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GERMANY'S PLIGHT

The sudden turn of events in Germany indicates a change of the tide toward a monarchy. Such a happening is not wholly unexpected. That it may be thwarted is more than probable but the movement has begun and will perhaps gain considerable headway.

Following wars and insurrections which result in the removal of one kind of a government to set up another, there has usually been according to history, a considerable period of unrest and petty revolution. It happens also on occasion that the bureaucracy set up is as ruthless and tyrannical as the one torn down.

Things have not been going well in Hunland. The spirit of revolt is abroad. Civil war may be the only way of settling the score. It seems as though today one part of the population is bent on restoring monarchical government while the other part is equally determined to resist it. Verily the way of the transgressor is hard.

BUILDING BY-LAW

With such an insistent demand in the city for many more houses of the medium price type it would seem that the City Council might assist the situation by lessening some of the restrictions and reducing some of the civic charges that are imposed against those who undertake to build. It would be an easy and a practical way of helping the workers of the city to help themselves.

To The Journal it has long seemed that there are clauses in the building by-law that while wise in their purpose, have a restrictive influence. Builders are better able to determine this than is a newspaper, but from them, and also those offered by persistent complaints made by some of our citizens it might be well to put the by-law under scrutiny and see if it could be amended here and there to help an acute house shortage condition.

NERVOUS PROSTRATION

May be Overcome by Lydia E. Finkham's Vegetable Compound - This Letter Proves It.

West Philadelphia, Pa. - "During the thirty years I have been married, I have been in bad health and had several attacks of nervous prostration until it seemed as if the organs in my whole body were worn out. I was finally persuaded to try Lydia E. Finkham's Vegetable Compound and it made a well woman of me. I can now do all my housework and advise all young women to try Lydia E. Finkham's Vegetable Compound and I will guarantee they will derive great benefit from it." - Mrs. FRANK FITZGERALD, 25 N. 41st Street, West Philadelphia, Pa.

There are thousands of women everywhere in Mrs. Fitzgerald's condition, suffering from nervousness, backaches, headaches, and other symptoms of a functional derangement. It was a grateful spirit for health restored which led her to write this letter so that other women may benefit from her experience and find health as she has done.

For suggestions in regard to your condition write Lydia E. Finkham Medicine Co., Lynn, Mass. The result of their 40 years experience is at your service.

COLORITE
 Colors Old and New
 Straw Hats
 New Stock. All Colors
 Price 30c. Per Bottle
PAGE & SHAW'S
 "Have a Heart" Lollipops
 Price 35c. Each
Abbs & McNamara
 Quality Druggists
 30 Queen Street Phone 102
 Agents for Huyler's, Page, Shaw and Neilson's Chocolates; Bitro Phosphate, Vivol, Nuxated Iro, and Tyrrell's Cascades.

Wives and Mothers of Canada

Stratford, Ont. - "I am very enthusiastic in praise of Dr. Pierce's Favorite Prescription as a tonic for expectant mothers. I have had experience both with the 'Prescription' and without it, and am in a position to know that there is a vast difference. I was never nauseated or sick at all with my 'Prescription' babies but I was extremely uncomfortable with the others and my suffering was greater when I had not taken the 'Favorite Prescription'. I shall always take pleasure in recommending it to expectant mothers."
 - MRS. DELOHAM PEPPEL, 114 Grange St.

COULD NOT SLEEP
 Halifax, N.S. - "I was in a run-down, nervous condition for over two years, had been treated by several doctors and only found temporary relief. I could not sleep at night my heart palpitated so, and I was almost afraid to close my eyes. Being persuaded I wrote and stated my symptoms to the Medical Dept. of Dr. Pierce's Invaluable Hotel in Buffalo, N. Y. I was advised to use Dr. Pierce's Golden Medical Discovery with the Favorite Prescription and the Pleasant Pellets. I did so with the very best results. I could sleep and became my natural self again. I certainly recommend Dr. Pierce's medicines to all sufferers, for they have done for me what doctors failed to do and thereby have saved me doctor bills, too."
 - MRS. JOHN HOMANS, Clam Harbor.

Toronto, Ont. - "For over thirty years I have been a user of Dr. Pierce's Pleasant Pellets. I have taken them for indigestion, constipation, and sick-headaches and they always gave me the relief wanted. I am sure the 'Pleasant Pellets' have saved me many a sick spell. I can highly recommend them."
 - MRS. HANNAH BOWNE, 88, 60 Stranace St.

ANTWERP, Mar. 15 - Twenty-four nations already have officially accepted Belgium's invitation to participate in the coming Olympic games and the Belgian committee charged with the preparations is going ahead with the preparations in readiness in August.

Official notice of participation by the United States has not been received, but it is expected shortly.

15,000,000 THEFTS FROM CARS SHOWN. booty Double That in Any Pre-war Year.

Wholesale looting of merchandise in transit on the railroads of the United States caused a loss of approximately \$45,000,000 in 1919, according to United States Railroad Administration statistics made public recently.

This is estimated to be more than double the losses sustained in any pre-war year, but it is pointed out that the increased cost of the commodities stolen, roughly estimated to average 25 per cent, must be taken into consideration when comparing the losses in the days of low prices with losses now. Nevertheless there has been a striking increase in the number of packages stolen, and the organization combatting the thieves are met an increased ingenuity in diverting goods from their owners.

A technique of robbery has been developed so highly that the methods of "master thieves" are similar in the United States, England, France, Italy and Argentina, according to a recent report of the United States Chamber of Commerce in Argentina. Detectives, however, are inclined to discredit that organization's belief that a "widespread international organization" is at work stealing merchandise.

