

Don't Trust to Luck—

When ordering Tea, but insist on getting the reliable

"SALADA"

The Tea That Never Disappoints

Black, Green or Mixed — Sealed Packets Only.

TO PETITION GOVERNMENT

NIAGARA FALLS, Ont. Feb. 3.—Niagara Falls will unite with Western municipalities in petitioning the Ontario Government to give part of the motor license fees toward the upkeep of roads.

Tenders for bridge roadmaking contracts will be put together, in an endeavor to get a big contractor and build permanent streets here this year.

The Hydro has appealed to the Ontario Railway Board against assessment of Ontario Power Company lands in Niagara Falls. The city solicitor has been instructed to employ a counsel and to carry the case to the highest court, if necessary.

Alderman Dixon said outside municipalities "were not only getting our power, but want us to pay their taxes also."

WANTED — MEN WANTED FOR detective work. Write J. Ganor, former Government detective, Danville, Ill. 17-24-31.

WANTED — DRAFTSMAN FAMILIAR with laying out elevating, and conveying machinery. Apply American Cyanamid Co., Niagara Falls, Ont.

V. S. KILMER, D.D.S., L.D.S. Dentist Office—85 St Paul Street St Catharines. Phone 16. Residence 22 Welland Avenue.

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.....	150,000 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.....	\$2,500,000 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.....	\$78,911 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.....	1,168,405 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.....	\$ 1,930,842 69
Dominion Government Notes.....	15,943,726 00
Deposit with Central Gold Reserves.....	4,100,000 00
Notes of other Banks.....	1,170,382 54
Cheques on other Banks.....	6,816,287 08
Balances due by other Banks in Canada.....	3,837 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.....	13,334,525 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.....	9,362,534 25
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada.....	4,698,984 25
	\$70,075,279 55
Other Current Loans and Discounts in Canada (less rebate of interest).....	65,396,248 63
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 contract.....	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.....	304,500 00
Mortgages on Real Estate sold.....	22,630 84
	73,429,540 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 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. CLARKSON) of Clarkson, Gordon & Dilworth, C.A.
(R. J. DILWORTH)

Toronto, January 20th, 1920.

Strong in Assets is the Dominion Bank

Those Immediately Available Equal 54 Per Cent. of Public Liabilities.

One of the most reliable of tests in respect to the financial strength of a bank, as well as that of business corporation in general, is the relation of its immediately available assets to its liabilities to the public.

That this is one of the strong points in respect to the Dominion Bank is evident from the statement which was submitted to the shareholders at the Annual Meeting held in Toronto, on Wednesday, January 28th. The total amount of immediately available assets was no less than \$70,075,000, an increase for the year of \$6,546,000. But the point of particular interest about this sum is that it is equal to 54 per cent. of the Bank's liabilities to the public. Its cash assets alone, amounting to \$31,903,000 or \$3,405,000 in excess of a year ago, are sufficient to meet 24.59 per cent. of its public liabilities. The total assets of the Bank stand at \$143,500,000, an increase for the year of \$10,000,000, while the Reserve Fund, another evidence of fundamental strength, remains at \$7,000,000, a round million in excess of the Capital Stock.

But in addition to the augmentation in strength, The Dominion Bank has also during the year made substantial increase in both its profits and business. The net profits amounted to \$1,169,703, a gain of \$33,205 for the year, and equal to 9 per cent. of the Bank's Capital and Reserve, as compared with 8.35 per cent. at the end of 1918. As a result of the year's business the directors were able during the year to distribute a total of \$780,000 among the shareholders, this being made up of dividends at the rate of 2 per cent. per annum, and a bonus of 1 per cent., while the balance carried forward \$495,700, was larger than a year ago by \$50,000.

Evidence of the Bank's expansion in business during the year are to be found in the items relating to deposits and commercial loans. The increase in deposits was no less than

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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 outpatients has increased during the year from 192 to 323, 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 the 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 enviable efficiency.

The Hospital is in the forefront of all institutions upon this continent devoted to the care of sick children. Its cost, \$335,329, 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 essential 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 than a passing interest in the welfare of the young, a fair start in life, the naming of a child is suggested. A number of memorial cots have been thus dedicated in honor of the overseas service of fellow-members. 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.

Stomach Distress Stops Instantly!

Sure, quick, pleasant relief from Indigestion Pain, Gas, Acidity, Heartburn or Dyspepsia.



The moment you eat a tablet or two, all the indigestion, gases, pain, acidity and stomach distress ends—Instantly!

Costs little—All drug stores. Buy a box!



UPSET? Pape's Diapepsin WILL PUT YOU ON YOUR FEET

The Bourgoinmaster and inhabitants of the 81 communes of the district of Mons are assisting the association. The aim is to allot one grave to a family to be cared for and beautified by that family. Further the family must endeavor to get into communication with the next of kin or the deceased soldier an informant whom they are in charge of his grave, and if the next of kin pro-

poses to visit Belgium they will be the guests of the family in charge of the grave whilst there.

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., 7 to 8 p.m. Tuesdays 7 to 8 p.m. Sundays

Mons People Caring For Soldiers' Graves

OTTAWA, Feb. 3.—Word has been received by the office of the overseas Military Forces of Canada from M. Gustave Casy, President of an association formed by the people of Mons to care for the graves of allied sol-



Scene from Avery Hopwood's Farce that madetheweatherfamous, "Fair and Warmer," at the Grand Opera House Thursday night, Feb. 5th.

Weaver's Music Store

Opposite Niagara Central Station. Telephone 814

Expansion Sale!

Owing to our demonstrating space being inadequate to cope with increasing business, we find it necessary to re-model our store. We must therefore, get rid of our small goods and sheet music stock, and are offering same to clear at great reduction, in order to make room for carpenters, etc.

All Our Small Goods and Music Stock Must Either Be Sold or Removed to Temporary Storage

Seize this opportunity to buy Instruments, Music, Books, Folios, Cases, Orchestra Equipment, etc., at practically **WHOLESALE PRICES**. We are listing below a suggestion or two which may give you an idea of the saving you will effect by taking advantage of this sale.

A WORD TO THE WISE:

Beat the Other Fellow to It—All the Most Desirable Stock Will Be Snapped Up First

Popular Music, regular 35c sheet; sale price..... **30c**
Popular Music, regular 15c sheet; sale price..... **12c**
Classical Music.....not less than **15** per cent. discount
Player Rolls.....**15c** off each roll
Ukeleles.....reduction of **\$3.00** on each instrument
Mandolins.....reduction of **\$3.00** on each instrument
Mandolin Banjos.....reduc of **\$3.00** on each instrument

Danjonsreduction of **\$3.00** on each instrument
Guitarsreduction of **\$5.00** on each instrument
Violinsreduction of **\$5.00** on each instrument
Accordionsreduction of **\$5.00** on each instrument
Cases, Accessories, Strings, Record Albums, etc., All Greatly C in Price.

Any Phonograph Under \$200 reduced **\$10**

Terms Arranged

Any Phonograph Over \$200 reduced **\$15**

Terms Arranged

MUSIC TEACHERS—This will make a fine opportunity for you to stock up on supplies. We carry a splendid stock of Schirmer's Library Studies, Exercises, Etc. Special discount to teachers of **TWENTY-FIVE PER CENT.**

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