

YORK LOAN.

Phillips Just Missed Being a Great Financial Magnate.

(Toronto Saturday Night.)

During the week it was announced that within six months the first dividend, of from twenty to twenty-five cents on the dollar, will be paid to the creditors of the defunct York Loan and Savings Company, of Toronto. Following this appointment, which it is said will probably be made next December, a final dividend will be declared, and it is estimated that the claimants, numbering some 105,000, will receive in all forty-five or fifty cents on the dollar. The total claims are about \$3,100,000, and the National Trust Company, of Toronto, acting as trustee, has already realized from the York Loan assets \$500,000 in cash, and holds in good mortgages and sale agreements \$400,000. The property yet unsold in the Rensselaers district will, it is estimated, bring in \$650,000 more. The National Trust Company has nursed the assets of the wrecked concern with care and foresight, but of course the phenomenal rise in the value of the large tract of Toronto real estate held by the York County Loan Company has been the chief contributing factor to the unexpected success of the winding-up proceedings. When about three years and a half ago the Phillips concern went to smash, this land was merely a stretch of open fields east of High Park. Two years ago lots there, on what are now good streets, were purchased for \$17 a foot frontage and less. Now the same land is worth \$30 or \$35 a foot. On streets that were laid out later those prices were obtained at the start, and it is expected the price to begin with will be much higher. On High Park boulevard, where there are restrictions as to size of lots and cost of houses, land is very valuable; and the whole York Loan territory is now an excellent residential district, building up very rapidly, and appreciating quickly in value. When Phillips comes out of the penitentiary he will not recognize the place.

By a very narrow margin this man Phillips missed becoming a Toronto magnate of the first rank. For years the agents of the company he promoted scoured Ontario and districts far beyond it raking in the small savings of poor or comparatively poor people, and giving them in return neat little York Loan Company pass-books, in which interest was compounded in a way that made the chartered banks look exceedingly mean and stingy. Many of these agents were plausible women, who went among women in all the towns and villages of the province and showed them how to become independent by placing two dollars a week or so with a philanthropic institution which believed in sharing its immense prosperity with all its shareholders and depositors, ignoring no investment no matter how small it might be. Then followed the manipulations of Phillips, the smash of the company, and the penitentiary sentence of this Svent gall-gentleman. Many a hard-working woman and girl saw her savings vanish, it seemed, entirely. Many a wife had to confess to her husband that she had entrusted to this remarkable institution all her savings from her house-keeping money, hoping to surprise him by the astonishing returns of the investment. Many misguided persons of both sexes bemoaned the loss of hard-earned cash, with nothing to show for it but a block of wild-looking land in the southwest section of this city.

But just then the rapidly increasing demand for residential lots brought a land within the building zone. Phillips no doubt had foreseen that sooner or later the district would be valuable, and in acquiring the property he made a very shrewd business deal. But it must be gall and wormwood to him to know that just as it begins to be valuable his schemes should collapse and he himself should be sent to languish for a term in the house of correction at Kingston. If his plans had gone well he would no doubt now be figuring as a large-sized financier and quite a dicker of a man hereabout. If he building zone had milked the York Loan dry, and then successfully abandoned it to another company, after it had furnished him with funds for larger enterprises, he might, with ordinary luck, have become a millionaire, an example to the young, the envy of all. But he didn't "get away with it," and so he wears a suit of stripes, and is an example of another kind—one well worth considering from various angles.

Minard's Liniment Cures Listeria.

HOLLAND'S "ORANGE BUD."

Little Princess Juliana's Start in the World.

