, and are of the opinion that the transactions of the Bank which have come under our notice have been within the powers of the Bank, and that, during the year, the cash and verified the securities representing the investments of the Bank at its chief office and principal branches, and found them to be in accordance with the entries in the books of the Bank relating thereto.

In our opinion, the Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of affairs of the Bank according to the best of our information and the explanations given to us, and as shown by the books of the Bank.

T. HARRY WEBB, E. R. READ, C. R. HEGGAN, Auditors, of the firm of WEBB, READ, HEGGAN, CALLINGHAM & CO., Chartered Accountants.

involved, the great financial heart of Canada throbs steadily on. The greatest credit is due to our Shareholders, who at once restored confidence by announcing that the Government of Canada would stand behind the banks and furnish them with money against securities which they would otherwise have been unable to use. The fact that our Bank has not yet availed itself of this immense service that was rendered. This wise and statesmanlike action enabled the large purchases of war material in Canada which have proceeded that would otherwise have had to stop.

But it is clear that whether the war continued or not we must look for increased activities. Our deposits must shrink as indebtedness is paid, though the large purchases of war material in Canada will offset this to some extent. We cannot expect to receive outside capital from Europe, and must rely upon ourselves and our own resources. Our equipment is good, vast sums have been spent in the development of this country and in affording facilities for handling its products. Our wheat, cattle, lumber, fish, all the wonderful resources of Canada, are needed by the world. The hour for Canada has struck, and now is the time for us to show what we can do.

Our first duty is to defend the Empire, our next to devote all our energies to replace the wastage of war by increased production, and it is to our farmers chiefly that we must look for this splendid beginning which has been made in the great increase of land ready for crop; which is estimated at about 20 per cent. Farmers should be encouraged and helped to conserve their breeding stock, and to improve their methods. Every possible encouragement should be given to farmers to go in for mixed farming. The results achieved in certain districts—notably between Calgary and Edmonton—are well known to bankers and loaning companies, and if the same policy is followed throughout our country it will soon be reflected in bank deposits and general prosperity. Our banks fully realize this, and will do everything in their power to aid the production of real wealth.

Though there is little hope of our being able to get funds in Europe for a considerable time there seems good

reason to believe that abundance of capital will be available in the United States, and no opportunity should be lost of bringing to the notice of investors there the magnificent field for investment which is offered by Canada, at the present time.

Hard work, courage and intelligent economy will undoubtedly bring us safely through the present ordeal. As to the ultimate destiny of Canada, there can be no doubt. We have fertile land with a hardy, vigorous and industrious population, and though for the time being our progress may be checked, nothing can stop Canada from becoming a great and prosperous country.

I am firmly convinced that out of this terrific and destructive struggle, will come a lasting peace in which the nations will soon repair the ravages of war and enjoy the fruits of industry and the happiness of freedom.

The President in closing expressed his regret which he knew would be felt by all the Shareholders, at the unavoidable absence of Mr. G. H. Balfour, the General Manager, from the account of his serious illness, and requested Mr. H. B. Shaw, the Assistant General Manager, to read the report.

**GENERAL MANAGERS' ADDRESS.**  
Gentlemen—The financial conditions referred to at our last Annual Meeting have been rendered still more unsettled during the past few months by the outbreak of the war in Europe. The European nations are now engaged, and in which Canada is taking her part with the Overseas Dominion of the Empire.

For a time the Exchange Markets of the world were practically closed, and Stock Exchange operations have only lately been resumed on a very limited scale. Conditions are gradually righting themselves, but it will be necessary to continue a policy of extreme caution and maintain a strong financial position.

The action of the Honorable the Minister of Finance in making the Bank Notes legal tender, and in promising financial assistance to the Banks (if required) against approved securities, has been of material assistance in steadying the financial situation, it prevented anything in the nature of a panic, and has enabled us to carry on the business of the country in the usual manner.

General conditions have been referred to by the President, and will be dealt with more particularly in the reports of the Provincial Superintendents, which will be sent to our Shareholders. While in Eastern Canada the crops gave very fair returns, in Western Canada there was a considerable shrinkage in the total yield of the year, and in some extent by the high prices realized.

The supply of money from European sources for capital expenditure and mortgage loans has been shut off, consequently building operations and constructive work generally have been largely curtailed, and while in individual cases there will be considerable hardship, the result, as a whole, will be beneficial. It is a hopeful sign that the necessity for economy has been universally recognized, and that efforts are being put forth in all directions to increase Canada's production and the development of her natural resources along lines that will give the best results.

