

# AMERICAN COLONEL GIVES FREE ADVICE TO RHEUMATICS

SAYS IT'S SHEER FOLLY FOR  
ANYONE TO SUFFER  
THESE DAYS.

Rheumatism can't be cured so long as your system is weak and run down. You must first build up and get strength to fight off the disease.

Ferrozone cures because it builds up, because it renews the blood and dissolves the Uric Acid and the poisons that cause rheumatism.

It is proved right here that Ferrozone does cure.

Col. H. M. Russ, of Edwards, St. Lawrence Co., one of the fine old heroes of the Civil War, was completely restored by Ferrozone. Read his statement:

"I couldn't get around without a cane, and then only with difficulty.

"Rheumatism took complete control of my limbs.

"Suffering was more intense than hardships on the battlefield.

"When my doctor had done his best I got Ferrozone.

"Then came a quick change.

"Ferrozone gave me comfort at once eased the pain and took the stiffness out of my muscles.

"I am well today. Ferrozone cured me completely. I can jump and run like I did forty years ago."

Be sensible about your case. If your present medicine is useless give it up.

Don't experiment again. Ferrozone is known on all sides to be a cure that does cure. Why not get a supply today. The sooner you begin Ferrozone the quicker you'll get well. Price 50c. per box or six for \$2.50, at all dealers, or direct by mail from The Catarrhose Co., Kingston, Ont.

Nance O'Neill would have liked to arrange travel tours.

Robert Edson is a physical culture specialist outside of studio hours.

Alice Joyce thinks she would have made a successful architect.

# ANNUAL MEETING CANADIAN BANK OF COMMERCE

(Continued from page Two)

were granted almost before they were asked. Thus new conditions arose, some showing marked improvement over those existing before the war, but other such as are foredoomed to failure if put into practice under the usual conditions of peace. It is, perhaps, too much to ask of either employees or employers that they should at once grasp with a clear mental vision all the far-reaching consequences of these changes. Suffice it to say that the adjustments necessary now that business conditions have become more normal are many and difficult, and involve to the utmost a spirit of fairness and a willingness to compromise, opposing points of view on both sides. Speaking for our own staff, both permanent and temporary, they have rendered us loyal service in difficult days, and we have sought to give generous and sympathetic consideration to the difficulties which have been particularly their lot, as salaried men and women, during an extraordinary rise in the cost of living.

## The 1919 Victory Loan

In November last the Canadian Government issued its sixth War Loan, the money being required for purposes connected with the transition from war to peace. The Minister of Finance, Sir Henry Drayton, again asked for a minimum of \$300,000,000, and the total subscriptions received were \$676,242,790, almost as much as subscribed to the previous loan. The Minister of Finance, and the country itself, are to be congratulated most heartily upon this new demonstration of the financial strength of Canada. There was a large reduction in the number of subscribers, the total number being 789,532, as compared with 1,140,057 in the case of the 1918 loan, so that the average amount subscribed was considerably larger being \$857, as against \$610. It is interesting to note, as showing the popularity of the Victory Loans among small subscribers, that in the case of the 1917

# Finest Thing Ever For Chronic Catarrh!

Gets Away From the Medicine  
Habit, Cures by Novel  
Method.

With the many remedies you have tried you surely know that no liquid medicine can cure your throat or nose. Even a gargle only bathes the entrance of the throat—it can't really get inside, nor can it reach the inflamed bronchial tubes.

With Catarrhose, it's so different from medicine-taking—you simply breathe its healing vapor, inhale its balsamic fumes, which carry cure and relief to the minutest air cells in the lungs, nose, throat, and bronchial tubes.

In this scientific way the soreness and inflammation is rapidly allayed, relaxed cords are toned up, the entire mucous membrane invigorated. Every trace of catarrh disappears, the disagreeable dropping of mucus in the throat, hawking, spitting, and stopped-up nostrils—all these sure signs of catarrh and bronchitis are permanently cured by Catarrhose. Large outfit lasts two months, costs \$1.00; small size 50 cents, trial size 25 cents, at dealers everywhere.

loan \$100,300,000, and in the case of the 1918 loan \$104,500,000, was issued in \$50 and \$100 bonds. The corresponding figures for the 1919 loan are not yet available, and owing to the reduction in the number of subscribers the total will probably not be so great, but it is evident that about \$300,000,000 of the last three loans has been obtained in this way.