Princess Juliana, the "Dutch baby," as she is universally known, is some weeks old and everyone still speaks well of her. The "Orange Bud," as the people delight in calling her, has, like most babies, blue eyes and fair hair, and although Prince Henry, her father, is reported to have exclaimed: "Only a girl!" the Queen, her mother, greeted the announcement of the child's sex with a smile. Juliana is not a common name in Holland and practically every one expected as a matter of course that the baby would be named after her mother, but the parents preferred to give her as first name that of one of her most illustrious ancestors, Juliana, Countess of Stolberg, wife of William of Nassau-Dillenburg, was the mother of the five brothers, William the Silent among them, who helped to free Holland from the Spanish yoke. The baby's other names are Louise, Emma, Marie, Wilhelmina, the first after Louise de Coligny, William the Silent's fourth wife, who like Juliana of Stolberg, is noted in Dutch history for her piety and charity. The two next are the names of the grandmothers. The Dutch custom of distributing mince pies, or caraway candies, on buttered biscuits was not neglected at court. Every one in any way connected with the court was presented with a bag of the little sweets with biscuits enclosed, the whole being put up in a bag of the national colors, red, white and blue, tied with an orange ribbon. An enterprising Dutch astrologer cast the horoscope of the little Princess twenty minutes after her birth. This is what he says: "Princess Juliana will be trustworthy, honorable and prudent in word and deed. She will possess great

power of will, which, however, will not be uselessly employed. She will be sympathetic and philanthropic, and will work disinterestedly and quietly for others without desire for reward, but seeking perfection in all things. The Princess will also follow art and science and will have a special talent for music and poetry. Companionable and eloquent of speech, she will possess the knack of getting on well with all sorts of people."

Photographs of Queen Wilhelmina with the infant in her arms were placed on sale the day after the birth. By the way, newspapers and the writers of congratulatory addresses have been officially reminded that the new-born Princess is not the "Princess of Orange," as she has often been called, that she belonging exclusively, according to the Constitution, to the consort of the Prince of Orange.

The Dutch Minister of Justice was merely required to be present in an adjoining room when Queen Wilhelmina gave birth to the Princess Juliana. The child was shown to him immediately so that he might certify to her birth.

Once upon a time his duties would have been of a less formal character. It used to be the practice at royal courts to fill the sickroom with witnesses. In France the custom was not mitigated until after the first confinement of Marie Antoinette, on which occasion the crowding reached the proportions of a scandal.

Even then the custom, which was of course intended to prevent the danger, very real in mediaeval times, of a substituted child, died hard. When the Duchesse de Berri was confined one of her ladies-in-waiting, the Duchesse de Gontaut, had to run through the palace collecting witnesses from everywhere and everywhere. Even the guards stationed in the corridors were compelled to enter the royal sickroom.

They were scrupulously examined the next day by the King and Cabinet and made to sign their depositions. The child, the Comte de Chambord, would but for the fickleness of the Paris populace have been King of France.

Minard's Liniment Cures Diphtheria.

IT BROKE HIM.

Senator Aldrich was criticising, at a dinner in Washington, certain phases of tariff revision.

"In winning it they exercised considerable ingenuity, too. They reminded me of a young Foster bird."

"She married, this resourceful creature, a young man of rather gay habits. Yet from the start all went well. The husband soon became the village model of domesticity."

"Jim," said a girl friend to the bride, "no longer spends his evenings at the club, does he?"

"Oh, no," said the other, laughing, "I soon broke Jim of that."

"How did you do it?" asked the girl.

"The young bride gave a low, contented laugh."

"Every night he went out," she explained, "I'd put two armchairs side by side before the parlor radiator, and then I'd hold a match to a cigar till the room got a faint odor of smoke."

Washington Star.

If allowed to roam over your house those few innocent-looking house flies may cause a real tragedy any day, as they are known to be the principal agents for the spread of those deadly diseases, typhoid fever, diphtheria and smallpox.

No other fly killer compares with Wilson's Fly Pads.

Sorrows of the World.

There is much that makes me sorry as I journey down life's way, And I seem to see more paths in poor human lives each day; I'm sorry for the strong, brave men who shield the weak from harm, But who, in their own troubled hours, find no protecting arm.

I'm sorry for the victors, who have reached success, to stand As targets for the arrows shot by envious failure's hand. I'm sorry for the generous hearts who freely shared their wine, But drink alone the gall of tears in fortune's drear decline.

I'm sorry for the souls who build their own fame's funeral pyre, Derided by the scornful throng like ice deriding fire.