The Provincial Governments of Western Canada are turning their attention to the encouragement of the more diversified farming, adapted to the different localities, and with the experience of the past I can see no reason whatever to doubt that a larger measure of prosperity will be obtained, and that our faith in the productive-ness of the Dominion will be amply justified.

Referring to the Statement which is now in your hands, you will note that the profits for the year have been slightly less than last year, being 8.48 per cent on the Paid-up Capital and Reserve Fund quarterly have dividends of 2 per cent, and a Bonus of 1 per cent declared, payable on March 1st.

We have not added anything to the Reserve Account this year, but in view of the shrinkage in values generally, it has been considered prudent to write down the valuation of our securities by the sum of \$21,000. This amount, of course, is not lost, but is only a reasonable precaution in view of the present unsettled conditions.

The sum of \$25,000 has been donated to the Canadian Patriotic Fund. I am sure this will meet with the approval of every Shareholder. The

every reasonable provision has been made for all contingencies, and our Shareholders will be the wiser who refuses to buy himself a meal when he is hungry for fear he may some time starve.

The other point is the audit. This year for the first time the accounts have been audited by competent chartered accountants selected by yourselves and approved by the Government. I can assure you that instead of any feeling on the part of the Directors or Management that this provision on the part of the Government was unwelcome or unnecessary, the officers and Shareholders have been made by our own officials, we are just as gratified as you are to have this additional evidence, and our books have been audited and properly kept and that everything is in good order.

The chartered accountant has been coming to his own in this Dominion of recent years and I trust the time is not far distant when such an audit will be the rule rather than the exception, with every customer of the Bank.

I have pleasure in seconding the adoption of the Report.

The Scrutineers reported the following gentlemen elected as Directors for the ensuing year:—Sir William Price, Messrs. John Galt, R. T. Riley, Geo. H. Thomson, E. L. Drewry, F. E. Kenaston, Wm. Shaw, W. R. Allan, M. H. Brown, Samuel Barker, C. G. MacEwan, E. A. DuVernet, K.C., Stephen Haas, Lieut.-Col. John Carson, J. S. Hume, and Mr. E. J. Crook, Esq.

The Meeting then adjourned.

At a subsequent meeting of the newly elected board, Sir William Price was elected Honorary President, Mr. John Galt, President, Mr. R. T. Riley, Vice-President, and Mr. Geo. H. Thomson, Vice-President.

**JOHN GALT, President.**  
President Union Bank of Canada.

**J. H. BALFOUR,**  
General Manager Union Bank of Canada.

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### CANADIANS OBTAIN GOOD EXPERIENCE

Bad Roads Help to Harden Men for Work in France.

FINISHING TOUCHES AFTER SEVENTEEN YEARS Discipline Has Been the One Failure — Disobedience Well Punished.

By John A. MacLennan, one of The World's Staff Correspondents with the Canadian Forces in France.

SALISBURY, Eng., Dec. 22.—To turn the raw material into the finished product, to make the recruit—with his wretched lack of knowledge of matters military, probably the most important of which is discipline—into a real soldier, is not supposed to know all the ropes in less than three months. The Canadians have now been drilling for four months, and they believe they are ready to meet the enemy at any time. Their work has been harder than that of a recruit in the British army in times of peace. They have been living under practically active service conditions in the rain and mud of Salisbury, and not in barracks, with two or three weeks in the autumn of manoeuvres, which is the only occasion when the British regular get a taste of what war may be like. So after four months, on account of the great and sudden change in the conditions, who have had to undergo untold hardships, may be almost as well equipped for genuine fighting as the men who spend nine months picking up the rudiments of the game in a barracks.

There is much talk of the force going to France in the latter part of January or five months after the call to arms was sounded throughout Canada, and if this should occur it will not come as a surprise but as a relief. The long waiting and surprise will be over. Stand the strain.

There appears to be every indication that the finishing touches are being applied to the training course. It is recognized that as far as endurance or ability to stand the strain is concerned, there are none better than the Canadians. The fact that so few men fall out of the ranks during the course of a twenty-mile march is a revelation.

There is no doubt that the men are physically fit. Their muscles are growing and working during such bad weather has placed them in splendid condition.

