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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.....	\$7,000,000 00	\$ 6,000,000 00
Reserve Fund.....	495,707 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.....	4,089 00	
Former Dividends unclaimed.....		7,738,706 05
Total Liabilities to the Shareholders.....	\$13,739,706 05	
Notes in Circulation.....	\$2,250,000 00	
Due to Dominion Government.....	5,000,000 00	
Deposits not bearing interest.....	\$37,038,399 90	
Deposits bearing interest, including interest accrued to date.....	74,325,657 59	
Balances due to other Banks in Canada.....	111,414,037 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.....	107,632 96	
Liabilities not included in the foregoing.....	1,108,405 41	
Total Public Liabilities.....	606,451 47	
Total Public Liabilities.....	129,765,123 77	
		\$143,504,819 82
ASSETS		
Gold and Silver Coin.....	\$1,990,842 69	
Dominion Government Notes.....	15,843,726 00	
Deposits with Central Gold Reserves.....	4,106,000 00	
Notes of other Banks.....	1,170,382 54	
Cheques on other Banks.....	6,816,287 08	
Balances due by other Banks in Canada.....	3,867 96	
Balances due by Banks and Banking Correspondents elsewhere than in Canada.....	1,988,048 33	
Dominion and Provincial Government Securities, not exceeding market value.....	\$7,900,080 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.....	9,332,534 25	
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada.....	4,698,064 25	
Other Current Loans and Discounts in Canada (less rebate of interest).....	65,396,248 69	
Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest).....	1,050,489 42	
Liabilities of Customers under Letters of Credit, as per contra.....	1,108,405 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.....	5,907,130 30	
Deposit with the Minister of Finance for the purposes of the Circulation Fund.....	\$94,500 00	
Mortgages on Real Estate sold.....	122,680 84	
	73,420,540 27	
		\$143,504,819 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 a certified return received from its branches, and after checking the same with 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 as existing 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 following persons, 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.
C. T. CLARKSON,
R. J. DILLON,
of Clarkson, Goss & Dillworth, C.A.
Toronto, January 30th, 1920.

START TOMORROW AND KEEP IT UP EVERY MORNING

Get into the habit of drinking a glass of hot water before breakfast.

Millions of folks bathe internally now instead of loading their system with drugs. "What's an inside bath?" you say. Well, it is guaranteed to perform miracles according to hot water enthusiasts.

There are vast numbers of men and women who, immediately upon arising in the morning, drink a glass of hot water with a teaspoonful of limestone phosphate in it. This is a very excellent health measure. It is intended to flush the stomach, liver, kidneys and intestines of the previous day's waste, sour bile and indigestible material left over in the body which if not eliminated every day, become food for the millions of bacteria which infest the bowels. The quick result is poisons and toxins which are then absorbed into the blood, causing headache, bilious attacks, foul breath, bad taste, colds, stomach trouble, indigestion, nervousness, impure blood and all sorts of ailments.

People who feel good one day and bad the next, but who simply can't get feeling right, are urged to obtain a quarter pound of limestone phosphate at the drug store. This will cost very little but is sufficient to make anyone a real crank on the subject of internal sanitation.

Banker Killed In His Bath By Boiling Water

New York and Philadelphia Financier Scalded by Steam From Shower—Believed He Fell In Trying to Get Away

NEW YORK, Feb. 11.—H. P. Cregar, 67 years old, a well known banker and broker of New York and Philadelphia, died at the Hotel Chatham here of scalds and shock received while in his shower bath. His wife heard him scream and ran to the bathroom, finding him under a stream of boiling water. He was unable to get out, and by the time she had secured help Cregar was horribly scalded. He died soon afterward. Physicians said his death was caused by scalding and something similar to shell shock in the trenches.

It is supposed that Cregar started suddenly when the first boiling water fell on him and in doing so opened the faucet fully, then fell and was covered with the scalding shower. His wife says she could not find the faucet to turn it off because the room was full of steam.

