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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.

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

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Salemen—\$10 to \$20 daily. Easy Selling Gigs, Peanut Vending machine combinations, Renewals on supplies, Retain commission from collections. Sanichu, 3624 Cottage Grove, Chicago.

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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.....	\$9,325,309 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	111,414,057 55
Balances due to other Banks in Canada.....	878,911 22	
Balances due to Banks and Banking Correspondents elsewhere than in Canada.....	973,956 16	
Bills Payable.....	197,532 96	
Acceptances under Letters of Credit Liabilities not included in the foregoing.....	1,168,405 41	606,451 47
Total Public Liabilities.....		129,765,123 77
		\$143,504,919 82
ASSETS		
Gold and Silver Coin.....	\$ 1,890,242 66	
Dominion Government Notes.....	15,843,726 00	
Deposit with Central Gold Reserves.....	4,108,000 00	
Notes of other Banks.....	1,170,382 54	
Cheques on other Banks.....	6,816,287 08	
Balances due by other Banks in Canada.....	2,857 06	
Balances due by Banks and Banking Correspondents elsewhere than in Canada.....	1,988,043 33	
	\$31,803,139 60	
Dominion and Provincial Government Securities, not exceeding market value.....	8,790,080 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.....	9,892,694 25	
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada.....	4,698,984 25	\$70,075,379 55
Other Current Loans and Discounts, in Canada (less rebate of interest).....	65,396,243 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 contracts.....	1,168,405 41	
Real Estate other than Bank Premises Overdue Debts, (estimated loss provided for).....	74,506 185	
Bank Premises, at not more than cost, less amounts written off.....	5,407,180 430	
Deposit with the Minister of Finance for the purposes of the Circulation Fund.....	304,500 100	
Mortgages on Real Estate sold.....	22,680 84	78,420,540 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 affairs 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 tested 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.

W. J. CLARKSON, Auditor, Clarkson, Gordon & Davidson, C.A.
Toronto, January 20th, 1920.

MUSIC AND DRAMA**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 stricter lines 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 veritable 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 during recess. They have learned that quarrels destroy happiness, so they 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, at the head of whom is Mrs. R. G. Holmes, the wife of a prominent C.P.R. official.

OPERATION WAS NOT NECESSARY

"Fruit-a-lives" Restored Her To Perfect Health

113 PAPERNAU AVE., MONTREAL.
"For three years, I suffered great pain in the lower part of my body, with swelling or bloating. I saw a specialist who said I must undergo an operation. I refused."

"I heard about 'Fruit-a-lives' so decided to try it.

The first box gave great relief, and I continued the treatment. Now my health is excellent—I am free of pain—and I give 'Fruit-a-lives' my warmest thanks."

Mme. F. GAREAU.
50c. a box; 6 for \$2.50, trial size 25c. All dealers or sent post paid by Fruit-a-lives Limited, Ottawa.

Butcher Boy in Rose Romance Will and 'Mona'

CHICAGO, Feb. 7.—Romance and nemesis raced from Chicago to Winnipeg, where Rose Schweiburg, alias "Mona Rose," has fallen into the clutches of the law. Nemesis is represented in the person of Frederick Biehl of the firm of Biehl & Sifferman, while romance is depicted by Harry Berger, a butcher boy.

While Rose Schweiburg was busy counting up her cash, making entries in her double entry ledger—and failing to make about \$60,000 worth of entries, according to her employers—way down on the south side, Harry Berger, clothed in white butcher's apron, was occupied in dealing calves' liver and sausage across the counter.

Then after Rose closed her books and locked the front door of the harness factory, she hiked to her costly apartment on the north side and became "Mona Rose," chic equestrienne, accomplished dancer, linguist, daring automobile driver, lavish entertainer.

Harry, for his part, emerged from his ten-dollar-a-week room, having exchanged his butcher apron for swell imported English clothing and costly jewelry. Harry with his knife-edged trousers, yellow gloves and diamonds, would shortly thereafter appear at the apartment of "Mona Rose" and they would repair to some swell hotel to dine.

It was all very fine while it lasted. Now Rose is fighting extradition in Canada and Harry is chopping steaks and rib roasts at the south-side butcher shop again. He claims his riding outfit was second hand, and that he paid but eighty-five dollars for his riding horse. He also insists that Miss Mona Rose was merely a friend and that he had no intentions of marrying her. At the same time there arrived for him a telegram from the girl, dated Winnipeg, and conveying this information:

"Arrived safe, will write later. Rose."

The girl has been indicted on a charge of embezzlement.

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.

Bad Breath IS CAUSED CATARRH

Canadians suffer more from Catarrh than from any other disease. On this account Catarrh is dangerous and should be checked at the outset.

It isn't necessary to take internal medicine to cure Catarrh. There is a far better method.

Doctors now treat Catarrh by sending a purifying, healing vapor through the breathing organs. In this way the germs of Catarrh are destroyed.

The only successful vapor treatment is CATARRHOZONE, which the patient breathes through a special inhaler to the real seat of the trouble. The rich, piquet essences of Catarrhozone heal and soothe all inflamed surfaces. They effectively treat the nose, throat and lungs with a powerful antiseptic that destroys irritation at once.

Catarrhozone brings into the system the balmy air of the pine forest. It cures completely colds, coughs, catarrh, weak throat, and bronchitis.

Once tried, Catarrhozone is always used. Nothing so pleasant, so simple, so quick to relieve, so absolutely sure to permanently cure. Accept no substitute. Large size lasts two months, and costs \$1.00; small size 50c; sample trial size 25c., at all dealers.

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Also Band and Gravel.
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GRAND Three Big Days Commencing Monday, Feb. 9th

MATINEE WEDNESDAY ONLY

THE ORIGINAL

"Winnipeg Kiddies"

KID KINGS OF KOMEDY



IN AN ALL NEW MUSICAL REVUE. TWO SOLID HOURS OF ENJOYMENT
COLOR AND COMEDY. SONG AND DANCE
Prices 25, 35, 50, 75c. Best Seats \$1.00 Plan Now

February Ragtime Vaudeville and 12, 13 and 14 Charlie Chaplin in "A Day's Pleasure"

VISCOUNTESS SAYS THAT

ULSTER WILL NEVER CON-

SENT TO A SEPARATION

LONDON, Feb. 9.—A despatch to the Manchester Guardian from Belfast says that much comment has been aroused by a speech made by Viscountess Massereene at a Union-

ist meeting in Antoin, in which she declared that Ulster was determined never to surrender its rights and that if any attempt is made to sever her from the British empire, men will swarm over from England and Scotland to assist against "the common enemy."

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 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 AILMENTS

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, rubs, 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

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Buffalo's Leading and Most Successful Specialist

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Thick, Tender Savory Meat

chops—the kind, you know, that 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 loin, etc., will enable you to judge quality.

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NOW IS THE TIME TO HAVE your carpet cleaned. We do your work first-class by vacuum machines. Furniture crated and stored. Upholstering in all its branches. —CARPET CLEANING CO., 18 St. Paul Street. Phone 605. W. J. Westwood, Proprietor.

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