I'm sorry for the conquering one, who know not sin's defeat, But daily tread fierce desire 'neath scorched and bleeding feet.

I'm sorry for the anguished hearts that break with passion's strain, But I'm sorrier for the poor, starved souls that never knew love's pain. Who hunger on rough barren years, Not tasting joys they crave.

For sadder far is such a lot than weeping o'er a grave.

I'm sorry for the souls that come unwelcomed into birth, I'm sorry for the unloved old who cumber up the earth.

I'm sorry for the suffering poor in life's great maelstrom hurled; In truth I'm sorry for them all who make this aching world.

But underneath whate'er seems sad, and is not understood, I know their lies, hid from our sight, a mighty germ of good.

And this belief stands firm by me, my sermon, motto, text—The sorriest things in this life will seem grandest in the next.

Ella Wheeler Wilcox.

THE LESSON.

In a certain Sunday school a teacher told her pupils the tragic story of Samson and Delilah. Then she turned to a little boy.

"What do you learn, Joe," she said, "from the Samson story?"

"It don't never pay," piped Joe, "to have a woman cut a feller's hair."

Harper's Weekly.

Kansas Town's Slogan.

Cimarron is the latest town to contract the slogan habit. The one chosen is: "Simmer on, Cimarron."

SUNLIGHT SOAP



HALF THE TOIL

of household work is taken away when Sunlight Soap is brought into the home. For thoroughly cleansing floors, metal-work, walls and woodwork, Sunlight is the most economical both in time and money.

Polishing a Diamond.

The polishing of a diamond is a very slow process, because of the great hardness of the material; besides this, says a writer in the Century, the work must be frequently interrupted to allow the disk to cool out after it has become overheated by friction. Each time a new facet is to be cut the diamond must be removed from the dop and reset at another angle, and the diamond cutter trusts to his eye alone to guide him in this delicate adjustment, although in the case of very small diamonds a magnifying glass is necessary. The skill shown in placing the stone in the heated metal, sometimes with the bare hand, is surprising. The regular brilliant has 56 facets, besides the table and the collet; 32 above the girdle and 24 below; but as eight facets are first formed, both above and below, each of these being recut into three or four more than 56 separate surfaces to be smaller ones, there are considerably cut.

Queen's University and College

KINGSTON, ONTARIO.

ARTS EDUCATION THEOLOGY MEDICINE

SCIENCE (Including Engineering)

Students registering for the first time before October 21st, 1909, may complete the Arts course without attendance.

For Calendars, write the Registrar,

Geo. Y. Chown, B.A., Kingston, Ontario.

Little Kindnesses.

You gave on the way a pleasant smile And thought no more about it. It cheered a life that was sad and white. That might have been wrecked without it. And so for the smile and its fruitage fair You'll reap a crown some time—somewhere.

You spoke one day a cheering word, And passed to other duties. It warmed a heart, new promise stirred, And painted a life with beauties. And so for the word and its fruitage fair You'll reap a palm some time—somewhere.

You lent a hand to a fallen one, A lift in kindness given; It saved a soul when help was none, And won a heart for heaven. And so for the help you proffered there You'll reap a joy some time—somewhere.

D. G. BICKERS.

It may be lucky to be a seventh son, provided the boy doesn't have to wear the cast-off clothes of his six elder brothers.

Witness, Perry Baker.

OUR ISLAND SISTER.

Newfoundland's Agricultural Possibilities.

Newfoundland is a big country, a third larger than Ireland, and twenty-one times the size of Prince Edward Island, and when one considers the smallness of the population—only about 225,000, and nearly all fishermen—the returns from agriculture are considerable. Over a million-and-a-half dollars' worth of farm produce is raised annually on a fraction of cultivated land, which bears no appreciable relation whatever to its tributary soil uncultivated as yet, but which can and will be cultivated in the years to come. Instead of importing \$600,000 worth of farm produce each year from Canada, Newfoundland ought to aim at raising it at home, and the present depression will not be without some benefit if it helps the people to see more clearly the logic and the wisdom of the Governor's motto, "back to the land."