## Encourage Exploration

When addressing you last year I ventured to express the opinion that the Government could afford to grant a small bounty on the production of the gold mines in Canada, with a view to increasing the available supply of the precious metal. This opinion has met with disapproval in some quarters, but I still think that the Government should do something in the matter, perhaps not so much by way of offering a bounty on the gold itself, as to encourage the exploration and development of what are supposed to be gold-bearing areas.

Were the same course to be followed in the case of silver, it is possible that the discovery of new fields and the opening of new mines might exercise a very beneficial steadying effect on the price of that metal. The extension of the output of the present mines is of course encouraged by the material enhancement in price which has taken place. According to figures made public some time ago, the price per ounce rose during last year from an average of \$101.1, during the first four months to \$127.92 in November.

## Depreciated Exchange

The condition of the foreign exchanges is one of the problems with which we have had to deal during the past year, and it is one in which the people of Canada are deeply concerned, as it has a very direct effect upon their economic life. Canada is not alone in suffering from the effects of a depreciated exchange. In fact, it is a condition now familiar to almost every country in the world. The artificial expedients which have been resorted to in order to correct the situation, such as the shipping of gold, the sale of securities and an attempt at fixing exchange rates, are inadequate and may even prove dangerous. The rehabilitation of our dollar can only be accomplished by saving, economy and greater production.

It has perhaps become fairly generally known among those who take an interest in the matter that our imports from the United States greatly exceed our exports to that country, and that in the case of ports. Therefore in the case of our trade with the United States there is a scarcity of bills receivable which we can set off against our bills payable to that country; while in the case of our trade with Great Britain the reverse is true, and the bills receivable exceed the bills payable to such an extent that she has been forced to obtain credit from us for many of her purchases of food-stuffs produced in Canada.

## Foreign Credits

There is much more, however, in the situation than this. We have been selling on credit to France, Belgium, Greece, Roumania, and to some extent to Great Britain, manufactured goods, the raw materials of which are largely imported from the United States, and we are called upon to pay for these raw materials in cash. In addition to this, the interest payments on our debt abroad have increased, as well as the heavy shipping charges which have to be paid on waterborne goods. In paying for the raw materials referred to we are forced to use up a large part of those funds ordinarily available to defray the cost of our normal imports from the United States. The scarcity of United States funds has thus been accentuated by the increased demand, while the source from which we have been wont in the past to make up any deficiencies, that is, the balance due to us by merchants and others in Great Britain, is not now available for this purpose for two reasons: first, that Great Britain is now settling in cash as in the past; second, that such part of this indebtedness as might be made available for the purpose is not now acceptable to the United States as pay-

ment, because that country has already a surplus of British debts which she is anxious to realize. It is to these factors in the problem we added the cost of increased purchases of luxuries imported from the United States in the present era of free and easy spending, an idea will be obtained of at least some of the main reasons for the present situation.

## British Imports

It should not be forgotten in any discussion of the position of the foreign exchanges as affecting Canada, that so far as imports to this country are concerned the position of the British and Continental exchanges is just as favourable as United States exchange is unfavourable. The difficulty in this case is one of supply. Judging by recent accounts, however, Great Britain is bending all her energies in spite of labour troubles and other adverse circumstances, to resuming her place as an exporting nation, and now that the difficulty of securing vessel space is decreasing we shall hope to see a decided increase in the near future, in imports from the mother country, of those goods of which we stand in need, and which cannot be produced at home.

## Buy in Canada

On the other hand in our relations with the United States we should aim to decrease our imports especially of those articles which are merely luxuries, or which can be produced equally well at home. The position of exchange at this moment is a lesson that our dollars can be more advantageously expended for a home made article than for one manufactured in the United States, and it is to be hoped that this practical lesson will not be lost upon our people. Its influence should be strengthened by merchants and importers discontinuing to import for consumption to Canada such unnecessary articles as we have referred to.

To sum up then, there is no royal road to the rectification of the foreign exchanges. Hard work and self-denial, such as will increase our income as a nation, and decrease our expenditure, are the only sovereign remedies for the disease. Harder work and greater diligence are needed to increase production, and self-denial implies the cessation of purchases of imported articles which are only luxuries or can be produced at home. We doubt, however, whether ought, save stern necessity, can en-

# Had to Go to Bed Headaches So Bad

Milburn's Laxa-Liver Pills  
Made Her Well.