The old system of double company formation instead of platoons is now working smoothly, and officers who were rather green at first, are handling their men with greater confidence and success. The reason for discarding the platoon formation was because it did not work satisfactorily in France. Right here it may be said that the men in harness in England getting ready to fight are taught to a great extent, according to wrinkles learned in the firing line. The platoon system in England has been dropped but it has not been found unwieldy in France.

There is a certain soldierly greatness about the Canadians as they are a blue-and-white ribbon on his sleeve. This is a sign that he has returned from the front on furlough. While he is in England his short vacation is not entirely one of leisure. In many instances he is found teaching the young ideas which he himself has learned in the Canadian camp a few weeks ago. For example, the important matter of digging trenches they teach the Canadian the width and the depth of trenches and other valuable things in the use of the spade. It has been said that next to the gun the spade is winning this war. At all events the Canadians are learning to dig trenches properly. These ditches zig-zag here and there across the downs, an indication of the industry of the men who make a man a performing similar work in France.

Leave Out Off.

As has been pointed out in a cable all leave is cut off after January 1st. One would imagine that this order would disappoint the men. But not so. It has had the other effect. The Canadians believe that it means an early departure, and that is what they want.

Some new equipment has been added to the force. Four or eight new machine guns will be used in each battalion, and each officer is taking instructions on their use. The quick-fires are somewhat different from those formerly used, and the men are being trained in the use of a great factor in the war. Captain McKessock of the 48th Highlanders, Toronto, who presided at the annual meeting of the Officers' Club, and Lieutenant Macdonald of the Queen's Own are both officers in command of machine gun companies. They are both very interesting men.

One of the most difficult tasks confronting commanding officers is teaching their men to obey. There has been a lack of discipline apparent, and this undoubtedly is due principally to the fact that neither Canadian officers nor men are professional soldiers. But there has been a great tightening up, and the men are gradually learning that it pays to obey. The penalty for disobedience is strict. Not long ago a man received his pay and went over to the canteen. He didn't come back for a week, for after visiting this little wooden hut where light beer is served, he journeyed to London. When he returned he got thirty days in a military prison. It was his second offence. When the contingent first ar-

### J. J. WARD ESTATE GOES TO WIDOW

Part of Document Almost Illegible, as It Was Written on Notepaper.

RELATIVES APPLY FOR ADMINISTRATION OF LATE ALFRED WERNHAM'S PROPERTY.

In a will written on Aug. 23 last on a piece of notepaper ex-Controller of the late J. J. Ward directs that his entire estate be given to his widow, Mary A. Ward. In part the document is almost illegible, and shows an estate valued at \$9067, made up of an interest of \$607 in 151 Lansdowne avenue, and a \$1875 equity in his late residence, 54 Gwynne avenue; a Toronto Paper Company bond, \$1000; household goods, \$285; \$1000 insurance in the Canada Life, \$500 in the Catholic Order of Foresters, \$1000 in the Ancient Order of Workmen, \$1000 in the Woodmen of the World, \$1000 in the Canadian Order of Chosen Friends, and \$1000 in the Canadian Order of Foresters. He also left to his wife a number of illuminated addresses delivered to him at various times.

Rev. Dr. John James Redditt, assistant steward at the Methodist Book Room, under a will dated two weeks before his death at \$200 be paid to a granddaughter, Lizale Donohoe, and \$500 to a daughter-in-law, Catherine. This last residue and contents are to be given to his two daughters, Annie and Agnes.

### JOHNSTON CLAIMS DAMAGES FOR INJURY

Suit, Against York Sand Stone Brick Company Heard at Assize Court.

The action of James Johnston, who is suing the York Sand Stone Brick Company of Gerrard street, for \$5,000 damages for personal injuries, was adjourned until today by Mr. Justice Middleton at the assize court yesterday.

Mr. Johnston in his evidence stated that he was injured by the falling of a quantity of bricks on Dec. 30, 1913, and claimed the accident was due to the fact that an assistant who was with him had been placed there without any previous experience.

In cross-examination he stated that he had not made any complaint regarding the incline in the line which he considered dangerous.

William Johnston, a son of the plaintiff, stated that he was employed on the same work and that he had met with a slight accident in the same place. Dr. Harold East stated that in his opinion Johnston had lost the use of a large percentage of the muscles of his right hand as a result of the accident, and that his working power had decreased 50 per cent.

