

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

BEST DELIVERY

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

DR. J. G. SUTHERLAND

After three years overseas has resumed practice in diseases of the eye, ear, nose and throat and prescribing of glasses. Office hours 9 to 11 a.m., 1:30 to 4 p.m. and 7 to 8 p.m. Tuesdays 7 to 8 p.m. Sundays

THE DOMINION BANK

At the Forty-Ninth Annual General Meeting of the Shareholders of The Dominion Bank, held at the Head Office, in Toronto, on 28th January, 1920, the following statement of the affairs of the Bank as on the 31st December, 1919, was submitted:

GENERAL STATEMENT

LIABILITIES		
Capital Stock paid in.....	\$7,000,000 00	\$ 6,000,000 00
Reserve Fund.....	495,707 08	
Balance of Profit and Loss Account carried forward.....	180,000 00	
Dividend No. 149, payable 2nd January, 1920.....	60,000 00	
Bonus, one per cent., payable 2nd January, 1920.....	4,089 00	
Former Dividends unclaimed.....		7,739,796 05
Total Liabilities to the Shareholders.....		\$13,739,796 05
Notes in Circulation.....	\$9,625,809 00	
Due to Dominion Government.....	5,000,000 00	
Deposits not bearing interest.....	\$37,085,399 96	
Deposits bearing interest, including interest accrued to date.....	74,325,657 59	
Balances due to other Banks in Canada.....	878,911 22	
Balances due to Banks and Banking Correspondents elsewhere than in Canada.....	973,940 16	
Bills Payable.....	107,532 96	
Acceptances under Letters of Credit.....	1,168,406 41	
Liabilities not included in the foregoing.....	606,451 47	
Total Public Liabilities.....		129,765,423 17
		\$143,504,919 82
ASSETS		
Gold and Silver Coin.....	\$ 1,980,542 09	
Dominion Government Notes.....	15,843,728 08	
Deposits with Central Gold Reserve.....	4,100,000 00	
Notes of other Banks.....	1,170,282 54	
Cheques on other Banks.....	6,816,287 08	
Balances due by other Banks in Canada.....	3,857 96	
Balances due by Banks and Banking Correspondents elsewhere than in Canada.....	1,968,043 33	
Dominion and Provincial Government Securities, not exceeding market value.....	\$790,080 39	
Canadian Municipal Securities, and British, Foreign and Colonial Public Securities other than Canadian, not exceeding market value.....	13,334,525 62	
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	1,996,115 44	
Call and Short (not exceeding thirty days) Loans in Canada on Bonds, Debentures and Stocks.....	9,352,534 25	
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada.....	4,698,984 25	
Other Current Loans and Discounts in Canada (less rebate of interest).....	65,396,248 69	
Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest).....	1,050,498 42	
Liabilities of Customers under Letters of Credit, as per contract.....	1,168,406 41	
Real Estate other than Bank Premises Overdue Debts, (estimated loss provided for).....	5,469 57	
Bank Premises, at not more than cost, less amounts written off.....	74,568 85	
Deposit with the Minister of Finance for the purposes of the Circulation Fund.....	5,407,180 30	
Mortgages on Real Estate sold.....	364,500 00	
	22,890 84	
		73,420,540 27
		\$143,504,919 82

E. B. OSLER, President. C. A. BOGERT, General Manager.

AUDITORS' REPORT TO SHAREHOLDERS

We have compared the above Balance Sheet with the books and accounts at the Chief Office of The Dominion Bank, and the certified returns received from its Branches, and after checking the cash and verifying the securities at the Chief Office and certain of the principal Branches on December 31st, 1919, we certify that, in our opinion, such Balance Sheet exhibits a true and correct view of the state of the Bank's affairs, according to the best of our information, the explanations given to us and as shown by the books of the Bank.

In addition to the examinations mentioned, the cash and securities at the Chief Office and certain of the principal Branches were checked and verified by us at another time during the year and found to be in accord with the books of the Bank.

All information and explanations required have been given to us and all transactions of the Bank which have come under our notice have, in our opinion, been within the powers of the Bank.