During an extended visit to the colony last summer, the writer saw enough to convince him that, although Newfoundland does not compare with England or Manitoba as an agricultural country, it has nevertheless large tracts of the very finest farming lands, in its many river valleys and by the margins of its innumerable lakes. In the Humber Valley there is an interval twelve miles long and six miles wide, with a deep fertile soil, capable of raising large crops of hay, vegetables and grain, and which is still waiting the hand of the husbandman. It is the Annapolis Valley over again, only in scenery richer and more luxuriant. And what is true of the Humber is true to a greater extent of the Codroy, Exploits, Terra Nova, Gander and many smaller rivers.—Edwin Smith, writing on Newfoundland in the July Canadian Magazine.

CRIME.

She—I can't bind myself until I'm sure. Give me time to decide, and if, six months hence, I feel as I do now, I will be yours.

Ardent Adorer—I can never wait that long, darling. Besides, the court have decided that dealing in futures, without the actual delivery of the goods, is gambling pure and simple.—Puck.

Retribution.

"A curse on the man that invented bald spots!" he exclaimed. But the curse came home to roost, and roosted.

With the result that his head is as bald now as an eggplant.

HOW TO LIVE LONG.

Conclusions Drawn From the Writings of Distinguished Men.

A Paris contemporary has been instructing its readers how to live to a good age, drawing its conclusions from the lives and writings of distinguished men.

Michael Eugene Chevreul, the celebrated French chemist, who lived 103 years was always very frugal in regard to his diet and considered a happy disposition to be an important factor contributing to his long life.

Victor Hugo had a tablet on the wall of his house with the following: "Rising at 6, dining at 10, supping at 6, retiring at 10 make the life of man ten times ten. The secret of Moltke's health lay in his great moderation of all things."

Sir Benjamin Ward Richardson declared that those who wished to reach a century must neither smoke nor drink. They should eat sparingly of meat, work as little as possible by artificial light, trouble themselves little about making a fortune and never allow ambition to rule their lives.—London Globe.

KEEPING CHILDREN WELL DURING HOT WEATHER.

Every mother knows how fatal the summer months are to small children. Cholera infantum, diarrhoea, dysentery, and stomach troubles are alarmingly frequent at this time, and too often a little life is lost after a few hours' illness. The mother who keeps "Baby's Own Tablets in the house feels safe. The occasional use of the Tablets prevents stomach and bowel troubles, or if the trouble comes suddenly will bring the little one through safely. Mrs. Geo. Howell, Sandusky, N.Y., says: "My baby was suffering from colic, vomiting and diarrhoea, but after giving him Baby's Own Tablets the trouble disappeared." Sold by medicine dealers or by mail at 25 cents a box from The Williams' Medicine Co., Brockville, Ont.

REAL SOURCE OF PROFIT.

A son of Italy was so unfortunate as to face the judge in the police night court in New York not long ago, according to Judge.

"What do you do, Tony?" the judge asked, in a kindly tone, not being hurried, as it happened, and perhaps touched by the liquid softness of Tony's dark eyes.

"Maka da music wid de fina street piano—oh, very fine music!" Tony said, with a bright smile.

"How much do you make in a week?" There was a flash of white teeth.

"Maka da much money—fifteen, maybe twenty dol'."

"What? Get twenty dollars for playing a street piano?" the astonished judge demanded.

"No, not for play," the music master admitted, "maybe get a two dol' for play, get a rest for shut up noise and get off block!"

Digby, N. S.

Minard's Liniment Co., Limited. Gentlemen.—Last August my horse was badly cut in eleven places by a barbed wire fence. Three of the cuts (small ones) healed soon, but the others because foul and rotten, and though I tried many kinds of medicine they had no beneficial result. At last a doctor advised me to use MINARD'S LINIMENT, and in four weeks' time every sore was healed and the hair has grown over each one in fine condition. The Liniment is certainly wonderful in its working.

JOHN R. HOLDEN.

Witness, Perry Baker.

