

NO PLACE TO SEND INSANE CITY

Medical Journal Calls on Government and Council to Establish a Pavilion for the Treatment of Unfortunates—The Jail is Not Fit for Thugs.

The Canadian Journal of Medicine and Surgery draws attention to the fact that the treatment of diseases of the mind is absolutely essential, and urges the Ontario Government and Toronto City Council to take steps to give some measure of relief. The article says: Before very long the Hospital for the Insane on West Queen will be no more, and the inmates will be domiciled in the new government asylum at Highbury, Ont. The question now arises, what is going to be done for the relief of this class of unfortunates right in the City of Toronto? Where are those who become suddenly and violently insane going to be sent prior to their removal to Highbury? Once the buildings at West Queen are torn down for every yard, there is no place in the city except the present jail (which in itself is a disgrace and unworthy of Toronto), whether those who have become robbed of the power to control themselves can be sent.

Canaries in Church Choirs.

Various are the devices adopted for the purpose of attracting people to church services. In the case of the choir, the most conspicuous device is the use of canaries. In the choir of St. Michael's, the birds are placed in different parts of the choir. The birds began chirping at the first note of the organ, and continued until the music stopped. The combined effect of organ, choir and birds is said to have been particularly pleasing.

DRONGED TO SEE DEAD KING.

COPENHAGEN, May 22.—(Can. Press)—No fewer than 80,000 persons were waiting outside the Christianborg castle chapel to-day when the doors opened on the public lying in state of the late King Frederick VIII. Most of the foreign princes and special representatives who are to attend the funeral, arrived here to-night.

Steam Engineers Meet.

At a meeting of the steam engineers, held last night in the Labor Temple, the members endorsed the 50-hour week movement started by the metal branch of the association. The trouble with the Toronto Ferry Co. and the union will be dealt with by the national body. It is claimed that the company employs non-union engineers on some of its boats.

The Toronto Daily and Sunday World are now delivered to any address on the island.

Residents or transient visitors can receive a copy of their favorite morning or week-end paper by telephoning Main 5308. Subscribers moving to the island for the summer or for a short stay can have their regular copy transferred without trouble.

IMPERIAL BANK OF CANADA.

Proceedings of the 37th Annual General Meeting of the Shareholders

Held at the Banking House of the Institution in Toronto on Wednesday, May 22nd 1912.

The Thirty-seventh Annual General Meeting of the Imperial Bank of Canada was held, in pursuance of the terms of the charter, at the Banking House of the Institution, May 22, 1912.

The Directors have much pleasure in submitting to the shareholders their Thirty-seventh Annual Report and Balance Sheet of the affairs of the Bank as on 30th April, 1912, together with Profit and Loss Account, showing the result of the operations of the Bank for the year which ended on that day.

The net profits of the Bank, after making full provision for all bad and doubtful debts, for interest on unamortized bills under discount, and for the payment of all Provincial and other taxes, amounted to \$1,004,340.28, in addition to which there was received by way of premium upon new stock (issue 1910) the sum of \$230,440.75, making in all \$1,234,781.03, which has been applied as follows:

- (a) Dividends have been paid at the rate of 12% per annum amounting to \$712,349.22
- (b) There was paid to the staff, by way of special bonus, in commemoration of the Coronation of his Majesty King George V. 33,802.50
- (c) Employees' Pension and Guarantee Funds have been credited with 7,500.00
- (d) There was donated to the Northern Ontario fire sufferers 1,000.00
- (e) Bank Premises and Furniture Account has been credited 60,026.26
- (f) Reserve Fund has been credited with the balance of premium received upon new Capital Stock (issue 1910) 230,440.75
- (g) Profit and Loss Account has been increased by 192,662.25

New branches have been opened during the year as detailed hereunder:

Ontario, at Windsor, Thorold, Dundas and Bloor streets, Toronto; Queen street and Roncesvalles avenue, Toronto; Queen street and Kingston road, Toronto, and at Timmins, in the Porcupine District, in Quebec, at St. Roch (Quebec), and at St. Lawrence Boulevard, Montreal.

In Manitoba, at Portage avenue, Winnipeg.

In Alberta, at Medicine Hat, Rocky Mountain House and Millet.

