se-ey now. Why your present

ST. CATHARINES

....\$1,000,000.00 532,300.00 I,195,955.00 160,000,00 713,977.00

eceived. one to five years. rent rates and on easy

sacting Farmers' business, est to discuss your banking

OPPOSITE POST OFFICE

N BANK

ERCE

bank has been opened This bank has now n countries, and is in elled service. interest the term

Conolly, Manager lkner, Monager W. Wilson.

ERS'

nd economy are wellers' Cheques y enable the bearand are readily ent coin of any

AN BANK ERCE

\$15,000,000 \$15,000,000 E. A. Fox, Manager

CHES l Bank ada

To-day s to make and save

oundation of future

bit of thrift, t at every branch o

lad to show you how

.....\$] 35,000,000\$500,000,000

Do not forget to file your

> Income Tax Return on or before the 30th of April, 1920,

Dominion of Canada

Department of Finance

ALL persons residing in Canada, employed in Canada, or carrying on business in Canada, are liable to a tax on income, as follows:--

1. Every unmarried person, or widow, or widower, without dependants as defined by the Act, who during the calendar year 1919 received or earned \$1,000 or more.

2. All other individuals who during the calendar year 1919 received or earned \$2,000 or more.

3. Every corporation and joint stock company whose profits exceeded \$2,000 during the fiscal year ended in 1919.

Forms to be used in filing returns on or before the 30th of April, 1920. ALL INDIVIDUALS other than

farmers and ranchers must use FARMERS AND RANCHERS

must use Form T 1A. CORPORATIONS and joint stock companies must use Form

Penalty

Every person required to make a return, who subject to a penalty of Twenty-five per centum of the amount of the tax payable.

Any person, whether taxable, or otherwise, who falls to make a return or provide information duly required according to the provision of the Act, shall be liable on summary conviction which the default continues. Also any person making a false statement in any return or in any information required by the Minister, shall he liable, on summary conviction, to a penalty not exceeding \$10,000, or to six months imprison

General Instructions.

Ohtain Forms from the Inspectors or Assistant Inspectors of Taxation or from

Read carefully all instructions on Form before filling it in.

Prepay postage on letters and documents forwarded by mail to Inspectors of

Make your returns promptly and avoid

Address INSPECTOR OF TAXATION, HAMILTON, ONT.

R. W. BREADNER.

Commissioner of Taxation.

Everyone Should Drink Hot Water in the Morning

Wash away all stomach, liver, and bowel poisons before breakfast.

To feel your best day in an day of to feel clean inside; no sour bile to coat your tongue and sicken you reath or dull your head; no constipa ion, billions attacks, sick headach olds, rheumatism or gassy, acid stom ach, you must bathe on the inside like ou bathe outside. This is vastly more mportant because the skin pores do not absorb impurities into the blood, while the bowel pores do.

To keep these poisons and toxin well bushed from the stomach, liver cidneys and bowels, drink before breakfast each day, a glassof ho water with a teaspoonful of limeston phosphate in it. This will cleanse, purify, and freshen the entire ali mentary tract before eating more food Get a quarter pound of limesto phosphate from your pharmacist. It s inexpensive and almost tasteless Drink phosphated hot water ever morning to rid your system of thes vile poisous and toxins; also to pre vent their formation.

PROTECTING HUMAN LIVES

The Ontario Safety League con tinues to place a large amount of literature in the hands of motorists, Avenue school children, indusrial workers, and others throughout the Province. In the first three months of 1920 the League has distributed an enormous amount of safety material, including 35,000 industrial safety bulletins; 32, 400 school safety bulletins; 8,500 special bulletins; 8,500 traffic bulletins; 2,700 electric railway bulletins; 150,000 motorist's safety book-marks; 10,200 health bulletins; 6,500 news letters; 9,000 safety calendars; 12,000 leaflets to the "new man;" 125,000 gummed seals; 3,000 safety cards and

The League will hold an annual meeting in Toronto, beginning Tuesday, April 13th at the King Edward

The first license for a commercial harbor in Canada was taken out for the Ottawa Airdrome.

Where You'll Find Fire Boxes

The latest revised list of the number and location of fire alarm boxes is given below. Residents are advised to clip the list and keep it for ref-erence in case of fire:

3-Packard Electric Works, Race Street.

4-Central Fire Hall

5-Police Station, Park Street 6-Catharine and Edmund Sts. 7-Pelham Road and Chetwood

8-Brewery and St. Paul Sts. 9-Neptune Hose Hall, St. Paul St

West 12-Yate and Trafalgar Streets 13-Yate and Ann Sts.

14-Church and Ontario Sts. 15-Queen and Duke Sts. 16-Welland Ave. at Lake Sts. 17-Ontario and Welland Ave.

18-Lock 2, Welland Vale 21-St. Paul and Geneva Sts.

23-Queenston and Calvin Sts. 24-Queenston and John Sts. 25-Thorold Road at Whitman & Barnes plant.

26-Queenston St. and Westchester

27-Queenston St. and Vine 28-Vint St. at Railroad Crossing 29-Page and Davidson Sts.

31-King and Academy Sts. 32-Church St. near Court St.