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CORNS CURE

You can painlessly remove any corn, etc., with Putnam's Painless Corn Extractor. It never burns, leaves no scars, contains no acids; is harmless because composed only of healing gums and balsams. Fifty years in use. Cure guaranteed. Sold by all druggists. 25c. bottles. Refuse substitutes.

PUTNAM'S PAINLESS CORN EXTRACTOR

HOW IT WORKS.

Some Details of the Wright Brothers' Wonderful Air Machine.

Almost every boy knows the name of the Americans, Wilbur and Orville Wright, and their aeroplane which has astonished the world.

It consists of two surfaces of cloth, stretched on wooden frames and held apart by struts, a horizontal rudder in front, a vertical one behind and an engine driving two propellers; there is nothing particularly startling about this. The meat of the invention lies in the shape of the surfaces and the fact that this shape can be altered in the air.

Both ends of both planes—that is, the frames on which the cloth is stretched—are movable, not upon hinges, but by bending the frames themselves—that is, derphanes and a system of chains connect the two right-hand planes with the two left-hand planes, so that the two right-hand planes will move as one, and so that the two left-hand ones will move as one. When the right-hand ends are bent or warped toward the earth the left-hand ends of the planes are bent or warped away from the earth. Both ends of both planes, of course, warp in either direction at will, but the ends warp always together. By a second lever the rear, or vertical, rudder is turned very much as a rudder is turned in the water. Still a third lever operates the front or horizontal rudder-planes, which steer the aeroplane toward or away from the ground.—From C. H. Claudy's "Two American Conquerors of the Air" in July St. Nicholas.

A WINDSOR LADY'S APPEAL.

To An Women: I will send free with full instructions, my home treatment which positively cures Leucorrhoea, Displacements, Irregular periods, Uterine and Ovarian Tumors, or Growths, also Hot Flushes, Nervousness, Melancholy, Pains in the Head, Back or Bowels, Kidney and Bladder troubles, where caused by weakness peculiar to our sex. You can continue treatment at home at a cost of only 12 cents a week. My book, "Woman's Own Medical Adviser," also sent free on request. Write to-day. Address, Mrs. M. Summers, Box H. & Windsor, Ont.

PAY-AS-YOU-ENTER.

"Really," said the lady with the bee-hive hat, "I insist."

"No, dear," protested her companion, whose hat was nearly as great in diameter as a turn-table at a round-house, "you mustn't. Please let me. I have the change right here. Let me see, I wonder—"

"But you paid for me last time. I have the money all ready. Conductor, can you change a \$10 bill?"

"No, dear, I shall not permit you to have that broken. I have some change all ready, if I can only find it. Dear me, I wonder what I—"

"It's all right; I want to get this bill changed anyway. I wonder where I put—"

"No, no, really you mustn't. I thought I had the change all ready. I must have lost a nickel of it somehow. But I have a \$5 bill that—"

"Did you say you had a nickel?"

"Well, I have one, too, so I'll pay for you next time."

"No, you shan't do so. I shall insist."

Then each handed out her nickel, saying to herself:

"The idea of her pretending to have a bill. She never had more than twenty cents at one time in her life!"—Chicago Record-Herald.

Minard's Liniment Cures Colds, etc.

The Antiquity of Man.

In his recent lecture in Washington, Professor Penck said that it has been known for quite a long time that in western Europe man existed during the glacial epoch. We now know that the great ice age consisted of different glacial times, separate by interglacial times. In glacial times the snow-line dropped 3,000 or 4,000 feet below its present level in the Alps, whereas in interglacial times separated by interglacial times, than at present. Thus the temperature seems to have been higher in the interglacial periods than it is now. There is abundant evidence, says Professor Penck, that man existed during the beginning of the last glacial epoch. At least 20,000 years have elapsed since the last glaciation, and that the man whose jaw-bone was recently found near Heidelberg lived 200,000 years ago.

Railroad Mileage.

At the close of the fiscal year 1908 the railroad mileage of the United States was 230,000, as compared with 126,883 in 1888 and 184,648 in 1898. The net capitalization was \$13,000,000,000, an increase of 39.3 per cent. over the figures of 1898.

