

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: 13 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.....	\$ 6,000,000 00
Reserve Fund.....	49,707 05
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.....	4,080 00
Former Dividends unclaimed.....	7,739,796 05
Total Liabilities to the Shareholders.....	\$13,739,796 05
Notes in Circulation.....	\$9,625,500 00
Due to Dominion Government.....	5,000,000 00
Deposits not bearing interest.....	\$37,088,399 96
Deposits bearing interest, including interest accrued to date.....	74,325,657 59
Balances due to other Banks in Canada.....	111,414,057 55
Balances due to Banks and Banking Correspondents elsewhere than in Canada.....	878,911 22
Bills Payable.....	973,956 16
Acceptances under Letters of Credit.....	197,532 96
Liabilities not included in the foregoing.....	1,168,405 41
Total Public Liabilities.....	606,451 47
Total Liabilities.....	129,765,123 77
Assets.....	\$143,504,919 82

ASSETS	
Gold and Silver Coin.....	\$ 1,950,842 69
Dominion Government Notes.....	15,843,728 00
Deposits with Central Gold Reserves.....	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.....	\$31,908,139 69
Canadian Municipal Securities, and British, Foreign and Colonial Public Securities other than Canadian, not exceeding market value.....	8,790,080 39
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	19,324,525 62
Call and Short (not exceeding thirty days) Loans in Canada on Bonds, Debentures and Stocks.....	1,996,115 44
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada.....	9,352,534 25
Other Current Loans and Discounts in Canada (less rebate of interest).....	4,698,984 25
Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest).....	\$70,075,879 55
Liabilities of Customers under Letters of Credit, as per contract.....	65,396,248 69
Real Estate other than Bank Premises Overdue Debts, (estimated loss provided for).....	1,050,488 42
Bank Premises, at not more than cost, less amounts written off.....	5,469 57
Deposit with the Minister of Finance for the purposes of the Circulation Fund.....	5,407,180 30
Mortgages on Real Estate sold.....	304,500 00
	22,880 84
Total Assets.....	74,325,540 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.
G. T. CHAPMAN,
R. J. DEWORTH, of Clarkson, Gordon & Co., Chartered Accountants.
Toronto, January 20th, 1920.

Much Suffering Due To Thin Blood

RICH, RED BLOOD NECESSARY TO HEALTH AND STRENGTH.

If more people knew how many illnesses and pain are caused by thin, watery blood a great deal 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 neurasthenia, 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 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.

"THE FLU."

I'm the Flu, the 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 wringe your souls

Brownell's Profit sharing sale ends 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 persistent pest—
I never rest—
If there's work to do
I'll be till I'm through.
So, watch my smoke—
I'm the Spanish Flu—
I've got all the rest
And I'm bound to get you.
W. A. E. MOYER.

Russia a Big Battlefield: Reds and Bolsheviks Fighting

LONDON, Feb. 13.—The pursuit by the Bolsheviks of the remnants of General Denikin's forces into the Crimea, the launching of an expected Red attack on the north Russian front in the Byelorussian sector, and the conclusion of the Lettish operations against the Reds are pointed to by the military observers as the most salient developments of the past week's operations in Russia as reported to the War Office here.

On the western sector of the south Russian front the resistance of the volunteers against the Bolsheviks appears entirely to have collapsed with the Red occupation of Odessa. The Reds now are pushing toward the Dniester along a front of 120 miles. The reports show that the Bolsheviks suffered disaster in their attempts to force the line of the Don and Manitch Rivers, having lost heavily in men killed or made prisoner. The Reds, however, are making rapid progress in the Steppe region, probably attracted by the possibility of occupying Sebastopol and Theodosia, Black Sea ports in the Crimea, and seizing the Petrovsk railroad. The taking of this line would constitute a serious threat to the anti Bolshevik communications with the volunteer fleet in the Caspian Sea, which has its base at Petrovsk.

The British detachment is withdrawing from Batumi to Constantinople. The advice do not state whether the situation at Batumi, which recently had been regarded as threatening, had improved, warranting the withdrawal of the British, or if it has grown worse and the British were compelled to withdraw.

There have been no operations of great moment on the Polish front. Following the virtual dissolution of Admiral Kolchak's armies in Siberia, Vladivostok did not resist occupation by the rebels. Authority there has been taken over by the Provincial Zemstvo. The city is reported quiet.

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 regulated 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, dependent, 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 pain in the stomach. Sleepless, wakeful and restless nights follow.

RHEUMATIC AFFECTIONS

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. Any "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.

DR. WARD

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	40,625,658	19,084,589
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 unimpeachable assets of \$35,000,000 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 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 \$352,567.63, 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.....	\$ 4,966	\$ 6,216	\$ 26,281	\$ 500,000
1880.....	88,691	225,875	3,064,884	3,064,884
1890.....	330,858	1,090,076	176,151	13,710,899
1900.....	5,165,493	1,164,875	424,815	29,518,536
1910.....	3,020,996	16,279,562	804,750	64,855,279
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.

EMPLOYMENT SERVICE OF CANADA

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.
Brantford.....	436 Dalhousie St.	R. 2590
Hamilton.....	85 James St. N.	R. 1877
Niagara Falls.....	Newport Building	1221
Orillia.....	17 Peter St.	60
Owen Sound.....	261 Ninth St. E.	1125
St. Catharines.....	200 St. Paul St.	1269
Toronto.....	43-45 King St. W.	M. 3501
Toronto.....	1252 Bloor St. W.	J. 1087
Windsor.....	16 Division St.	608



Thick, Tender Savory Me

or chops—the kind, you know, make your guests praise your hospitality, your cooking, your entertainment. Why not this kind of meat instead of the doubtful cuts and inferior meats? We want you to know our meats. A sirloin or porterhouse steak, a roast, chops from the quality.

C. H. SHELLY
MEATS AND PROVISIONS
LAKE ST. AND CHAPLIN A.
Phone 1853

S. KILMER, D.D.S., L.D.
Dentist Office—65 St. Paul St.
St. Catharines. Phone 16. Reside
22 Welland Avenue.

CARPET CLEANING
NOW IS THE TIME TO HAVE
your carpet cleaned. We do
work first-class by vacuum
cleaning furniture grates and
upholstering in all its grades.
CARPET CLEANING CO.
St. Paul Street. Phone 605. W.
Westwood, Proprietor.

THE STEEL

Save B
Unless you master you.

Mountain
the best
quality at