When your liver gets sluggish and inactive, your whole health suffers. Your bowels become constipated, your head aches, your tongue is coated, breath bad, specks float before the eyes, you are bilious, have heartburn, water-brash, pain under the right shoulder, mummy and brown spotted complexion, etc.

Help the liver to resume its proper function by removing the bile that is circulating in the blood and poisoning the system.

Mrs. E. Bainbridge, 30 Maple Ave., Amherst, N. S., writes: "I take pleasure in writing you of the good I received by using Milburn's Laxa-Liver Pills for headaches. I was so bad I had to go to bed, and could not sit up. A friend told me about your wonderful medicine, and two vials have made me as well as I can be."

Milburn's Laxa-Liver Pills are small and easy to take, do not gripe, weaken or sicken, do not leave any bad after-effects. Price 25c. a vial at all dealers, or mailed direct on receipt of price by The T. Milburn Co., Limited, Toronto, Ont.

force these conditions upon our people. The President then spoke as follows:

## President's Address

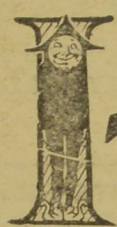
We have passed through a year in which the daily surprises have been as perplexing as during the war, and in which the anxieties have been as great, except that sometimes they affected rather the mere happiness of the world than human life itself. War however, still continues in many countries and there and elsewhere many have died from lack of food. The war has been won by the most superb co-operation in the attainment of one ideal—the winning of the war. We may lose all that victory seemed to secure by indulgence in countless theories, many of them aiming at the disintegration of society, instead of again co-operating in one ideal—the restoration of order and the improvement of social conditions, so that the (Continued on Page Five.)



Look for  
the name:

All in sealed  
packages.

Helps appetite  
and digestion.  
Three flavours.



IT'S not enough to  
make WRIGLEY'S good  
we must KEEP it good  
until you get it.

Hence the sealed pack-  
age—impurity-proof—  
guarding, preserving  
the delicious contents  
—the beneficial goody.

