It is a National Duty That All Should

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

Openan account next pay day in

The Royal Bank of Canada

Capital and Reserve...... \$ 35,000,000 Total Resources......\$504,000,000 625 Branches

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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

LIABILIT
Capital Stock paid in
Reserve Fund
Balance of Profit and Loss Account
carried forward
Dividend No. 149, payable 2nd Jan-
uary, 1920
Bonus, one per cent., payable 2nd
January, 1920
Former Dividends unclaimed

\$ 6,000,000 00 \$7.000,000 00 495,707 05 180,000 00 7,739,796 05

973.956 16

1,168,405 41

606.451 47

4.100,000 00

6,816,287 08

1.988.043 33

\$31,903,139 60

13,334,525 62

1,996,115 44

9,352,534 25

4.698.984 25

65,396,248 69

1,050,488 62

74,566 85

5,407,180 30

- \$70,075,379 55

ASSETS

Total Liabilities to the Shareholders...... \$13,739,796 05 Deposits not bearing sar, 1888,399 96

Deposits bearing ininterest accrued to 74,325,657 59 Balances due to other Banks Capada
Balances due to Banks and Banking Correspondents elsewhere than i Canada

going

Total Public Liabilities.....

129,765,123 77 \$143,504,919 82

15.843.726 00. otes of other Banks..... Canada Balances due by Banks and Banking Correspondents elsewhere than i Canada

Dominion and Provincial Govern-ment Securities, not exceeding market value

Canadian Municipal Securities, and
British, Foreign and Colonial
Public Securities other than Canadian, not exceeding market value

Railway and other Bonds, Deben tures and Stocks, not exceeding dl and Short (not exceeding thirt) days) Loans in Canada on Bonds days) Loans elsewhere than Canada

Other Current Loans and Discounts in Canada (less rebate of in Other Current Loans and Discount elsewhere than in Canada (less rebate of interest)......abilities of Customers under Letters of Credit, as per contra..... Real Estate other than Bank Premises

Overdue Debts, (estimated loss pro-Bank Premises, at not more than cost, less amounts written off...... Deposit with the Minister of Finance for the purposes of the Circulation Mortgages on Real Estate sold......

22,680 84 \$143,504,919 82 "一个"的一种

E. B. OSLER, President. C.YA. BOGERT, General Manager. AUDITORS' REPORT TO SHAREHOLDERS We have compared the above Balance Sheet with the books and accounts the Chief Office of The Dominion Bank, and the certified returns received om its Branches, and after checking the cash and verifying the securities the Chief Office and certain of the principal Branches on December 31st, 119, we certify that, in our opinion, such Balance Sheet exhibits a true and arrect view of the state of the Bank's affairs, according to the nest of our formation, the explanations given to us and as shown by the books of Bank.

G. T. CLARESON R. J. DILWORTH of Clarkson, Gordon & Dilworth, C.A. TORONTO, January 20th, 1920.

Much Suffering Due to thin Blood

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, palpiation of the heart. and nervous complaints such as neuralgia, without suspecting that an- the conclusion of the Lettish operaaemia or blooddlessness is the cause. tions against the Reds are pointed to The blood goes to practically every part of the body, carrying oxygen and nourishment. The efficient action of most salient developments of the every orban is directly dependent uppast week's operations in Russia as on the quality o? the nourishment it reported to the War Office here. gets from the blood. If the blood is thin it becomes weak in nourishment and health fails. The best way to keep

sign of weakness these pills should Reds now are pushing toward the be taken and good robust health will Dniester along a front of 120 miles. soon follow. The statement of Mrs. J. J. Murray, Corbetton, Ont. shows the value of Dr. Williams' Pink Pills few years ago my daughter, Lillie, and Manitch Rivers, having lost was in a very badly run-down condiheavily in men killed or made pristion. She was pale, thin, and scarce-11 a.m. 1.30 to 4 p.m. and 7 to 8 ty able to go about. The least exerion made her heart palpitate so violently that we were actually afraid region, probably attracted by the one of these spells might carry her possibility of occupying Sebastopol would lie awake until morning. Treat the Crimea, and seizing the Pe advised the use of Dr. Williams Pink line would constitute a serious Pills. A few weeks use of this medi- threat to the anti Bolshevist comand a further use of the pills fully re- in the Caspian Sea, which has its stored her to health and she has since base at Petrovsk. pecn a strong healthy girl. Some time later I was taken ill myself, being badly rundown from household drawing from Batum to Constanticare. A doctor was called in but his nonle. medicine did not seem to bring back whether the situation at Batum, ny strength, and remembering what Dr. Williams Pink Pills had done for loctor's medicine and try them. The

the blood rich and red and thus enjoy

good health is through the use of Dr.

ence in the hope that some other su? ferer may find the way to health." You can procure Dr. Williams Pink Pills through any dealer in medicine, of Admiral Kolchak's armies in Si or they will be sent you by mail at 50, beria, Vladivostok did not resist occents a box or six boxes for \$2.50 by writing direct to The Dr. Williams Medicine Co., Brockville, Ont.

"THE FLU."