C. T. CLARKSON & R. J. DILWORTH of Clarkson, Gordon & Dilworth, C.A.

Toronto, January 20th, 1920.

Every Woman's Ambition For Rosy Cheeks Now Easily Satisfied

Hollow cheeks with dark lines under the eyes, now a woman hates them!

But rosy cheeks, clear skin, and bright eyes, give them to a woman and she is happy.

The woman who attracts, whose fresh, dainty complexion compels admiration, is always careful of her health, particularly of her blood condition. Bad complexion always means bad blood.

Girls, don't let your blood grow thin or watery. To do so brings on haggard looks and declining strength.

Many a woman who has allowed herself to run down, to develop that tired, worried look has built up again in this simple way. Why don't you try it?

At the close of every meal, just take two small chocolate-coated Ferrozone Tablets—any person can do this in a minute. The action of Ferrozone is apparent at once. It gets you up, makes you feel good, starts up your appetite, aids digestion, brings that old-time feeling of youth into the system again.

Ferrozone puts you on the right road—the one leading to health. Not a man, woman or child needing blood, vigor, endurance—not a person who is weak, nervous or sickly—not a person in ill-health who won't receive immediate help from Ferrozone.

As a tonic and restorative, as a health-bringer and body-builder, Ferrozone is unrivalled. It cures because it feeds and nourishes, because it contains the elements that build up and strengthen. For better looks and better health try Ferrozone yourself, sold everywhere, 50c. per box, 6 boxes for \$2.50, or by mail from The Ferrozone Co., Kingston, Ont.

Rushed to Join Jewish Legion

But Thousands of Refugees Were Deluded by Mirage and Must Be Fed.

Deluded by the mirage of a Jewish legion at Constantinople, many Jews from the Balkans emigrated to that city some months ago and are now without money, clothing or food, according to the report of a Jewish relief worker just received in this country. These returned soldiers found that in their economically ruined countries work the war, and when the report that a could not be had as in the days before Jewish legion was being formed in Constantinople under British command, hundreds of them took their families and emigrated across the Bosphorus. They are now being supported by Relief funds until some way of self support can be found.

"Many of them," according to the report, "were eager to show that poverty, not cowardice had driven them from their homes, and once at Constantinople they besieged the British recruiting offices in search of the Jewish Legion of which they had heard. But there was no such legion. I found sixty of these people living in a single room. Among them were women and children. They were discouraged and sullen, and in their long hours of enforced idleness I was told that they often came to blows."

"A soup kitchen is being run for these people and when I explained the situation to General Deeds, he promised to give all those in Constantinople the same preferential aid at the military labor agency that was being extended to the Armenian and Greek refugees of Asia Minor. That is, if they have the strength and capacity they will be taken to do military construction work."

These refugees are only a small part of the 6,000,000 human beings who are dependent upon the Jewish Relief Committee's Funds.

Much Suffering Due To Thin Blood

RICH, RED BLOOD NECESSARY TO HEALTH AND STRENGTH.

If more people knew how many ills and pain are caused by thin, watery blood a great of suffering would be avoided. Men and women often suffer for long periods from stomach trouble, headache, palpitation of the heart, and nervous complaints such as neuritis, without suspecting that anaemia or bloodlessness is the cause.

The blood goes to practically every part of the body, carrying oxygen and nourishment. The efficient action of every organ is directly dependent upon the quality of the nourishment it gets from the blood. If the blood is thin it becomes weak in nourishment and health fails. The best way to keep the blood rich and red and thus enjoy good health is through the use of Dr. Williams' Pink Pills. At the first

Hamilton Pair Principals in Double Killing

Charles Carter Killed His Wife, Then Himself—Occurred in Detroit Saturday

HAMILTON, Feb. 17.—Charles Carter, aged 28, an honorably discharged Canadian soldier, whose discharge papers gave Hamilton as his home, shot and killed his wife, Nancy, aged 25, in Detroit on Saturday. He then turned the weapon on himself, putting a bullet through his right ear. Several soldiers of this name are listed in Hamilton. Inquiries at the office of the Patriotic fund, and the soldiers' aid commission elicited the information that they were single men, and that they were not discharged very recently.

