

It Is a National Duty That All Should

# 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 \$ 35,000,000  
Total Resources \$504,000,000

625 Branches

### If Strength Declines As Age Advances Follow This Suggestion

So many women grow old before their time, perhaps your wife or sister. A little while ago, boyant, full of vigor and activity—she enjoyed life and imparted pleasure to the whole family, but now in a few short years she has faded and lost color and strength. She is just ready to develop some disease that will further weaken and debilitate. You remember how it began, failure of appetite, tired in the morning, found household burdensome, always nervous and a little irritable. It's a shame to let her go down hill further when you can build her up so quickly with Ferrozone. The change this nourishing tonic makes in a weak woman is surprising. It gives a great zest for food, increases appetite and digestion enormously. The blood gets richer and stronger and adds new life to every organ in the body. A rebuilding process works through the entire system. The first week will show an improvement, and a month or two will fatten up the thinnest, most run-down woman you can think of. Take Ferrozone for lost color, for nervousness, for weakness—use it when run-down and feeling poorly—it will do you more lasting good, keep you in better health than anything else. Just as good for men and children, too, because Ferrozone is harmless and safe, 50c. per box or six for \$2.50, at all dealers or direct by mail from the Cattarhozone Co., Kingston, Ont.

#### BEST DELIVERY

Phone 2078  
BAGGAGE TRANSFER,  
CARTAGE AND  
MOVING  
Auto Service at all hours.  
Office: 18 Queen Street.

### RHEUMATISM FOR OVER 16 YEARS

No Return Of The Trouble Since Taking "Fruit-a-lives"

105 Church St., MONTREAL.  
"I was a great sufferer from Rheumatism for over 16 years. I consulted specialists; took medicine; used lotions; but nothing did me good. Then I began to use "Fruit-a-lives", and in 15 days the pain was easier and the Rheumatism much better. Gradually, "Fruit-a-lives" overcame my Rheumatism; and now, for five years, I have had no return of the trouble. I cordially recommend this fruit medicine to all sufferers."  
P. H. Mc HUGH,  
50c a box, 6 for \$2.50, trial size 25c.  
At all dealers or sent postpaid by Fruit-a-lives Limited, Ottawa.

### EXPORT TRADE

Manufacturers contemplating the extension of trade in foreign countries are offered the assistance which this Bank's world-wide business connection makes possible.

The experience and facilities of a department of the Bank devoted wholly to foreign business are at your command.

## THE CANADIAN BANK OF COMMERCE

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

## Oldest Account of Creation of Man

It is known, of course, that the first account of the Fall of Man was written a great many years after the event. Hitherto the account given in the Pentateuch has been presumed to be the first story. It now appears that there was at least one other version of the event written long before the first word of the Bible was put on papyrus or carved on stone. This discovery has been made by Dr. Stephen H. Langdon, professor of Assyriology at Oxford University, who has just completed the translation into English of a number of tablets unearthed some time ago at Nippur, in Babylonia. The tablets when first examined were divided between the University of Pennsylvania and Constantinople, the latter being the Turks' rake-off for permitting the explorations to be made. Dr. Langdon has examined the tablets in both countries. Some were found to be duplicates; but all are of enormous interest to those concerned with the history of religion. They seem to prove that the story of Adam and Eve in the Bible is merely a version of an ancient fable, regarded as a myth by a civilization far older than that of the Jews.

**The Ancient Sumerians.**  
The probable date of the tablets is 3,000 B.C., and they are the work of the Sumerians. This race took its name from the southern portion of Babylon, which was called Sumer before the invasion of the Semites. The latter are supposed to have settled first in the northern part of the country, eventually extending their sway over the Sumerians, and naturally acquiring some of their civilization, and in particular becoming acquainted with their mythology. It appears, too, that the first civilization was that of the Sumerians, who had reached a state of considerable culture when even China was a land of nothing but savages. Whence the race sprung or how long it took to reach the stage of development which produced the tablets are matters for speculation. Research so far has shed no light upon these interesting points. But if civilization first dawned in Mesopotamia, as seems to be the general consensus, then the Sumerians are the first of the Mesopotamians of whom we have any clue. The fact that they existed in the country that is supposed to have contained the Garden of Eden, which was afterwards overrun by the Jews, and the Christian religion there set up invests every fact about them with the keenest interest.

The tablets, having been inscribed with uniform script, were baked and thus became as durable almost as concrete, so that after five thousand years they were perfectly legible to the interpreters. The fact that for many centuries they have been buried in the sands also helped to preserve them. They were found in what is presumed to be the library of Nippur, the capital of the country, and concern themselves with history, law, grammar, and mathematics, as well as with religion. The last, of course, are of most interest to the average reader. The religion of the Sumerians was founded on the belief that ten patriarchs ruled the world for 260,000 years before the Flood, and the fact that they had fixed on 360,000 or 400,000 years would seem to indicate that the Sumerians had made a rather close calculation on the subject. The Sumerians believed that man was formed originally from clay by a woman deity. They were pantheists, for they make reference to several gods. For example, they say that Enki was the water god, and that when mankind had stupidly aroused his wrath, this woman deity protected him through Ziusgudu, and provided him with a boat or ark when the flood was sent. Ziusgudu is identified as Noah. Adam and Noah One?