In British Columbia, at Invermere (in the Windermere District) and Main and Cordova streets, Vancouver.

The branch at Moyle, B.C., has been closed.

The new Capital Stock issued to shareholders in 1910 having been taken up and paid for, it may be thought advisable within the current year to make a further issue of stock out of authorized but unsubscribed capital. The Bank must be in readiness from time to time to take on their fair share of the ever increasing business of the Dominion.

You will be asked to contribute to the Pension Fund of the Bank out of Profit and Loss Account a further sum of \$20,000. Your Directors have been enabled out of the present fund to assist all deserving officials who have been forced by advancing years or ill-health to retire from the service, but provision should be made for the increasing staff and for the further calls which are certain to result therefrom.

The Head Office and Branches of the Bank have been carefully inspected during the year, and your Directors have much pleasure in expressing their satisfaction with the faithful and efficient manner in which the staff have performed their duties.

The whole respectfully submitted.

D. R. WILKIE, General Manager.

30TH APRIL, 1912.

PROFIT AND LOSS ACCOUNT.

Dividend Nos. 84, 85, 86, 87, payable quarterly for twelve months, at 12% per annum	\$ 712,349.22	Balance at credit of account 30th April 1911, brought forward	\$ 836,125.43
Coronation Bonus to Staff	33,802.50	Profits for the twelve months ended 30th April, 1912, after deducting charges of management and interest due depositors, and after making full provision for all bad and doubtful debts and for rebate on bills under discount	1,004,340.28
Annual Contribution to Officers' Pension and Guarantee Fund	7,500.00	Premium received on new Capital Stock	230,440.75
Transferred to Reserve Fund	230,440.75		
Written off Bank Premises and Furniture Account	60,026.26		
Donation to Northern Ontario Fire Sufferers	1,000.00		
Balance of Account carried forward	1,022,787.88		
	\$2,067,908.61		\$2,067,908.61

RESERVE FUND.

Balance at Credit of Account 30th April, 1911	\$5,769,559.25
Premium received on New Capital Stock	230,440.75
	\$6,000,000.00

LIABILITIES.

Notes of the Bank in circulation	\$ 5,308,642.00
Deposits not bearing interest	111,056,740.44
Deposits bearing interest (including interest accrued to date)	43,931,238.92
	54,987,979.36
Deposits by other Banks in Canada	118,610.39
Total Liabilities to the public	\$60,410,321.75
Capital Stock (paid-up)	6,000,000.00
Reserve Fund	6,000,000.00
Dividend No. 87 (payable 1st May, 1912) for three months, at the rate of 12% per annum	180,000.00
Rebate on bills discounted	138,648.25
Balance of Profit and Loss Account carried forward	1,022,787.88
	7,241,436.13
	\$73,751,667.88

ASSETS.

Gold and Silver Coin	\$ 1,562,879.15
Dominion Government Notes	10,795,326.50
	\$12,358,205.65
Deposit with Dominion Government for security of note circulation	249,065.08
Notes and Cheques on other Banks	3,523,469.51
Balance due from other Banks in Canada	932,792.72
Balance due from Agents in the United Kingdom	1,708,049.35
Balance due from Agents in Foreign Countries	2,719,333.33
	\$21,490,915.61
Dominion and Provincial Government Securities	\$ 517,914.99
Loans to Provincial Governments	168,159.61
Canadian Municipal Securities, and British or Foreign or Colonial Public Securities	4,343,907.73
Other than Canadian	737,358.43
Railway and other Bonds, Debentures and Stocks	5,767,340.74
Call and Short Loans on Stocks and Bonds in Canada	3,277,814.21
Call and Short Loans on Stocks and Bonds elsewhere than in Canada	1,001,378.11
	\$31,537,448.69
Other Current Loans, Discounts and Advances	40,171,085.13
Overdue Debts (loss provided for)	47,565.87
Real Estate (other than Bank premises)	79,451.22
Mortgages on Real Estate sold by the Bank	84,756.43
Bank Premises, including Safes, Vaults and Office Furniture, at Head Office and Branches	1,800,000.00
Other Assets, not included under foregoing heads	21,930.50
	\$73,751,667.88

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Other Assets, not included under foregoing heads. 21,930.50
\$73,751,667.88

D. R. WILKIE, General Manager.

THE PRESIDENT: Gentlemen,—I have much pleasure in rising to move the adoption of the Report.