H. H. Dewar, K.C., is appearing for the plaintiff and H. Lennox, K.C., for the brick company.

### ANOTHER SMALL DELAY ON GOVERNMENT HOUSE

Official Opening Will Be Postponed Until the Fall, Through Unforeseen Difficulties.

Ontario's new government house will not be completed as soon as was expected. It is now very unlikely that it will be thrown open for habitation until September at the earliest, and this is some three or four months later than was planned. The delay to some extent is traceable to the present industrial unrest and the necessity of the Government to make small retracements. Work will continue, however, and tenders are now being let for the electrical and plumbing work.

The public works department decided to avoid taking any of the draughts and furniture for service as long as the Canadian industry and the orders for this material will be going out soon.

### ART PAINTINGS IN FAMOUS GALLERY OF THE WORLD

Reproduced in Full Page Half-Tones for Larned's Wonderful History.

Larned's History of the World, now on distribution by this paper, contains full page half-tone illustrations, which are reproductions of some of the most famous paintings in the world. They furnish marvelous embellishments of the text and are themselves of an artistic value equal to the small distributing cost required in addition to the coupons. No history, so far published, has ever been illustrated with so many worthy illustrations, over 150 in number, every one of which is entirely authentic and an exposure of the inimitable text. Larned is one of the few born historians and his works are standard wherever the English language is spoken. His History for Ready Reference is already a classic among reference works, and his History of the World grew out of that monumental labor of research and is the only factory adapted for the masses which is at once reliable and interesting. This paper's coupon offer, printed in today's paper, puts it in reach of every one, and is really a great educational campaign in behalf of the people.

### RECRUITING AT GUELPH.

QUELPH, Jan. 11.—Recruiting for the 34th Battalion of Infantry, which is to be mobilized and trained here for service overseas, opened at the annual meeting this morning. Capt. J. S. Taylor of the 30th Regiment is the recruiting officer. Seventeen men volunteered for service. This branch of the regiment is in the city making further arrangements for the coming of the soldiers to Guelph.

### BRITISH CASUALTIES.

LONDON, Jan. 11.—The following are reported killed under date of January 5: Lieut. Seckham, East Lancashire; and Lieut. Tyson, Patterson, Oxford and Bucks Light Infantry; Major Grogan, Worcesters; Lieut. Jeffrey, 13th Hussars; Capt. McDonnell, R.E., and Capt. H. H. King, Munster Fusiliers, is now reported not missing.

### CABINET UNDECIDED ON HIGHWAYS PROGRAM

Thirty Million Dollar Scheme May Not Be Launched This Year.

The Ontario Government have not yet settled their 1914 program for good roads. It is at least doubtful whether the \$30,000,000 expenditure provided for by the legislature and reported on by a highway commission, will be embarked upon. There will, however, be legislation to implement the report and to arrange for it being carried into effect when the proper time arrives.

It is likely that a skeleton bill will be brought down, leaving the government power to launch the program when financial conditions warrant it. In this bill a vital part will be that dealing with road maintenance, but the minister of public works is not prepared to discuss the likely arrangements in this connection.

In the meantime the year's county system will continue and it is expected that the Toronto-Hamilton highway will be finished by the fall.

### NO FINES MADE YET.

No employer in the province need fear being penalized for not sending in the required assessment until he receives a registered notice from the compensation board. The effect of this Ontario Gazette notice was that falling into the hands of the public, the 15 days a registered warning would be sent and at the end of 15 more days the fine would follow. No notices of this kind have been required thus far and their use is not expected.

### ARRIVED HERE OVERSTAYING LEAVE WAS QUITE COMMON.

The Canadians—many of them—take upon this form of exercise as an inconvenience and unnecessary except when they meet one of their own officers. But, as in many other things, they are quickly learning to do the proper thing—namely, respect to the rank. British officers are sticklers for etiquette, consequently the British rankers are always very proper.

The other day General Picaam, Campbell, commander of the Southern Command, while waiting along a Salisbury street, passed a couple of west-cravers. They did not salute him. The general wheeled around and shouted, "Hey, hey, you the devil don't you salute me."

No answer.

The Canadians immediately came to attention and saluted very briskly. "You're not supposed to salute with one hand in your pocket," said the general to one of the offenders. "See to it that you salute an officer hereafter," and then the general and the two miscreants whose nerves were greatly on edge, parted company. The Canadians were thankful that nothing further occurred.

**"A superb spirit"**

**Buchanan's Black and White Scotch**

ASBET IN CANADA  
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