It was Noah, according to the Sumerians, who landed in Paradise and there ate of the forbidden fruit, said to have been that of the casia tree, which doomed him and all his descendants to labor. The Sumerians appear to have set great store by religion, for they had several shrines where the people would worship, and private worship was also general. There was a training school for young priests. The tablets indicate that the Sumerians had a conception of the mother of a god as one to whom intercession might be made, and Dr. Langdon refers to "scenes so common on Babylonian seals where the mother goddess stands in intercession before the god, with one or both hands raised in supplication, and the left foot advanced as though about to set it upon the paved approach to the throne of the deity."

It is plain, then, that the idea of a Mater Dolorosa was not an original conception with the founders of the Church of Rome. The idea of a Messiah is shown to have been general and is set forth on one of the best preserved of the tablets.

**The God-man.**  
With the Sumerians he was called Dungi, the god-man, a divinely-born king sent by the gods to restore the lost paradise. Their practise was to seek to placate the wrath of the gods and assuage the sorrow of the earth-mother by means of song. There were special petitions to each god, which the worshippers appear to have rendered in poetry or song. One particularly interesting lamentation, of later date than the most important, concerns the destruction of Ur, the same Ur of the Chaldees, named in the Old Testament as the ancestral home of Abraham. The Sumerians had a regular liturgy, and some of the prayer books were found on huge tablets of many columns, which must have required several hours to read. It is interesting to note, too, that the further exploration is made in the history of religion the more numerous and elaborate were the ceremonies connected with worship. Humility and the inevitability of human suffering are to be detected in all the tablets which concern religion. The relics refer to other contemporaneous and more ancient races which have not yet been identified by the archaeologists. It is believed that the treasures of Mesopotamia have only been scratched as yet, and there is every reason to believe that further explorations which now can be undertaken without Turkish interference, will be richly rewarded.

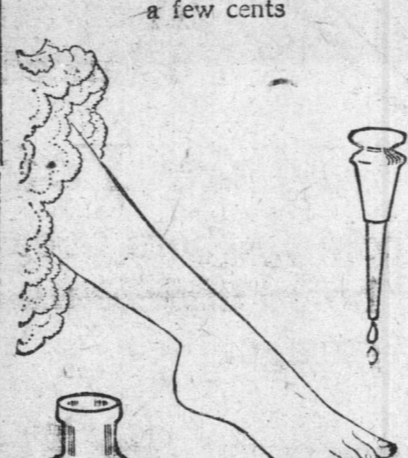
**FORWARD MOVEMENT IN THE FIRST PRESBYTERIAN CHURCH**  
The canvassers met last night and reported a total pledged for the Forward Movement and an enlarged Sunday School building of \$35,800. This amount will be considerably increased as the canvass is not complete.

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### LIFT OFF CORNS!

Doesn't hurt at all and costs only a few cents

Try Freezone! You cruggist sells a tiny bottle for a few cents, sufficient to rid your feet of every hard corn, soft corn, or corn between the toes, and calluses, without one particle of pain, soreness or irritation. Freezone is the discovery of a noted Cincinnati genius.



## DOCTOR WARD, The Specialist

SPECIALIST IN THE TREATMENT OF NERVOUS CONDITIONS, NERVE EXHAUSTION, BACKACHE, LUMBAGO, RHEUMATISM, STOMACH AND LIVER TROUBLES, ACNE, SKIN DISEASES, CATARRH, ASTHMA, RECTAL TROUBLES, PILES, FISTULA AND BLOOD CONDITIONS. The knowledge gained from many years' experience in treating diseases just like yours is of much benefit to you and assures the ailing man of prompt relief. When a man knows that he is again feeling well—he is rid of his ailment—he feels that a heavy load has been lifted from his shoulders. I give every patient the benefit of the knowledge acquired through the long experience of a graduated, licensed and registered specialist, in order to bring about the most satisfactory results in the shortest possible time.

### NERVE EXHAUSTION

A CONDITION AFFECTING MANY MEN—THE GREAT AMERICAN DISEASE—IT IS BROUGHT ON BY OUR MANNER OF LIVING—OUR WORRY AND HURRY—AMERICANS EXHAUST MORE NERVOUS ENERGY THAN ANY OTHER RACE OF PEOPLE.  
There are a great many men who need treatment for their nervous system. These men do not know what is the reason they don't feel right—why they can't work like they used to—why they tire so easily and why they are irritable, nervous, despondent, weak, pale and lack ambition. These conditions require the expert knowledge and treatment of a specialist who has had many years' experience in just such ailments. A specialist learns by experience to know just the right treatment at the right time so that the patient can be dismissed at the earliest possible time. Men affected with nervous exhaustion have no endurance—no ambition—everything they attempt is an effort. Life to them appears as a long, gloomy future. Their appetite is poor and variable—they become irritable, cross and discouraged. They have pains and aches in various parts of the body and there is often indigestion and pains in the stomach. Sleepless, wakeful and restless nights follow.