34-Welland Ave. and Court St. 35-Church and Geneva Sts. 36-Welland Ave. and Geneva St 37-Welland Ave. and Niagara St

38-George and Derbby Sts. 39-Lyman and Raymond Sts. 41-Niagara St. and Canal Bridge 42-Wiley St. and Russell Ave.

43-Geneva and Daotah Sts. 45-Russell Ave. and Rodman St. 46-George and Albert Sts.

47-Lake Avt. and Dufferin St. 48-York and Louisa Sts.

51-Ontario and McKinnon Dash 52-York St. and Lowell Ave. 53-Lake St. Fire Hall.

54-Thomas and Louisa Sts. 56-Henry and Elizabeth Sts. 57-Facer and Currie Sts. 61-Queen and King Sts.

62-St. Paul and Queen Sts. 63-Maple Leaf Milling Co's. Ofice, St. Paul St.

In case of a general alarm the city bell will ring as follows: 1-12-123 -twice, followed by the number of the box from where the alarm is be-

THE SAVING OF REFORM

The chief trouble with reform as at present conducted is that it makes rofessional reformers.

Good citizens get together to choke the life out of some intolerable evil. They give the movement a great mount of energy, perhaps much noney. But American and Canadian citizens are busy men, and their time is prescious. So very soon the body of good citizens hires a secretary, employs a lawyer, or establishes an institution to carry out purposes the public spirited citizeenry cannot spare the time for.

By this course, specialists have been created, profession has been established according to the Detroit Journal Secretaries, hwyers ond institutions proceed energetically to smash the particularly offensive evil into small bits. But self-preservation requires that the professional reformers thus brought into being shall keep their jobs in minnd. So before oe evil done for, another has been brought to the light and spectacularly advertised before the body of good citizens. Thus the money keeps cominb in. The jobs ore kept

Inevitably evils which are of minor character, mere human frailities, and of no particular harm to society general, get on the bad books of the professional lifermers. Judgment varies in the matter of select ing the evils to strangle. Sometimes a real one is attacked, but a soften a very small evil is exaggerated out of all proportion-reform deevlops into mere busybodiness and nagging -a man with a comparatively harm-

Cook's Cotton Zoot Compound



css habit finds himself the victim of harassing, irritoting propagaida. It would be impractical and unwise o put restrictions upon bodies of good circis that undertakke re forms. But it ought to be possible to compel the professionals-once some particular evil has been scotched-to quit the business. It will be uncomfortable for them to go out and hunt new jobs, but it would be comforting for the defenseless pubie and the salvation of the good word Reform.

SAYS JOHN REED INDICTED IN U.S.

CHICAGO, April 10-Au uncon rmed report that John Rani, magannouced today.

FRUIT MEDICINE

Every Home In Ganada Needs "FRUIT-A-TIVES"

To those suffering with Indigestion, Torpid Liver, Constipation, Sick or Nervous Headaches, Neuralgia, Kidney Trouble, Rheumatism, Pain in the Back, Eczema and other skinaffections, "Fruit-a-tives" gives prompt relief and assures a speedy recovery when the treatment is faithfully followed.

"Fruit-a-tives" is the only medicine made from Fruit-containing the medicinal principles of apples, oranges, figs and prunes, combined with valuable tonics and antiseptics. 50c a box, 6 for \$2.50, trial size, 25c.

At all dealers or sent postpaid by Fruit-a-tives Limited, Ottawa, Ont.

in Russia, and represented the Bol-o azine writer, had been exxecuted in sheviki for a time as "consul-geninland hos been recived here Lloyd eral" at New York was captuel by B. Heth, assistant district atterney the Finns last month while trying to leave Russia disbuised as a stoker Rad is under indictment here, aboard a steamship. Cable reports charged with conspiracy to advocate said a large number of diamonds and the overthrow of the government ty a quantity of Bolsheviki propagando reduced to microscopic size and printfeed, who has been an active ad- ed on photographic films, was found ren teof the Lenine-Trotzky : gime on his person.



distinctive Marks

Printed in Red Ink on Every Package of Genuine Original

Kelloggis TOASTED CORN

DEMAND the big package from the original makers in Canada. The Genuine Original Kellogg's Toasted Corn Flakes for twelve years have been the choice of Canadians, the maintained quality winning unbroken favor and increasing appreciation.

LAKES

Battle Creek Toasted Corn_Flake Company, Ltd.

LONDON, ONT.

There's no speculation in any purchase made at this store for men. Full value is guaranteed. Unquestioned style and 100 per cent. satisfaction or money back

GENTEEL NEW STYLES

Hand-tailored clothes with narrow shoulders; slender waist; broad chest; soft roll front; block lapels.

The effect is slender, clean cut, well

These new models in single or double breasted type, in new herring bone weaves, university stripes, plain cheviots and flannels. Universal values.

\$35,\$40,\$45,\$50,\$60

SMART TOP COATS

Styles that are entirely new. Belted raglans, summer ulsters, double and single-breasted models, Chesterfields and box back styles.

Cabardine Knitted Cloths \$30, \$40, \$50, \$60



Main-St Niagara Falls, N. Y. JUST ACROSS LOWER; BRIDGE

CANADIAN MONEY ACCEPTED AT PAR