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then Zam-Buk  
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of skin disease or injury, read this!

Mr. Arthur Fairbank, of 547 Lansdowne Ave., Toronto, is the speaker, and he says: "A bad eruption on my forehead quickly spread until it covered my scalp with foul and painful sores. I went to a doctor who treated me for a period and it cost me over \$50, but the sores got no better. They healed me for a time until I was nearly mad. I must have spent over \$100 on world-famous medicine. I had tried every medicine, and used remedies, when one day a friend asked me why I had not tried Zam-Buk, and I said: 'I had had from doctors and specialists. I immediately sent for a supply of the balm. Very soon I began to see and feel a great difference. In the sores, and finally Zam-Buk cured me. If I had not got it at first it would have saved me dollars, and hours and hours of pain.'"

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**Zam-Buk**  
EVERY HOME NEEDS IT

**Hon. Mr. Mackay  
On Provincial  
Finances**

continued from page 11

Government is expending and for which expenditures they claim so very much credit. If, Sir, you take the financial statement, you could trace back every dollar of the \$3,891,000, being last year's receipts, to the laws made by the old Government and which in many cases were opposed by honorable gentlemen to your right, and as to some of which laws they divided the House not only once, but twice, and in some cases three times. I purpose, Sir, briefly to demonstrate this proposition, namely, that all of the increase of revenue, as between 1904 and 1910 save something less than \$300,000, can be traced back to the constructive financing of the old Liberal Government, or to increased receipts under other heads for which this Government can claim no credit whatever.

**The Corporation Tax.**  
Take first the corporation tax, which was opposed so bitterly by the Conservatives in this House, and the repeal of which was threatened by the present Premier when he sat in Opposition. The receipts from the taxing of these wealthy corporations, such as telephone companies, street railway companies, banking institutions, etc., in 1904 were \$420,527.00; the receipts in 1910, with the law unchanged amounted to \$752,338, or an increase of \$331,710. Sir, not a single dollar of this \$752,338 would have found its way into the Provincial Treasury had honorable gentlemen opposite had their way; and yet, Sir, if we are to believe the supporters of the Government this increase under this head of \$331,710 is to be attributed to the splendid financial management of the present Government!

**Succession Duties.**  
Then again, Sir, under the head of succession duties the receipts in 1904 were \$458,699. In 1910 they amounted to \$753,449, an increase of \$294,750. To whom, Sir, belongs the credit for these large receipts? The people of this province right well remember, Sir, that when it was proposed to tax large estates that honorable gentlemen opposite and their friends spoke of "taxing the gravestones, taxing the dead," etc. They had not the courage of their convictions at the outset to move an amendment to vote against the bill; but later on when it was revised the present Provincial Treasurer moved an amendment that would have cut the receipts at least in half, so that, Sir, it is clear to us that if honorable gentlemen on the opposite side had their way they never would have proposed such a tax, and the province last year would, therefore, not have received the said \$753,446.

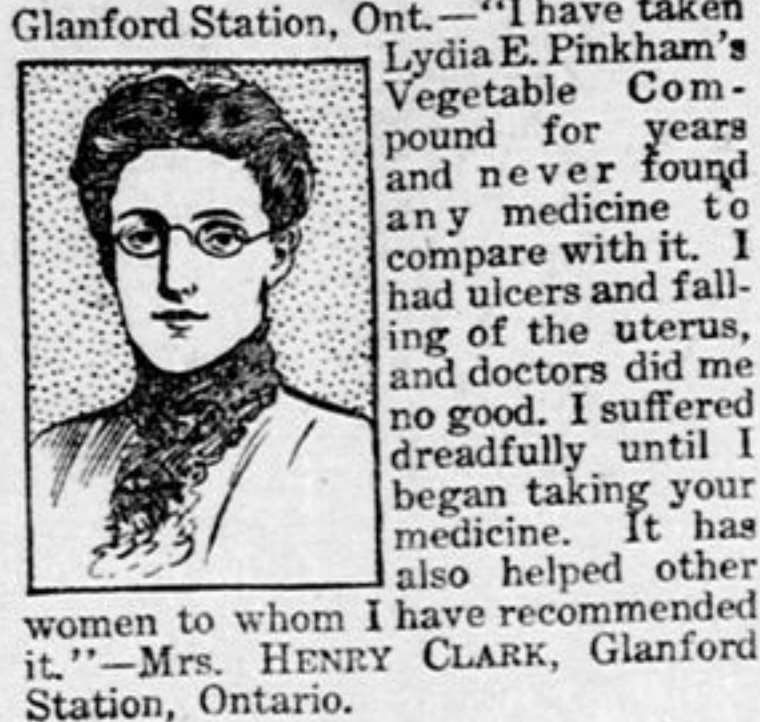
**Licenses.**  
Then again, Sir, take another illustration of the splendid constructive financing of the old Government: Licenses under the general head of Licenses in the year 1904 were \$362,256.