ANNUAL STATEMENT.
The profits of the year have been at the rate of 18.33%, as compared with 15.18% for the year 1911, and with 14.05% for the year 1910. The total gain in deposits and circulation has been from \$51,052,453 to \$60,410,321.75. On the other side of the account liquid assets are \$31,537,448.69, as compared with \$28,815,350. Other current loans, discounts and advances amount to \$40,771,085.13, as compared with \$33,571,232. These figures indicate very satisfactory growth and are evidence of a judicious selection of business and also of prosperity amongst our customers.

NEW CAPITAL.
Reference is made in the report to a possible further issue of stock out of the authorized capital not yet subscribed. It would not be in our wise to have placed an issue of shares upon the market before the issue of your Directors feel justified in recommending a further issue in the near future of an additional \$1,000,000 payable over the next eighteen months, making it comparatively easy for shareholders to meet the calls upon their allotments. During the past year, owing to the circulation of the Bank's notes being restricted by the Bank Act to an amount within the use of Government notes and notes of other banks, the circulation of our own notes being on the border of the legal limit. The effect of this restriction, which is right enough in the abstract, can, however, be overcome by availing ourselves of the provision of the Act under which we can add the amount of our paid-up capital to any extent we may think prudent. We think it wiser that we should avail ourselves of the provisions of the present Act by enlarging our capital than wait the amelioration of the terms of the Act itself.

SHAREHOLDERS.
Our shareholders number 1,470, as compared with 1,392 in 1911. A gratifying increase which, while broadening our influence, gives stability to the market value of our shares.

STAFF.
The staff now numbers 318, as compared with 291 in 1911. The Coronation Bonus distributed amongst the staff afforded them much satisfaction and comfort, and, I am sure, meets with your approval.

NEW BRANCHES.
We have not found it possible to reply favorably to all the applications we have received from desiring places for branches of the Bank, and have been obliged to content ourselves with the few that are referred to in the Report. In extending the number of branches we have not only to consider the question of our available supply of capable and tried officials, but we must also take into account the cost of the branches, and the "trade routes." We have now, including sub-branches, 120 offices, as compared with 107 in 1911.

BANK PREMISES.
During the year we have expended upon Bank Premises the sum of \$260,026.26, and from profits of the year, as stated elsewhere, we have applied the sum of \$60,026.26 in reduction of that account. I think that a careful valuation of our Bank Premises would result in finding that we have made ample provision for any possible depreciation in value, and that we have brought the account into a figure which would be readily realized by a sale of the properties even for other purposes than banking.

RENEWAL OF BANK CHARTERS.
The decennial revision and renewal of bank charters has had to be postponed until next session of Parliament owing to causes with which you are all familiar. The present charters have been extended until 1st July, 1913, before which date the revision of the Act and the extension of our charters will be, it is expected, disposed of by Parliament. It is, perhaps, fortunate that time several very important defects have come to the surface, and possible abuses which were not thought of when the Act was last amended have made themselves not only seen but felt. We have audited and inspected the accounts of some of the Government banks, and under suggestions that have been made regarding the undertaking the responsibility of inspection is one that the Government has not so far seriously entertained, recognizing no doubt the difficulty, if not the impossibility, of carrying out a system that would not be fairly and misleadingly embarrassing to the Government itself. It has also been suggested that the duty should be undertaken by the Bankers' Association. Through inspection could not be carried out by any better by the Association than by the Government, its value and importance, as a check on competition with the business of some to retire from business, and of others to add to their size and importance, with more and more amalgamations following, one on the heels of another, should be called upon to place its affairs under the review of officials appointed by rival institutions. One can imagine what might happen to even a sound institution whose business and operations were reviewed by a Bank more influential than its own. The very presence of inspectors given to directors to assist in carrying on a Bank might be used to destroy its separate existence. Mergers may even throw the control of the Association into comparatively few hands. Would you not, rather than be at the mercy of inspectors selected by your competitors, prefer to have the report of auditors and inspectors, manly of repute, selected by ourselves, and responsible to you, and whose appointment and reappointment would be subject to your pleasure?