### RHEUMATIC AILMENTS

SCIATICA AND OTHER FORMS OF RHEUMATISM, LUMBAGO, PAINS IN BACK, SWELLING, ACHING, PAINFUL CONDITIONS IN ANY PART OF THE BODY—INFLAMED AND SWOLLEN JOINTS OF LEGS AND ARMS—MANY OTHER SYMPTOMS.  
Hundreds of men are suffering with some form of Rheumatism. Many of these men go from day to day suffering untold agonies, thinking they cannot be cured! They have tried liniments, rubbing, massage, salts and other treatments without experiencing any relief, and they are now going through life thinking they are martyrs to that burden called Rheumatism. If these men could only know how easy it is to get rid of many rheumatic conditions I know they would not suffer another single day. Then all sufferers of rheumatism would be strong and healthy if they could get rid of the condition. Rheumatic patients are nearly all strong and robust before being attacked by this ailment, and therefore it is so hard for the man to understand why he should suffer the agonies of such a condition. When a man gets rid of such a condition he feels that a heavy burden has been lifted from his life, and he starts right out to make up for lost time both in money and pleasure. When a man comes to my office suffering with the above condition he is given a most careful examination, and he is given treatment that he feels is giving him great benefit.

### Quick and Lasting Results Assured the Ailing Man

**BLOOD** YOUR WHOLE HEALTH OF BODY AND MIND DEPENDS ON YOUR BLOOD. An "building process" of the body and mind, of the muscle and tissue formations, of any of the various vital organs, can be accomplished only by working direct through the blood stream.  
Treatment Without Operations  
**DR. WARD** Buffalo's Leading and Most Successful Specialist  
79 Niagara St., Buffalo, N. Y.

1870 Our Golden Jubilee 1920

## The Mutual Life ASSURANCE COMPANY OF CANADA

### Fiftieth Annual Report

CONDENSED STATEMENT			
	1919	1918	Increase
Income	\$7,021,103	\$ 8,583,404	\$ 1,562,301
Paid to Policyholders	3,291,418	3,811,092	519,674
Assets	34,755,736	38,020,949	3,265,213
Surplus Earned	\$ 813,710	1,302,801	489,091
New Assurances	21,541,069	40,625,658	19,084,587
Assurances in Force	137,640,614	170,708,305	33,067,691

*Fifty Years of Progress*

**Our Jubilee Year.**—The year 1919 was notable inasmuch as it completed the first fifty years of the company's active operations, and at the same time marked the year of its greatest development and progress in all departments of its business. The first policies were offered to the public in the spring of 1870, and the end of the first half century sees the company with unimpeachable assets of \$38,000,000 and policies in force amounting to \$170,000,000.

**Remarkable Expansion of Business.**—The most remarkable feature of the year was the flood of new business received, due largely to the awakening of popular appreciation of the beneficent function of life assurance by the experiences of the war and the influenza epidemic that followed. The increase in new business acquired was nearly 90%. That the record for quality business was fully maintained is indicated by the large increase of \$33,067,691 in the total business in force, being over 80% of the new business written.

**The Surplus Earnings.**—No item of the year's operations is more gratifying than the great increase in the surplus earnings. Notwithstanding a certain number of abnormal death losses arising from the war and the influenza epidemic, amounting to \$352,857.65, the surplus earnings for the year were \$1,302,801, an increase over the previous year of 60%, and showing earnings of \$34.27 for every \$1,000 of total assets held at the end of the year.

**Invested Funds.**—Never in the history of Canadian life insurance has there been such a remarkable opportunity for the profitable investment of life insurance funds, and the effect of the past year's investments will be to enhance the surplus earnings over a long period of years, through holding up the average rate of interest earned on the invested funds. For the year 1919 the company earned the very satisfactory rate of 6.39%.

Comparative Statement of Growth				
Year	Income	Assets	Paid to Policyholders	Assurance in Force
1870	\$ 4,956	\$ 6,215	\$ 500,000	\$ 500,000
1880	88,691	225,675	26,681	3,064,884
1890	489,858	1,696,078	176,151	13,710,509
1900	1,104,875	5,195,403	424,815	28,518,426
1910	3,020,996	16,279,862	864,759	64,855,279
1919	8,583,404	38,020,949	3,811,092	170,708,305

A copy of the detailed report will be mailed to every policyholder in due course.

**C. E. HANSELL - District Manager**  
ST. CATHARINES, ONT.