and every one of which the Liberals claim the credit, the revenues increased between 1904 and 1910 in the following amounts, namely:

- As to Corporation Tax, \$331,710.
  - As to Succession Duties, \$294,750.
  - As to Mining Licenses and Fees, \$192,088.
  - As to the Dominion Subsidy, \$934,112.
  - As to the T. & N. O. earnings, \$420,000.
- Or in all \$2,465,557.00. In other words of the total increase in revenue between 1904 and 1910 of \$2,762,646.00, I have accounted for \$2,465,557.00, i.e., the whole increase in the revenue has been accounted for under the above heads except \$297,089. In other words, Sir, after the present Government has been in power for six long years, I am proud, Sir, as a Liberal to be able to make this sweeping and very substantial statement, that all of the present revenue of the province is accounted for by laws placed upon the statute books by the old Government, or measures advocated by Liberals.
- Faults the old Liberal Government doubtless had, but Sir, when seven years after they have gone out of power the financial receipts of the province almost to a dollar can be traced back to financial books by them or to measures advocated by them, it speaks volumes for their financial and business administrative ability.
- Not one dollar would ever have been received by the Province of Ontario under the head of Corporation Tax had the Conservative Opposition had their way. Yet, under the act of the present Government the act up to date, the Government has received \$5,192,955.41. Similarly under the Succession Duties Act the province has received in all \$7,773,219.11; so also under the Brewers' and Distillers' Act the province has received \$537,964.55. Under these three taxes the total receipts of the province up to the 31st October, 1910, reached the magnificent sum of \$14,804,159.47.
- Expenditure.**  
Honorable gentlemen opposite complain that critics of the Government do not particularize sufficiently when objecting to excessive expenditures. This is an easy remark to make, and yet there is much force in the position taken by the honorable member for South Wentworth (Mr. Reid), who says, that the Opposition has done its duty when, for example, under the head of Civil Government it points out that owing to the increase of the increased number of employees the expenditure is unnecessarily increased. It is not for the Opposition members to say whether John Smith, or Joe Brown, or some other particular employee is unnecessary. This is the duty of the Head of the Government.
- Contrast in Expenditure.**  
The cost of Civil Government has increased since 1904, 65 per cent.; the cost of managing the crown lands has increased during the same period 98 per cent.; the total expenditure during the same period has increased 68 per cent., and yet the increase in agriculture is but 39 per cent. This shows clearly that the expenditure has not at all kept pace with the general expenditure, nor yet with the increased revenue of the province. Much credit is claimed by supporters of the Government because of the increased expenditure on education; they forget that such expenditures would be absolutely impossible were it not for the increased revenue derived as already explained. They might do well in making comparisons also to note the fact that the expenditure in 1904 on education was 18 per cent. of the total expenditure of the province, whereas in 1910 the expenditure on education reached only 13 per cent. of the total expenditure for 1910.
- Another point that might well give the Government pause, and particularly in view of the ever-recurring deficits, is the fact that the increase in the per capita expenditure during the first three years of Conservative rule was as great as the increase per capita expenditure during the whole 33 years of Liberal rule.
- Suggested Sources of Revenue.**  
Owing to the fact, Sir, that we have recently had a series of deficits in this province, it becomes imperative the duty of the Government to either decrease the expenditure, or to devise ways and means for increased receipts. I have already dealt with the question of the conservation of our forests and of reforestation as a means of securing a permanent revenue, in addition to that, Sir, the Government might well consider whether under the Succession Duties tax they might not grade the percentage to be taken by the province, so that when you come to large estates that run up to say \$500,000, \$1,000,000, \$2,000,000 and so on, the Government might take a much larger percentage on say the excess over \$500,000, and thus secure a substantial increase of revenue without injuring anyone. Similarly I advocated when the Mining Law was being put through, that the royalties might be very well be graded so as to take the higher percentage from the exceptional paying mine. It is not the duty of a Government to make multi-millionaires of one, and tend to make paupers of others.
- Again, Sir, the Government might well consider the overhauling of the taxes on corporations and also the railway taxes, with a view to increasing the taxation.
- Education.**  
Just a word or two on education: This House was not divided on the debate on the address; but I then dealt fully with the question of education, and I therefore at present do not purpose to deal at length with this question, but for the purposes of my amendment to the present motion to go into supply the two debates might very well be considered as conjoined, thus to avoid the necessity of repetition. That educational affairs, particularly as concerned, have been badly muddled is not even seriously denied by Conservative members. As to the scarcity of teachers honorable gentlemen opposite express different views; one member expressed the hope that in two years matters would properly adjust themselves, while the honorable member for East Peterborough says, that in five years there will be a sufficient supply of teachers. This, Sir, is decidedly encouraging, even refreshing!