BANKING DEVELOPMENT.
During the past twelve months, ending 30th April, 1912, the paid-up capital of all the Banks has grown from \$100,000,000 to \$112,035,900. The Rest Accounts from \$85,000,000 to \$100,638,000. Circulation from \$83,000,000 to \$95,145,000 (with a maximum for the year of \$108,260,000). Public Deposits in Canada from \$837,000,000 to \$960,000,000. Deposits outside Canada from \$69,000,000 to \$85,000,000. Total Liabilities from \$1,046,000,000 to \$1,211,000,000. In 1911 there were 2,435 branch Banks in Canada; there are now 206 more. Bank Premises Accounts have grown from \$27,000,000 to \$34,000,000. The total Assets of all the Banks on 30th April, 1911, amounted to \$1,247,000,000, and on 30th April, 1912, amounted to \$1,459,000,000, of which "Current Loans" representing advances to manufacturing, lumbering, mining and agricultural concerns and ordinary mercantile business, have expanded from \$710,000,000 to \$833,000,000. The statement which I made at our last Annual Meeting that the whole amount deposited with the Banks of Canada by the public of Canada (less a portion of the cash reserves) is loaned back again to the public of Canada by the Banks of Canada still holds good.

GOLD RESERVES.
Complaint has been made of late through the public journals that there are large and abnormal holdings of gold by the Receiver-General for account of the Chartered Banks. There must be some misunderstanding regarding the gold in the Dominion Treasury. There is no gold stored for the chartered Banks; but what is no doubt ferred to is the accumulation of gold held against issues of Dominion notes in the hands of the Banks. These notes are held as part of the cash reserves of the Banks. The total amount of Government notes held by the Banks on 30th April was \$96,188,455. The total deposits in Canada with the Banks on that day were \$96,735,311, in addition to which there was the liability in connection with notes in circulation to the amount of \$95,145,371. It would not appear that the Dominion notes in the hands of the Banks were excessive in amount or formed too large a proportion of the liabilities against which they are held as a reserve. It is true that there was also held by the Banks gold and silver coin amounting to about \$37,000,000, but a considerable portion of this amount is no doubt held abroad against foreign liabilities; but even taking the whole amount as being available in Canada the total cash reserves of \$133,000,000 would only be about 13% of the total liabilities of the Banks. As the tendency of Canadian Banks has been in the past to hold insufficient cash reserves, it is to be regretted if the effort to improve conditions and strengthen reserves is discouraged and adversely criticized. We feel particularly interested in the argument, as our own cash reserves represent nearly 2% of our liabilities to the public. Within the past few years the Government has reduced the amount of gold which it is obliged to hold against its Dominion note obligations outstanding to 2% of the same up to \$30,000,000, in excess of that amount reserves must be held against the outstanding issues dollar for dollar. It is a debatable question if the time has not come when the Government might do with safety extend the amount of their note liabilities against which a reserve of 2% or perhaps 5% would be considered sufficient.

ROYAL MINT.
The completion of the branch of the Royal Mint at Ottawa, and the issue of Canadian gold and silver coins is an incident in the life of the Dominion that should not be passed over without some notice being taken of it. The total cost of the building and equipment, including the refinery, is \$540,000, a trifling sum when compared with the immense satisfaction which we now have in the manufacture of our own coin within our own borders. The coins struck are a credit to Dr. Bonar and his assistants. I have specimens here if any gentleman desires to see them. The new gold Canadian gold piece and the new Canadian five-dollar gold piece are marvels of beauty and execution, whilst the "Sovereign," although in every respect identical with the same coin struck in London by the Royal Mint, and recognized as a par therewith, has a more attractive appearance. The silver coins are also to be admired. We need no longer be dependent upon

a foreign Government for our gold currency, and with the enormous profit to the Government in the manufacture of silver currency there is every reason why the Government should continue to encourage the "deportation" of foreign coins of that metal. Few elements tend more to build up a national sentiment than a national coinage. Royal or National Mints exist in every important country of the world, even countries of much less importance than Canada have such establishments, to wit, Argentina, Chili, Colombia, Denmark, Holland, Honduras, Norway, Persia, Peru, Siam, Switzerland, all of them have found it desirable and direct or indirectly profitable to encourage the manufacture of their own coinage in their own country.