Anger over her repeated refusals to live with him, since his return from France is said to have actuated Carter. This letter, written by his wife to him in Toledo last week, was found in his effects:

Wife's Letter.

"I received your letter saying you had some rooms. I am awfully sorry, Charlie, but I just can't make up my mind to come. I won't say 'yes,' but don't think I am doing this to be mean. But really I can't live with you. I have tried to make up my mind to do so, but it is impossible."

"After today you can write me general delivery and I will answer and let you know how I am getting along. I don't mean to say I don't love you. I think a whole lot of you as a friend, and a good dear one. Cheer up, the worst is yet to come. With best regards, NANCY."

The double tragedy took place when factories in the neighborhood were emptying thousands of workers in the street. Carter, with his wife, was turning into Cass avenue when the argument reached its climax.

Apparently at the sight of the weapon Mrs. Carter opened her mouth to scream, for the bullet entered the roof of her mouth without scaring the lips, and lodged in the brain. Carter walked a few steps away and ended his life with a bullet through his right ear.

Both bodies were taken to the morgue.

Carter's discharge papers give his home as Hamilton, Ont.

Brockville authorities have banned all dances owing to the flu.

A "crime wave" among Toronto errand boys is reported by the police, who advise caution in the employment of strange youngsters.

The National Council of the National Conference on Character Education in Relation to Canadian Citizenship opens a two-day convention at Ottawa today.

sign of weakness these pills should be taken and good robust health will soon follow. The statement of Mrs. J. J. Murray, Corbetton, Ont. shows the value of Dr. Williams' Pink Pills in cases of this kind. She says:—

A few years ago my daughter, Lillie, was in a very badly run-down condition. She was pale, thin, and scarcely able to go about. The least exertion made her heart palpitate so violently that we were actually afraid one of these spells might carry her off. She slept so badly that often she would lie awake until morning. Treatment did not seem to help her and we were almost in despair when a friend advised the use of Dr. Williams' Pink Pills. A few weeks use of this medicine showed a decided improvement, and a further use of the pills fully restored her to health and she has since been a strong healthy girl. Some time later I was taken ill myself, being badly run-down from household care. A doctor was called in but his medicine did not seem to bring back my strength, and remembering what Dr. Williams' Pink Pills had done for my daughter, I decided to drop the doctor's medicine and try them. The results that followed were like those in my daughter's case, and through the use of the pills I was soon a well woman. I am glad to give my experience in the hope that some other sufferer may find the way to health."

You can procure Dr. Williams' Pink Pills through any dealer in medicine, or they will be sent you by mail at 50 cents a box or six boxes for \$2.50 by writing direct to The Dr. Williams' Medicine Co., Brockville, Ont.

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—that 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 AFFECTIONS

SCIATICA AND OTHER FORMS OF RHEUMATISM, LUMBAGO, PAINS IN BACK, SWELLING, AGING, 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. As "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**

DR. WARD

Buffalo's Leading and Best Successful Specialist
79 Niagara Square, Buffalo, N. Y.

1870 Our Golden Jubilee 1920

The Mutual Life ASSURANCE COMPANY OF CANADA**Fiftieth Annual Report****CONDENSED STATEMENT**

	1918	1919	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	40,625,656	19,084,587
Assurances in Force.....	137,640,614	170,706,305	33,065,691

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 unimpaired assets of \$58,000,000 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 insurance 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 \$33,065,691 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 \$52,857.65, 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.....	\$ 4,955	\$ 6,215		\$ 500,000
1880.....	88,667	225,675	\$ 25,681	3,064,884
1890.....	498,858	1,096,078	176,151	13,719,399
1900.....	1,164,873	5,163,493	424,515	29,515,626
1910.....	3,020,996	16,279,562	801,759	61,855,279
1919.....	8,583,404	38,020,949	3,811,092	170,706,305

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

C. E. HANSELL—District Manager
ST. CATHARINES, ONT.