**MORE  
PINKHAM  
CURES**

**Added to the Long List due to This Famous Remedy.**



Glanford Station, Ont.—"I have taken Lydia E. Pinkham's Vegetable Compound for years and never found any medicine to compare with it. I had ulcers and falling of the uterus, and doctors did me no good. I suffered dreadfully until I began taking your medicine. It has also helped other women to whom I have recommended it."—Mrs. HENRY CLARK, Glanford Station, Ontario.

**Another Cure**  
Harvey Bank, N. B.—I can highly recommend Lydia E. Pinkham's Vegetable Compound to any suffering woman. I have taken it for female weakness and painful menstruation and it cured me.—Mrs. DEVERE BARBOUR.

Because your case is a difficult one, doctors having done you no good, do not continue to suffer without giving Lydia E. Pinkham's Vegetable Compound a trial. It surely has cured many cases of female ills, such as inflammation, ulceration, displacements, fibroid tumors, irregularities, periodic pains, backache, that bearing-down feeling, indigestion, dizziness, and nervous prostration. It costs a trifle to try it, but the result is worth millions to any suffering woman.

**If you want special advice write for it to Mrs. Pinkham, Lynn, Mass. It is free and always helpful.**

gentlemen who four right are such slaves to party politics; if this were not so serious a matter, the explanations given by the honorable gentlemen opposite as to the scarcity of teachers might be enjoyed as a burlesque on the facts that would have all the downtown theatres faded in the distance.

**Explanations by Conservatives.**  
The honorable member for Algoma says, that the closing of the model schools has had nothing whatever to do with the scarcity of teachers, that the sole cause is the fact that they are going west to teach in the western provinces. The former statement is absolutely false, the latter has an element of truth in it, which we pointed out to be the fact long before the model schools were abolished. The more astute and resourceful member for West Hastings gives as his explanation, that there is a scarcity of labor everywhere, and in the farm, in the workshop and in the office; and he gives this as his reason for the scarcity of teachers. Apparently not satisfied himself with this as an explanation, he volunteers a further statement, and says that we British are nomadic, and hints that the teachers, gipsy-like, are folding their tents and fitting out of Ontario. (To be continued.)

**CAN NOW VETO  
LIQUOR LICENSES**

The Hon. W. J. Hanna announced a number of changes in the License law in the Legislature on Tuesday. One amendment gives the Provincial Secretary the power to veto a license in any part of the Province, where he deems it desirable, in the public interest to do so. It is probably safe to assume that Mr. Hanna's experience with Atherley last summer had something to do with the introduction of this clause. In explaining the amendment, the Minister said: "It is not the intention to sit in review, but it is proposed to take the power of veto to meet extreme and exceptional cases, and the Government will not hesitate to deal with all cases that come before it."

Another amendment provides that hotel keepers must pay five per cent to the Government on all bar receipts over \$40 a day. This includes receipts from the sale of tobacco, soft drinks, etc., as well as liquor. It is further provided that where a chemist is convicted of a second offence for selling liquor his certificate will be cancelled for at least two years.—Packet.

**DROPPED DEAD  
AT TELEPHONE**

The following from the Toronto Mail refers to the mother of Mrs. R. G. McGraw, wife of a former G.T.R. station agent, of Lindsay:

"When Mrs. Fred Hartley returned to her home, 228 Dovercourt Rd yesterday afternoon about 5 o'clock she was startled to find that she could not get into the house. Fearing that something had happened, she solicited the help of some neighbors and an entrance was made by an upstairs window.

"When the searchers reached the ground floor they found Mrs. J. Johnston, Mrs. Hartley's mother, prostrate on the floor. She was lying near the telephone and the receiver was dangling from the hook as if she had tried to telephone and fainted before getting a number. Dr. Ahern, who lives across the street was called, but the lady had been dead for some time.

"Mrs. Johnston, who was 60 years of age, had been suffering from heart trouble for some time, and was under the care of Dr. Conboy. She appeared well yesterday, when her daughter went out, and, in fact, had been feeling better for some time past.

