

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
835 Branches

BEST DELIVERY

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CARTAGE AND
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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. Sunday.

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.....	7,000,000 00
Balance of Profit and Loss Account carried forward.....	495,707 05
Dividend No. 149, payable 2nd January, 1920.....	180,000 00
Bonus one per cent, payable 2nd January, 1920.....	60,000 00
Former Dividends unclaimed.....	4,089 00
	7,739,796 05
Total Liabilities to the Shareholders.....	\$13,739,796 05
Notes in Circulation.....	\$9,525,500 00
Due to Dominion Government.....	5,000,000 00
Deposits not bearing interest.....	\$37,088,399 95
Deposits bearing interest, including interest accrued to date.....	74,325,657 59
	111,414,057 55
Balances due to other Banks in Canada.....	878,611 22
Balances due to Banks and Banking Correspondents elsewhere than in Canada.....	973,996 15
Bills Payable.....	197,532 96
Acceptances under Letters of Credit.....	1,168,495 41
Liabilities not included in the foregoing.....	606,451 47
Total Public Liabilities.....	\$129,765,123 77
	\$143,504,919 82

ASSETS

Gold and Silver Coin.....	\$ 1,980,842 69
Dominion Government Notes.....	15,843,726 00
Deposit with Central Gold Reserves.....	4,100,000 00
Notes of other Banks.....	4,170,382 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.....	1,988,043 33
	\$31,903,139 60
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.....	13,324,525 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.....	9,332,534 25
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada.....	4,698,964 25
	\$70,075,379 55
Other Current Loans and Discounts in Canada (less rebate of interest).....	65,396,248 68
Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest).....	1,050,488 62
Liabilities of Customers under Letters of Credit, as per contra.....	1,168,405 41
Real Estate other than Bank Premises Overdue Debts, (estimated loss provided for).....	74,566 85
Bank Premises, at not more than cost, less amounts written off.....	5,407,180 30
Deposit with the Minister of Finance for the purposes of the Circulation Fund.....	304,600 00
Mortgages on Real Estate sold.....	22,050 84
	72,429,540 27
	\$143,504,919 82

E. B. OSLER, President. C. A. ROBERT, 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 same, and verifying the accuracy of 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 audited 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. P. CLARSON,
R. J. DUNWORTH of Clarkson, Gordon & Dunwirth, C.A.

Toronto, January 20th, 1920.

Trace Relatives Of the Destitute

Nation-Wide Search For Jewish Bread-Winners to Start in Canada.

Search for Jewish breadwinners in this country whose families in Poland and adjacent countries have lost track of them as a result of the war time interruption of communication soon will begin on a nationwide scale. A list containing the names and last known addresses of thousands of such people will soon be published. In many instances both the breadwinner on this side and the dependents abroad have moved several times during the war, and have been unable to communicate with one another. The result is that fathers, husbands, sons and brothers in Canada have been frantically striving to send funds to their families in Europe, while these unfortunates have for years been destitute and unable to understand why their supporters have failed them. Thousands of these people in Poland, Lithuania, and nearby countries have been kept alive for many months by Relief Committee's funds and supplies. The present effort on a large scale to reunite these broken family ties is designed to lessen the drain upon these relief funds and to place the financial burden of supporting these people upon their long lost, but willing enough breadwinners in Canada.

WINNIPEG KIDDIES

There will be a strange school in St. Catharines when the original Winnipeg Kiddies arrive for their engagement at the Grand for three days commencing Monday.

The school will be conducted in the parlor of a local hotel, and will be on a stricter line than any classroom in our public schools. Every one of the eleven pupils will be stage stars—the Winnipeg Kiddies themselves. Just as soon as breakfast is over, school begins. Their teacher says there are no more industrious children in any school—they are voracious gluttons for learning. Their travels over this continent have sharpened their wits and they imbibe knowledge freely.

As for their stage work—that is their recreation, just as children play quarrels destroy happiness, so they

Notice to Creditors

IN THE MATTER of the Estate of HOWARD HODGKINS of the City of St. Catharines in the County of Lincoln, Contractor, Insolvent.