Argonauts beat Dons 7 to 5 in an O.H.A. senior basketball last night. The Dons have an unbroken record of seasons, while last night's victory was Argos' first.

ASQUITH ON RUSSIA

Condemns Government's Attitude on This Issue of War.

LONDON, Feb. 12.—Ex-Premier Asquith last night declared that his speech a colorful document, but selected one topic for remark—that normal conditions should be restored to Russia. He admitted the Prime Minister had always been opposed to intervention, and disposed to welcome efforts for settlement, but had been overborne by "more adventurous and reactionary colleagues." The Government's Russian policy, he said, had only strengthened the power of the Soviets, and if continued would lead to the establishment in Russia of a military regime, as after the French revolution.

Hospital for Sick Children

TORONTO

Upkeep of Big Charity Requires Fifty Cents a Minute.

Dear Mr. Editor:—The 44th annual report of the Hospital for Sick Children, Toronto, shows a notable advance in every department of its service to the suffering and crippled youngsters of this province. The ward accommodation has been taxed to its capacity, and the summer annex, the Lakeside Home, was opened for the first time since the outbreak of war.

The daily average of out patients has increased during the year from 192 to 223, including children from practically every county in Ontario. Even had the cost of supplies and labor remained stationary, the substantial increase in the number of patients would alone account for an addition to the charity's debt, which at the close of the fiscal year was \$109,000. This debt has become an embarrassing burden. Further increase must threaten impairment of an admirable efficiency.

The Hospital is in the forefront of all institutions upon this continent devoted to the care of sick children. It cost \$335,399 to maintain last year. This great sum not only puts at the service of the children of Ontario all the resources of medical science, but, in addition, provides for a training school for 120 nurses and for unsurpassed clinical facilities for the University students who are preparing to engage in their profession throughout the province.

The income which must be forthcoming to finance this absolutely enormous work figures out at seven hundred dollars a day; and, as there is no endowment fund, all but a fraction of that amount has to be derived from individual benevolence. Therefore the Trustees are making a Christmas appeal to every lover of children to foot the bills for some period of time, no matter how short it may be. A minute of mercy costs fifty cents.

For churches, societies, lodges, etc., who have more ample funds wherewith to assist the youngsters to a fair start in life, the naming of costs is suggested. A number of memorial costs have been thus dedicated in honor of the overseas services of fellowmembers. This privilege is extended in recognition of gifts of \$2,000 to the Main Hospital or \$500 to the Lakeside Home, which can be paid in annual instalments if so desired.

Literature, illustrative of all branches of the past year's work, together with any other information desired, will be gladly furnished on application to the Secretary, the Hospital for Sick Children, College Street, Toronto. Contributions should also be addressed to the secretary.

IRVING E. ROBERTSON,
Chairman of Appeal Committee.

DOCTOR WARD, The Specialist

SPECIALIST IN THE TREATMENT OF NERVOUS CONDITIONS, NERVE EXHAUSTION, BACKACHE, LUMBAGO, RHEUMATISM, STOMACH AND LIVER TROUBLES, ACNE, EASES, 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 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, the "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.

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

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.....	613,710	1,302,501	688,791
New Assurances.....	21,541,069	40,625,656	19,084,587
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 \$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 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 \$352,867.65, the surplus earnings for the year were \$1,302,501, 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		Income	Assets	Paid to Policyholders	Assurance in Force
Year.....		\$ 4,550	\$ 6,216		
1870.....		88,091	225,075		\$ 500,000
1880.....		489,853	1,046,076		3,064,834
1890.....		1,164,875	5,163,493		13,740,800
1900.....		3,020,996	16,279,562		29,518,626
1910.....		8,583,404	38,020,949	3,811,092	64,855,279
1919.....					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.



Thick, Tender Savory Meats

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 for yourself.

C. H. SHELLY

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Phone 1953

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St. Catharines, Phone 16. Residence
22 Welland Avenue.

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