A Careful Driver.

First Chauffeur—Do you find out who you have run over?

Second Chauffeur—Of course, I always read the papers.

ISSUE NO. 27, 1909

AGENTS WANTED.

AGENTS WANTED TO WORK UP A tea route; salary or commission. For particulars write quickly to Alfred Tyler, London, Ont.

HELP WANTED.

WANTED

A Good General Servant who can do cooking. Small Family.

HIGHEST WAGES

MRS. JOHN M. EASTWOOD, Hamilton, Ont.

Wright Machine.

The Wrights have designed types of aeroplanes for use in France as well as the United States. The American design was accepted by the United States Government for military purposes after it had made an aerial voyage lasting over an hour, and at an elevation of 2,500 feet above the earth. In September, 1908, Orville Wright performed this successful feat with Lieut. Frank P. Lahm, the aerial expert, as a passenger. This aeroplane, which is the most practical design which has yet been built in America, is forty feet in length. Its weight without passengers is 850 pounds, including a gasoline motor having the power of forty horses, which has driven it through the air at the rate of thirty-nine miles an hour—the speed of a fast railway train.—From Day Allen Willey's "Airships" in July St. Nicholas.

Minard's Liniment Cures Garget in Cows.

THE LAST THREE DAYS.

Senator Tillman was condemning the divorce laws of the North.

"Your Southerner has just one girl," he said, "and when he gets rich he sticks to her. He lets her share in her old days in the fortune that she helped to pile up. That, it seems to me, is more equitable than the Northern idea of discarding the faded wife, when success is attained, for a beautiful chorus girl of 18 or 19 summers."

Senator Tillman frowned.

"The way Northern marriages so often end," he said, "you'd think matrimony was a dreadful thing. You'd be inclined to look at it as a little boy in Boston did."

"Pa," he said one June day, "I hear Uncle Joe is going to be married on the 31st."

"Yes," said the father. "Uncle Joe has only three days more."

"The little boy sighed."

"The last three days," he said, "they give them everything to eat they ask for, don't they, pa?"—St. Louis Globe-Democrat.

ADVANTAGES OF THE HIGH-WHEELED AUTO.

A new type of automobile, that is rapidly gaining favor in Canada and the United States is the high-wheel Motor Carriage Model.

It follows closely the lines of the almost universally used buggy, and is equally easy-riding, long-lasting, and economical. Its high wheels pass over obstructions far more smoothly than low automobiles, wheels, and give about double the road clearance—a matter of great importance on rough country roads.

High wheels and tall elliptical springs make it possible to use solid rubber tires instead of pneumatic, without sacrificing the easy riding qualities. The use of course, a very substantial reduction in the first cost of the machine, and an even more important reduction in the cost of upkeep.

The pneumatic tires, which are the ordinary feature of automobiles, cost at least 5 cents a mile, while the solid rubber ones cost practically nothing. You will realize how important the saving is.

The Tudhope-McIntyre Co., of Oshawa, are turning out splendid wheel autos, to sell at from \$50 to \$1,000, claim that the entire cost of running one of their machines is less than 2 cents per mile. This includes gasoline, oil and repairs of all kinds. A Tudhope-McIntyre automobile is thus within the reach of a man of moderate income.

A Turkish Lawyer.

Things are moving in Turkey, and it seems as if the advocate who no longer be looked upon as one possessing no calling nor even profession. The Young Turks have accomplished a veritable revolution.

Henceforth the advocate will be permitted to have his note paper headed, bearing his name, profession, address and even the number of his telephone. The advocate, it is true, is not yet permitted to place on the paper the hours at which he can be consulted, nor can he have a tariff of honorariums.—London Globe.

C. N.

A new discovery. Has more restorative and vitalizing force than has ever before been offered. Sufferers from lack of vigor and vital weakness which sap the pleasures of life should take C. N. One box will show wonderful results. Sent by mail in plain package only on receipt of this advertisement and one dollar. Address, The New