NOTICE is hereby given that the above named Howard Hodgkins, carrying on the business of a contractor, in the said city of St. Catharines, has made an assignment under the R.S.O. 1914 chapter 134, of all his estate, credits and effects to Henry O'Loughlin of the City of St. Catharines in the County of Lincoln, sheriff of the said County, for the general benefit of his creditors.

A meeting of creditors will be held at the office of the Assignee in the Court House in the City of St. Catharines on Friday the thirteenth day of February 1920 at the hour of two o'clock in the afternoon, to receive a statement of affairs, to appoint inspectors and for the ordering of the affairs of the estate generally.

Creditors are requested to file their claims with the Assignee with proofs and particulars as required by the said Act, on or before the day of such meeting.

And notice is further given that after the thirteenth day of February 1920 the Assignee will proceed to distribute the assets of the estate amongst the persons entitled thereto having regard only to the claims of which notice shall then have been given, and that he will not be liable for the assets or any claims he shall not then have had notice.

Dated at St. Catharines this second day of February 1920.

JAMES A. KEYES,
Solicitor for the Assignee.
Feb. 2-5-7-10.

during recess. They have learned that never quarrel. They are just one happy family. Do they get enough schooling when travelling about the country? Well, after their last American tour, they discovered when they went back to the public schools in Winnipeg that they all were further ahead than their classmates, and they passed their exams easily.

Outside of school hours they learn many things—a knowledge of geography at first hand; deportment in public places; self-confidence and self-reliance. They see people, meet people; see places, visit factories; learn how things are made, and learn to converse as though they were adults. And yet they attain their childish charm and simplicity.

How is it done? It's all in their handling—a carefully prescribed method being followed by the women adults who accompany them.

EMPLOYMENT SERVICE OF CANADA

EMPLOYERS

THE PROFESSIONAL AND BUSINESS SECTION has been established to assist professional, business and technical men and women.

Many officers, soldiers, sailors and war workers, who sacrificed their positions during the war, now desire to secure employment in the occupations for which they have been specially trained.

Employers should not wait until increasing business forces them to employ anybody they can obtain, but should look ahead and avail themselves of this unusual opportunity to enlist the services of highly trained workers, ordinarily secured only with difficulty. On application there can be referred to you, for example:

- | | |
|---------------------|-------------------------|
| ENGINEERS | LAW CLERKS |
| ARCHITECTS | COMMERCIAL ARTISTS |
| BUSINESS EXECUTIVES | SALES MANAGERS |
| ACCOUNTANTS | TRAVELLING SALESMEN |
| SECRETARIES | CHEMISTS |
| TEACHERS | YOUNG COLLEGE GRADUATES |

These workers are returning to civil occupations with increased initiative, a broader view of life, and a greater capacity for work.

EMPLOYERS

Please state your requirements to the nearest office of the EMPLOYMENT SERVICE OF CANADA PROFESSIONAL AND BUSINESS SECTION

In each office the INFORMATION AND SERVICE BRANCH DEPARTMENT OF SOLDIERS' CIVIL RE-ESTABLISHMENT has a representative to render special service in the re-establishment of the returned soldier.

TORONTO, 43 King St. West Tel. No. M. 3501

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 such value 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 tested 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 system 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, 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 his 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. In "building process" of the body and mind, of the muscle and tissue formations, of any of the various organs, can be accomplished only by working direct through the blood stream.

Treatment Without Operations

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Buffalo's Leading and Most Successful Specialist
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WE were among the first to put up tea in sealed packages.

We were the first to use automatic electric weighing machines so as to insure accurate weights.

We were the first to make known the qualities of the now world-famous ASSAM teas.

And we are now the first to adopt a new package for the better protection of these fine quality teas.

The lead package has served its purpose well for generations, but it was easily broken or torn, allowing not only a loss of tea from the package but exposing the tea to the air, odors and dust that it was so necessary to protect the tea against.

Our new package—the waxed board carton—is stronger, more secure and more completely air tight; altogether the best container for tea that has yet been devised.

RED ROSE TEA is good tea

Mountain the best quality at a



Thick, Tender Savory Meats

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 enjoy your meats. A sirloin or porter steak, a roast, chops from the etc., will enable you to do so.

C. H. SHELL

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THE STE

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