CROPS.
We have advices from reliable authorities in the West that the acreage under crop in the three prairie Provinces is 16,350,000 acres, as compared with 15,800,000 acres in 1911, but for the unseasonable and disappointing autumn the increase would have been much greater. The yield of agricultural products in those three Provinces in 1911 was valued at \$229,323,000, as compared with \$145,000,000 in 1910. The value would have been greater had it not been for the wretched weather with which the harvest had to contend, many millions of bushels having been damaged by weather conditions before and after harvest, and many millions left unharvested until winter had set in. On the other hand the advance in prices which took place after the close of navigation has compensated to a great extent for the loss occasioned by the bad harvesting season. The area of field crops occupied in all Canada in 1911 was 32,853,074 acres, the value of the crops has been estimated at \$585,711,800, as compared with 32,711,052 acres in 1910, with a valuation of \$507,185,000. The average yield of wheat per acre in the western Provinces in 1911 was only fifteen bushels, as compared with 20.63 bushels in 1910.

MANUFACTURING.
We have from all sides most satisfactory reports on the condition of manufacturing industries. Many factories are working over-time—in fact we have not one report that is not encouraging. The exportation of manufactured goods is increasing, and with increased capacity of railways, additional harbor facilities, and the opening up of new markets, our manufacturers should soon be able to give the consumer in Canada the benefit of the lower cost of production. I must make one exception, however, in speaking of the prosperity of manufacturers. The lumber producer, particularly in British Columbia, have had to contend, through some say, the laxity of Customs officials, with importations of American lumber free of duty upon which duties should have been collected. This has since been remedied, and our latest reports indicate a turn in the tide, and with every prospect of a good harvest and increasing immigration our lumbermen and sawmillers are looking forward with confidence to a profitable season. The total value of American lumber imported into Canada free of duty for the twelve months ending 31st March amounted to \$11,697,055, of which fully \$5,000,000 worth came into direct competition with the product of our own mills. In addition to this amount there was an importation of manufactured lumber valued at \$2,431,127.

PANAMA CANAL.
Constant reference is made in the West to the benefits which will be derived from the opening of the Panama Canal. Even now considerable shipments to Great Britain of the produce of British Columbia and of Alberta have been made by sea from Vancouver to Salina Cruz, thence via the Tehuantepec Railway and the Gulf of Mexico. It is difficult to estimate what will be the effect upon our western Provinces of low carrying charges from Vancouver to Liverpool, via the Panama Canal, with all-the-year-round navigation.

POPULATION.
The steady emigration to Canada from the Mother Country, from the Continent of Europe and from the United States continues, and with increased energy. For the year ending 31st March, 1912, new arrivals numbered 311,064. The new arrivals to the same date 1912 numbered 354,337. Of the new arrivals 138,121 came from the British Isles, 133,710 from the United States, 32,406 from the Continent of Europe. It is surprising to note the large number of settlers who have been attracted by the agricultural lands and salubrious climate of British Columbia, but Alberta and Saskatchewan and Manitoba have also been discovered by immigrants on the lookout for happy homes. The total population of the four Western Provinces, including British Columbia, at the census of 1911, which is, however, supposed to indicate only 93% of the then actual population, amounted to 1,741,000, as compared with the Maritime Provinces, 940,000; Quebec, 2,002,000; Ontario, 2,523,000. We do not begrudge the Great West their increasing influence in the Councils and in the framing of the policy of the Dominion. With fair consideration the one for the other, East and West will grow great together in honest and harmonious rivalry. The banking system of Canada has done more, with the exception, perhaps, of railways, to build up the West than any other influence, and to-day we find that of 1,463 branches of the nine leading Banks doing business in Canada, 682 are West of Kenora, as compared with 771 to the East thereof. Any additional restriction upon the powers of Banks to circulate their own notes would be followed by the closing up of many branches, and would occasion at least a serious setback in the development of the Great West.

RAILWAY CONSTRUCTION.
Railway extensions continue to be made at a marvellous rate. The additional mileage constructed during the year ended 30th June, 1911, was 623.7 miles, as compared with 500.0 miles in 1910. The total railway mileage in Canada in actual operation on the 30th June last year was 25,400, in addition to which there were about 1,600 miles in actual operation but not officially recognized. For this result we have to thank in the first place the perhaps too generous subsidy policies of the Dominion Government. The very presence of the Government in the capital to develop our resources upon our credit in the Motherland. We should not abuse that credit, and although some will say that the transmigration of capital is the result of parsimony and confidence on the part of the investor, yet the confidence itself is, in the main, the result of sentiment and affection of mother for child. Let us not betray it.