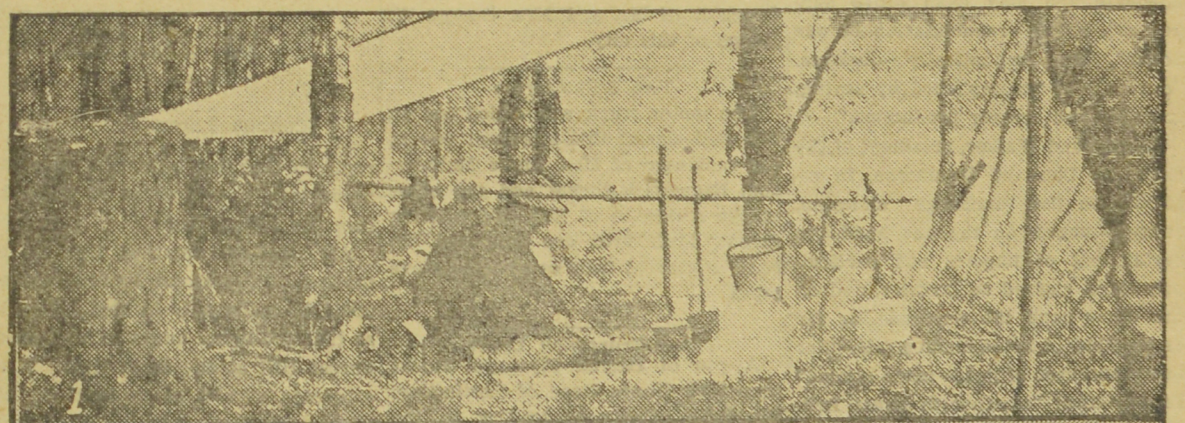
The Flavour Lasts

SEALED TIGHT

Made in  
Canada

KEPT RIGHT

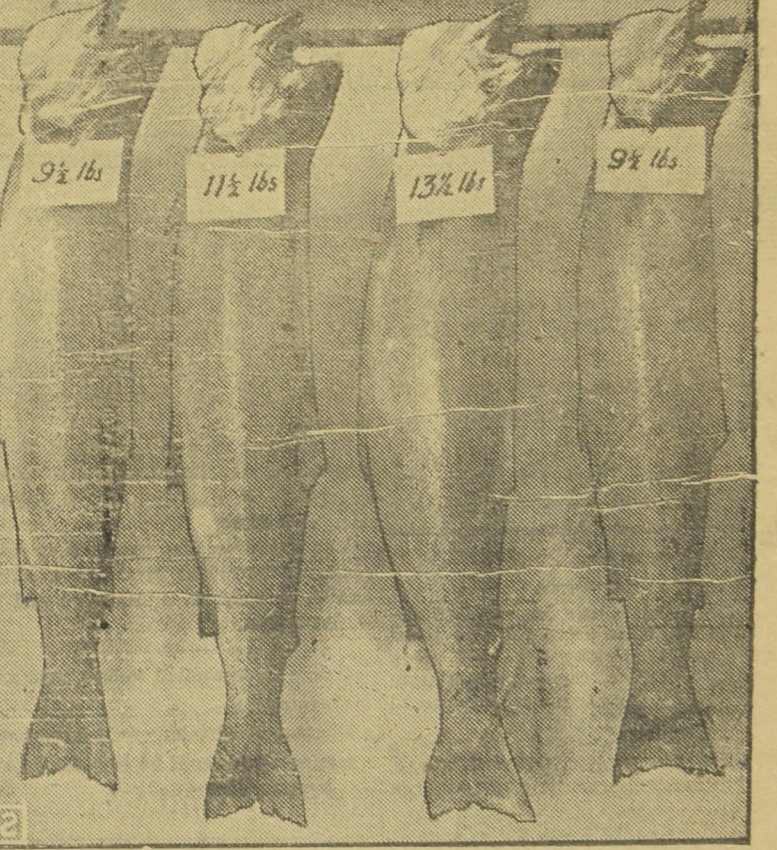
# A Wonderful Fishing Region



THE rivers and lakes in the vicinity of Cranbrook, British Columbia, on the Crow's Nest line of the Canadian Pacific Railway, are happy and prolific haunts for lovers of fishing. All these waters are well stocked with mountain or cut throat trout, rainbow trout, Dolly Varden trout, bull trout, landlocked salmon or Kamloops trout. Excellent catches are made in the fishing season. Foremost amongst the fishing waters of this region are: St. Mary's Lake and river, Kootenay River, Moyie Lake and river, Gold Creek, Cherry Creek, Perry Creek Lake, Doyle's Lake, and Premier Lake. Perhaps the favorite rendezvous is Premier Lake. This lake is situated about thirty-eight miles from Cranbrook. It is three and a half miles long and one mile wide. Mountains surround it on every side, and it is very deep. There is no visible outlet for the waters. Springs that rise adjacent to the lake and streams from the mountain sides gush to rest in its placid bed.

On August 12th, 1915, the Game Conservation Board of the Eastern District of British Columbia furnished Premier Lake, along the Kootenay Central Railway, a branch of the C. P. R., with 10,000 Kamloops trout fry, each one then being about three-quarters of an inch long. A prophecy was made that the fry within four years would develop into fish weighing between twelve and thirty pounds. The accompanying illustration shows some of the fish caught when three years old.

Realizing the sporting possibilities of the Cranbrook region some of the residents met in Cranbrook on November 7th, 1917, and formed the Cranbrook District Rod and Gun Club. A hatchery was started in Cranbrook; 200,000 eggs were brought in and incubated. The enterprise was a huge success, and fry were distributed: 75,000 in St. Mary's Lake, 12,000 in Rock Lake, 25,000 in Premier Lake, 50,000 in Moyie Lake, 2,000 in Doyle's Lake about 4,000 in Perry Creek Lake. These fish will spawn at the age of four years, and



Landlocked salmon caught in Premier Lake, British Columbia, on May 15th, 1918.

when they begin to multiply in the natural way it is certain that Cranbrook will be one of the finest fishing districts in the world.

The best season for fishing these waters is from May 1st to June 15th and from August 1st to September 30th. The fly is used generally with success. Trolling will bring good results in St. Mary's, Moyie and Premier lakes.

Distances from Cranbrook to the different fishing waters vary, but none of the lakes and rivers is difficult of access. Good automobile roads radiate in all directions.

The scenery of the Cranbrook fishing district is beautiful, and in addition to a creel laden with splendid trout, the fisherman will bring home with him memories of a landscape as fair as the eye can anywhere behold.