I'm he Flu, he Flu, the Spanish Flu And to all good people: "How do you do?" I was here before A year or more, And I'm back to find If I left behind Anyone who Should have had the Flu The last time I visited you. They say I'm not As strong-eh, what?-As I used to be, But just wait and see

I'll rack your bodies

I'll writhe your souls

TO HEALTH AND STRENGT

LONDON, Feb. 13 .- The pursuit by the Bolsheviki of the remnants of General Denikene's forces into the Crimea, the launching of an expected Red attack on the north Russian front in the Dvina sector, and by the military observers as the most salient developments of the

On the western sector of the south Russian front the resistance of the volunteers against the Bolsheviki appears entirely to have collapsed with Williams' Pink Pills. 'At the first the Red occupation of Odessa. The

The reports show that the Bolsheviki suffered disaster in their atin cases of this kind. She says: A tempts to force the line of the Don oner. The Reds, however, are making rapid progress in the Stephes o . She slept so badly that often she and Theodosia, Black Sea ports in cine showed a decided improvement, munications with the volunteer fleet

The British detachment is with The advices do not state which recently had been regarded as threatening, had improved, warranting the withdrawal of the Britresults that followed were like those ish, or if it has grown worse and in my daughter's case, and through the British were compelled to with the use of the pills I was soon a well draw.

woman. I am glad to givé my experi-There have been no operations of great moment on the Polish front. Following the virtual dissolution cupation by the rebels. Authority there has been taken over by the Provincial Zemstvo. The city is re-ALE LESS ported quiet.

> Brownell's Profit sharing sale enas Saturday night. Don't miss it. 357 3rd St., and 2121 Main St., Niagara Falls, N.Y.

And shoot your constitutions Full of holes: I'm a percistent pest-I never rest-If there's work to do dig till I'm through. So, watch my smoke-'m the Spenish Flu-

I've got all the rest And I'm bound to get you. W. A. E. MOYER

The Department of Labour and the Provincial Governments have organized a System of Employment Offices from Coast to Coast for Returned Soldiers and all classes of workers-Men and Women -trained and untrained.

A Special Section exists for Professional and Business workers.

To look after the special needs of the RETURNED SOLDIER there is in each of these offices, a representative of the

INFORMATION AND SERVICE BRANCH DEPARTMENT OF SOLDIERS' CIVIL RE-ESTABLISHMENT

NEAREST OFFICES

Tel. No. • 2590 36 Dalhousie St. Brantford, R. 1877 85 James St. N. Hamilton. Newport Building . 1221 Niagara Falls, 17 Peter St. 60 Orillia, 261 Ninth St. E. 1125 Owen Sound. 200 St. Paul St. 1269 St. Catharines. 43-45 King St. W. M. 3501 Toronto. J. 1087 1252 Bloor St. W. Toronto. 608 15 Division St. Welland.

EASES, CATARRH, ASTHMA, RECTAL TROUBLES, PILES, FISTULA AND BLOOD CONDI The knowledge gained from many years' experience in treating diseases just like yours is of much he knowledge gained from many years experience. When a man knows that he is again feeling we to you and assures the ailing man of prompt feller. When a lifted from his shoulders, I give every he is rid of his ailment—he feels that a heavy load has been lifted from his shoulders, I give every ent the benefit of the knowledge acquired through the long experience of a graduated, licensed and specialist, in order to bring about the most satisfactory results in the shortest possible time

NERVE EXHAUSTION CONDITION AFFECTING MANY MEN-THE GREAT AM-ERICAN DISEASE - IT IS BROUGHT ON BY OUR MAN-NER OF LIVING-OUR WORRY AND HURRY - AMERI-CANS EXHAUST MORE NERVOUS ENERGY THAN ANY OTHER RACE OF PEOPLE.

There are a great many men who need treatment for their rvous system. These men do not know what is the reason they lon't feel right—why they can't work like they used to—why they ire 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 special st 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 exhaus ion 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 fol-

RHEUMATIC AILMENTS

SCIATICA AND OTHER FORMS OF RHEUMATISM, LUMBA-GO, PAINS IN BACK, S WELLING, ACKING, 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 theed liniments, rubbing, massage, salts and other treatments without experiencing any relief, and they are now going through tife thinking they are martyrs to that hurden called Rheumatism. If these men could only know how easy it is to gee rid of many rheumatic conditions 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. Rheu matic patients are nearly all strong and robust before being attached 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.

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Quick and Lasting Results Assured the Ailing Man

BLOOD YOUR WHOLE HEALTH OF BODY AND MIND DEPENDS ON YOUR BLOOD. In "building process" of the body and mind, of the muscle and tissue furmations, of any of the various organs, can be accomplished only by working direct through the blood stream.

Treatment Without Operations

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1870 Our Golden Jubilee 1920 The Mutual Life ASSURANCE COMPANY OF CANADA

Fiftieth Annual Report

CONDENSED STATEMENT

 Income
 \$ 7,021,103

 Paid to Policyholders
 3,291,418

 Assets
 34,755,736

 Samples Found
 30,275,736
 \$ 1,562,301 3,811,092 38,020,949 3.265,213
 Strplus Earned
 813,710

 New Assurances
 21,541,069

 Assurances in Force
 137,640,614
 19 084 587 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 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 \$33,065,691 in the total business in force, being over 80% of the new

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

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

	The state of the s		Paid to	Assurance
Year	Income	Assets	Policyholders	in Force
1870		\$ 6,216		\$. 500,000
1880		225,675	\$ 26.681	3,064,884
1890	489,858	1.696,076	176.151	13,710,800
1900	1,164,875	5,165,493	424.815	29,518,626
1910	3,020,996 -	16,279,562	804,759	64,855,279
1919	8,583,404	38,020,949	3,811,092	170,706,305

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



Thick, Tender Savory Mea

chops-the kind, you know, make your guests praise your houtality, your cooking, your enterta ment. Why not this kind of meat stead of the doubtful cuts and ferior meats? We want you to kn our meats. A sirloin or porterho steak, a roast, chops from the etc., will enable you to ju

MEATS AND PROVISIONS

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