

... Duty That All Should
SAVE
... how much you can afford to put away every 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.....\$ 85,000,000
Total Resources.....\$504,000,000
625 Branches

ALGONQUIN PARK
Conditions in Algonquin Park this winter are ideal. The days are bright with sunshine and ideal for all the winter sports, including tobogganing, ski-ing, snow-shoeing, skating, etc. At present the moonlight nights are perfect. The Highland Inn, owned and operated by the Grand Trunk Railway, offers first class accommodation. For all particulars and winter booklet apply to N. T. Clarke, Manager, Highland Inn, Algonquin Park Station, Ontario, or to C. E. Horning, Union Station, Toronto.

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.....	496,707 05
Dividend No. 149, payable 2nd January, 1920.....	189,000 00
Bonus one per cent., payable 2nd January, 1920.....	60,000 00
Former Dividends unclaimed.....	4,089 00
	7,789,796 05
Total Liabilities to the Shareholders.....	\$13,789,796 05
Notes in Circulation.....	\$9,585,800 00
Due to Dominion Government.....	5,000,000 00
Deposits not bearing interest.....	\$37,033,399 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.....	189,832 96
Acceptances under Letters of Credit.....	1,108,405 41
Liabilities not included in the foregoing.....	606,451 37
Total Public Liabilities.....	129,765,123 77
	\$143,504,919 32
ASSETS	
Gold and Silver Coin.....	\$ 1,980,842 69
Dominion Government Notes.....	15,845,736 00
Deposit 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.....	1,988,043 38
	\$31,003,139 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.....	13,384,829 69
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	1,096,116 44
Call and Short (not exceeding thirty days) Loans in Canada on Bonds, Debentures and Stocks.....	9,362,534 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).....	65,396,248 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 contracts.....	1,168,405 41
Real Estate other than Bank Premises Overdue Debts, (estimated loss provided for), not more than one year.....	74,568 85
Bank Premises, at not more than one year, less amounts written off.....	5,407,180 30
Deposit with the Minister of Finance for the purposes of the Circulation Fund.....	204,500 00
Mortgages on Real Estate sold.....	22,680 94
	73,429,540 27
	\$143,504,919 32

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 verified the statements at the Chief Office and the principal Branches on December 31st, 1919, we certify that in our opinion the Balance Sheet represents 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 accordance 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.
R. T. CLARKE & CO., Chartered Accountants, 100 Queen St. W., Toronto, Ontario, Canada.
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.

No Housing Problem
Mongols Carry Their Houses With Them When They Move
(Luther Anderson in the Asia Magazine.)

At the entrance of the tent or yurt as the Mongols call it, was a wooden door fitted to a framework resembling a wooden sash. The door was so low that I had to stoop as I entered. The floor was about two feet below the level of the ground, giving the inside circular wall a height of about six and a half feet, and thus made it possible for even a tall man to move about freely in any part of it.

The framework of the tent consisted of a circular fence of watted staves supporting a superstructure of slender poles which came together in a truncated cone. At the top the poles fitted into a piece of wood shaped like a wheel. At the lower end the poles were lashed to the wicker work with stout thongs and bits of rope. Several sheets of gray felt about half an inch in thickness were stretched tightly over the framework. Altogether, the structure had the appearance of firmness rather more suggestive of a house than a tent.

This kind of habitation is admirably adapted to the needs of the Mongols, as they are only a semi-nomadic people and do not change their place of habitation as frequently as the nomads of the steppes. Even within the borders of tribes beyond which they do not migrate have their own distinct districts generally supposed. The various these allotted areas they move about but little. Most Mongols have only two camping places, one for the winter and another for the summer. Custom as well as expediency requires them to move twice a year—in the spring and in the autumn. These two migrations are necessary because they do not wish the labor of laying in a supply of winter hay. In the autumn they have to move to some place where the grass has been closely cropped, so that their herds may graze on the tall grass protruding through the snow. In the winter the animals do not require to be watered, as they eat enough snow with their grass to make up the deficiency. As soon as the snow disappears in the spring it is necessary to move the herds again, so that they may be near prairie lakes or wells.

This system of grazing usually requires a severe drought or heavy snowfall may compel them to move more often. Sometimes a favorable season may produce some locality suitable for grazing the whole year round, thus obviating the necessity for moving. In such a case the Mongols would satisfy the claims of custom and superstition by moving their yurts only a few feet.

The camping grounds for the various families composing a tribe are fixed with so much certainty that it is possible for the casual thief to find a man whenever he is wanted.

The taffeta blouses in bright colors are to be featured in spring blouses.

TORTURED BY TERRIBLE ECZEMA
Suffered Three Years Until She Tried "FRUIT-A-TIVES"



DAME PETER LAMARRE
Pointe St. Pierre, P. Q.
"I think it my duty to tell you how much your medicine has done for me. I suffered for three years with terrible Eczema. I consulted several doctors and they did not do me any good. Then, I used one box of 'Sootha-Salva' and two boxes of 'Fruit-a-Tives' and my hands are now clear. The pain is gone and there has been no return. I think it is a marvellous cure because no other medicine did me any good and I tried all the remedies I ever heard of, without benefit until I used 'Sootha-Salva' and 'Fruit-a-Tives'. 'Fruit-a-Tives' cooled the blood and removed the cause of the disease, and 'Sootha-Salva' completed the cure."
Dame PETER LAMARRE (Mrs.)
50c a box, 6 for \$2.50, trial size 25c.
At all dealers or sent postpaid by Fruit-a-Tives Limited, Ottawa, Ont.

That a wealth of embroidery detail distinguishes the new lingerie frocks and crew neck dresses embroidered in angora of soft blue or dull red tones appear among the new models.

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.

GRAND Tonight Vaudeville
Excellent Vaudeville
POPULAR PRICES

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"

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 afflicted 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 ALIMENTS
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.

DR. WARD
Buffalo's Leading and Most Successful Specialist
79 Niagara St., Buffalo, N. Y.



Thick, Tender Savory Meat

or 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.

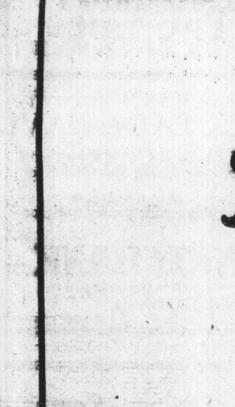
C. H. SHELLY
MEATS AND PROVISIONS
LAKE ST. AND CHAPLIN AVE.
Phone 1853

V. S. KILLMER, D.D.S., L.D.S.,
Dentist Office—65 St Paul Street,
St. Catharines. Phone 16. Residence
22 Welland Avenue.

CARPET CLEANING
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.

THE STERIL
OF CAN

Save Bec
Careless spending
cost of living.



OFFICE HOURS:
Mondays, Wednesdays and Saturdays—9 a. m. to 9 p. m.
Tuesdays, Thursdays and Fridays—9 a. m. to 6 p. m.
Sunday Hours—10 a. m. to 1 p. m.

CONSULTATION EXAMINATION FREE
79 Niagara Square
COR. NIAGARA STREET
Opposite McKinley Monument
BUFFALO, N. Y.