Substitution for the usual method used by the thieves. Sometimes boxes supposed to contain valuables are found at their destination to be filled with cloth, but as a rule, waste paper is found. These are referred to as "concealed losses" by railway men and are especially difficult to trace, as the shipment leaves and arrives apparently in good condition and it is almost impossible to discover at that point the theft occurred.

The silk industry has been one of the most severely hit in the last year, and so great has the risk become that the Railroad Administration has been considering excluding saw silks from the privilege of freight transportation by rail. The Merchants' Association of New York, through its traffic bureau, has protested against such a ruling, claiming that some less radical measure minimize or prevent the theft of silk in transit.

"Real Tea" The Flavor is distinctly Agreeable, and the Strength Abundant.

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 Sealed Packets Only - By Grocers Everywhere.

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CHARLES A. STONEMAN & CO.
 Telephone Adelaide 6441, Toronto

Private leased wires to New York, Chicago, Boston, Philadelphia, Cleveland, Detroit, Milwaukee and Hartford

THE STERLING BANK OF CANADA

Save Because--

Money will increase in purchasing power as the cost of living decreases.

Security Loan & Savings Company
 26 JAMES STREET ST. CATHARINES

Capital authorized \$1,000,000.00
 Capital paid in 532,300.00
 Assets 31st December, 1919 1,195,955.00
 Reserve Fund 160,000.00
 Surplus 713,977.00

3 1/2 per cent. interest paid on Deposits.
 Trustee and Joint Deposit Accounts received.
 Debentures issued at higher rates for one to five years.
 Money to loan on real estate at current rates and on easy terms of payment.
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The easiest method of saving is to acquire the habit of depositing a certain sum in the Bank regularly.

In our Savings Department you receive interest at the rate of 3% per annum added twice each year to the principal.

THE DOMINION BANK

Drafts on Foreign Countries sold on favourable terms
 B. B. MANNING, Manager.
 CORNER KING & QUEEN STS. OPPOSITE POST OFFICE

THE CANADIAN BANK OF COMMERCE

Announce that a branch of their bank has been opened at Niagara-on-the-Lake, Ontario. This bank has now 433 branches in Canada and foreign countries, and is in a position to offer the public unexcelled service.

St. Catharines Branch - R. G. W. Conolly, Manager
 Thorold Branch - S. H. Falkner, Manager
 Niagara-on-the-Lake Branch - F. W. Wilson, Manager

A Good Investment

The money you save earns interest when deposited in our Savings Department, and both principal and interest are safe and can be obtained whenever required. Open an account to-day.

THE CANADIAN BANK OF COMMERCE

PAID-UP CAPITAL \$15,000,000
 RESERVE FUND \$15,000,000
 ST. CATHARINES BRANCH: E. A. Fox, Manager.

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SAVE

Decide how much you can afford to put away every pay day. Having determined the amount you can save, resolve that that amount shall be taken FIRST from your pay and deposited.

Open an account next pay day in

The Royal Bank of Canada

Capital and Reserve \$135,000,000
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\$1,000,000

North Star Oil & Refining Company Limited
 Winnipeg, Manitoba
 (Incorporated under Dominion Act)

7% Cumulative Preferred Stock
 Par Value \$5.00

Quarterly dividends on the Preferred issue payable first day of January, April, July and October, at par at any branch of the Dominion Bank in Canada.

Dividends upon the Preferred issue accrue from April 1st, 1920.

This Cumulative Preferred Stock is preferred both as to assets and dividends, and at the option of the Company is callable in whole or in part at 115 per cent. and accumulated dividends. No bonds may be issued nor mortgage nor lien given on the fixed assets except by the consent of the holders of 75 per cent. of the Preferred Stock.

REGISTRAR AND TRANSFER AGENT:
 TORONTO GENERAL TRUSTS CORPORATION, TORONTO

CAPITALIZATION
 Preferred Stock \$1,000,000.00
 Common Stock \$1,000,000.00
 (No Bonds)

The following information is summarized from a letter from Mr. S. Messer, President of the Company:-

1. The Continental Oil Company, Limited, of Canada, the business and assets of which have been acquired by the North Star Oil & Refining Company, Limited, a Canadian corporation, has been in successful operation in the Prairie Provinces for the past eleven years.
2. The Company has no bond issue or other funded indebtedness outstanding nor any floating debt other than current accounts payable.
3. Earnings after the completion of a refinery for the production of refined oil, gasoline and lubricating oil, at Winnipeg, which refinery is expected to begin operations about the middle of the year, are estimated to be initially at the rate of \$120,000 to \$160,000 annually, or equal to over twice the dividend upon the Preferred Stock. With the completion of other refineries, earnings are expected to materially increase.
4. The Company has affiliations with large and responsible producers in the United States which should ensure a continuous and constant supply of crude oil. In the event of the development of crude oil in commercial quantities in the Canadian West, the Company, with refineries at Winnipeg, Saskatoon and Calgary, will be in an advantageous position to manufacture from this crude, refined oil, gasoline and other petroleum products for the Western trade.

Applications, which should be accompanied with cheque for full payment, will be received only on the understanding that the right is reserved by us to allot all, a portion only, or none of the amount applied for. In the event of a partial allotment the balance, and if none be allotted the full amount forwarded, will be returned to the applicant.

Interim Certificates will be issued pending engraving of definitive certificates.

It is intended that application be made to list these issues on the Toronto, Montreal and Winnipeg Stock Exchanges.

Price: Par (\$5.00 per share), carrying a Bonus of 40% in Common Stock.

OSLER & HAMMOND
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Fletcher's Castoria Foods are specially prepared for grown-ups and a remedy for the that brought Castoria and no claim has years has not pro

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Look for the Gold Tools, Lawn Mowers, Wringers, Refrigerating, Safes, Sports

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