MINING.
The output of the Cobalt Silver Camp for the year 1911 was valued at \$15,500,000, as compared with \$14,500,000 in 1910. The total value of the output of the Cobalt Mines to the end of last year is estimated at \$64,800,000. The exploitation of the Cobalt District has led to the discovery of the Porcupine District, from which source it is expected many millions of gold will be won during the present year. Nowhere are good results needed more than through the agricultural portions of Northern Ontario, and it is satisfactory to note the large sums of money, no less than \$5,000,000 from the Ontario Provincial Treasury alone, are about to be expended throughout the Province, resulting in closer social and business relations between its inhabitants, and in readier and less expensive access to the markets and to the lines of railway and steamboat communication.

EXPORTS AND IMPORTS.
The total exports of merchandise and agricultural products during 1911 amounted to \$290,000,000, as against total imports of \$462,000,000. The balance of trade has been settled by the immense sums brought into the country by immigrants, and by borrowings abroad in connection with railway, municipal, manufacturing, timber and other enterprises.

REAL ESTATE SPECULATION.
The extraordinary advances in the price of city property not confined to any one Province is alarming. From Pacific to Atlantic values have advanced 200%, 300%, 400% and even 500%. Enormous profits have been realized, and enormous obligations incurred. How and when the rise in values is to end it is impossible to say, as even sober, level-headed financially responsible men are amongst the most enthusiastic speculators. Bankers find it difficult to prevent customers engaged in legitimate pursuits using their commercial credits in the purchase of land for which they have no legitimate use. I should not be at all surprised to hear of failures and defaultations as a result of speculation in real estate, and of a waste of capital which must result from the investment of borrowed money in ventures that bring in no immediate revenue, the reinvestment of the invested capital in legitimate business being dependent upon realization at still higher figures than cost.

I beg to move the adoption of the Report.

The customary motions were made and carried unanimously.

The scrutineers appointed at the meeting reported the following Shareholders duly elected Directors for the ensuing year:—Messrs. D. R. Wilkie, Hon. Robert Jaffray, Wm. Ramsay of Bowland, Bow, Scotland; Elias Rogers, J. Kerr Osborn, Peleg Howland, Sir Wm. W. Mackenzie, Cawthra Mulock, Hon. Richard Turner (Quebec), Wm. Hamilton Merritt, M.D. (St. Catharines), W. J. Gage.

At a subsequent meeting of the Directors Mr. D. R. Wilkie was re-elected President and the Hon. Robert Jaffray Vice-President for the ensuing year.

KINGSTON'S BUILDING TROUBLES SEEK OLD COUNTRY PRINCIPAL.

KINGSTON, May 22.—(Special).—The boss carpenters have decided they will special committee appointed by Queen's Theological College, discussed the appointment of a principal to-day, but other tie up of building this summer. The plumbers' strike is not yet settled. To add 19 labor trouble, builders are complaining of a scarcity of bricks.

LITHOGRAPHERS' EXCURSION.

The Lithographers' Independent Protective and Benevolent Association decided last night to hold the annual excursion to Niagara Falls and Buffalo on July 13.

FRIDAY

Strictly fresh storage or frozen

Female Pills

the Standard
Recommended for
Scientifically prepared
worth. The result
quick and permanent
action. 25c

one-eighth
two tablespoon
meat-meats, finely
very finely with a
side on a business
mark off in
sarnish the centre
half a nut-meat,
rate over until
gain out in squares
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Mints
particularly attractive
dipped after
puffs of sugar
of cream of tartar
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samy consistency,
and work between
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peppermint, clove or
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known as fondant,
fondant on a board
strong sugar, roll
an inch in thick-
ness, cut into small
rounds, and place
on a hot surface, and
roll over, dip each
piece in oil, and place
in a tin.

Chases Young Again

holding myself in
long weeks aged,
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of illness and
years older. Now
attend my church
off, to which I
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