"The chief coroner was notified, but as it is a plain case of heart failure it is not likely that an inquest will be held."

**EXTENSION OF  
CIVIL SERVICE**

The Canadian Courier, Canada's National Weekly, is carrying on a post-card campaign for the extension of the civil service reform to the 'outside service.'

This reform would not affect any present holder of a position in the Outside service, but all future appointments to the graded positions would be made by the Commission, after examination, instead of by members of Parliament, and by patronage committees. The members and the committees might recommend certain persons for certain offices but their candidates must pass the necessary examinations and show the necessary fitness. It would prevent men of fifty years of age being put into the service over the heads of younger men who have served a long apprenticeship. It would guarantee to all present members of the Service those rewards and promotions to which their ability entitles them. It would put the service on a business basis, eliminate wire pulling, improper promotions and unfair dismissals. It would establish greater discipline and make the Service more effective as an administrative body. It would prevent all those unfortunate cases such as have been shown recently, have marred the efficiency of the Dominion Civil Service in Vancouver. The Courier asks the public to state on post cards that they are in favor of this reform and mail them to the Canadian Courier, Toronto, Ont. The cards will in course be forwarded to Ottawa in one package.

**The Victoria Loan  
and Savings Company**

INCORPORATED 1895  
Capital Paid-Up, \$275,000.00. Reserve Fund, \$58,000.00

The question of security is being considered by savings depositors, perhaps never before. It gives us pleasure to intimate to the public that in this respect we excel to a marked degree.

Money to loan on first mortgage on real estate.

**JAMES LOW,** Manager.  
**NEWTON SMALE,** Assistant.

**The Standard Bank of Canada**

Head Office: TORONTO

Record of Business as at 31st January, 1911

RESOURCES	LIABILITIES
Gold, Silver and Government Notes - \$3,054,584.25	Capital paid up \$2,000,000.00
Due by Banks - 1,508,928.93	Reserve Fund and Profits - 2,616,556.69
Government and other Bonds - 2,910,243.84	\$4,616,568.48
Loans on Call and Bills - 24,994,553.09	Notes in Circulation - 1,967,192.27
Discounted - 24,994,553.09	Deposits - 25,473,530.71
Government Deposit to secure Circulation - 100,000.00	Due to Banks - 770,142.32
Bank Premises - 677,965.32	Dividends - 30,000.00
Other Assets - 151,052.61	
<b>\$33,427,328.14</b>	<b>\$33,427,328.14</b>

Dividends on paid up Capital—Twelve per cent. per annum.

Toronto, 31st January, 1911. **GEO. P. SCHOLFIELD,** General Manager.

**THE CANADIAN BANK  
OF COMMERCE**

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., PRESIDENT  
ALEXANDER LAIRD, GENERAL MANAGER

CAPITAL - \$10,000,000 REST - \$7,000,000

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Every branch of The Canadian Bank of Commerce is equipped to issue drafts on the principal cities in the following countries without delay:

Africa	Arabia	Cuba	Denmark	Egypt	Finland	France	Germany	Greece	Holland	India	Ireland	Italy	Japan	Latin America	Malta	Manchuria	Mexico	New Zealand	Norway	Peru	Portugal	Philippine Islands	Russia	Sweden	Switzerland	Turkey	United States	Uruguay	West Indies, etc.
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The amount of these drafts is stated in the money of the country where they are payable; that is they are drawn in sterling, francs, marks, lire, kronen, florins, etc., as the case may be. This ensures that the payee always receives the actual amount intended.

**H. A. HOLMES, Manager Lindsay Branch**

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**BANK OF MONTREAL**

ESTABLISHED 1817.

Capital Paid up	\$14,400,000
Reserve	12,000,000
Undivided Profits	\$61,749
	\$27,351,749

Branches of the Bank in every Province of the Dominion. A general banking business transacted. Savings Department at every Branch.

Office Hours: 10 to 3 o'clock  
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**H. B. BLACK**  
Manager Lindsay Branch

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**DYSPEPSIA**

relieve the discomfort at once, and help digest the overload. The lover of good things may feel quite safe with a box of NA-DRU-CO Dyspepsia Tablets at hand. 50c. a box. If your druggist has not stocked them yet send 50c. and we will mail them.

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A reliable French regulator never fails. These pills are exceedingly powerful in regulating the generative portion of the female system. Refuse to be bothered by Dr. de Van's pills as sold at all cheap imitations. Dr. de Van's pills are sold at the Seebell Drug Co., St. Catharines, Ont. Sold at Higginbotham's store.

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quickly stops coughs, cures colds, the throat and lungs