

Nervous Women



Nothing is so good for you as

Vinol

Why drag around weak, tired and nervous? Vinol will make you strong, feel well and banish nervousness.

Your money back if it fails—at leading drug stores—look for the Vinol sign on windows.

CHESTER KENT & CO., WINDSOR, ONT. THE ARTHUR SALES CO., TORONTO

Plant Food

Tone up those straggly ferns and pale, weak plants.

They are Starved

We carry the best brands of Plant Foods—the clean, odorless fertilizers that contain all the elements necessary to strong, vigorous plant growth, and it costs next to nothing.

A. D. HOLTON

FLORIST,

280 Princess Street. Phone 661. Residence 2036v.

VICTIMS RESCUED

Kidney, liver, bladder and uric acid troubles are most dangerous because of their insidious attacks. Heed the first warning they give that they need attention by taking

GOLD MEDAL MARLEM OIL

The world's standard remedy for these disorders, will often ward off these diseases and strengthen the body against further attacks. All druggists, 50c a box. Look for the name Gold Medal on every box and accept no imitation.

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New York	Columbia	Feb. 7	
New York	Columbia	Mar. 6	
TO LIVERPOOL			
New York	Vauban	Jan. 29	
New York	Carmaria	Jan. 27	
New York	Carmaria	Mar. 6	
TO PLYMOUTH, CHERBOURG AND LIVERPOOL			
New York	Kala Amé	Vict. Jan. 17	
TO PLYMOUTH, HAVRE, SOUTH-AMPTON			
New York	Royal George	Jan. 24	
New York	Royal George	Feb. 24	
New York	Royal George	Mar. 27	
TO CHERBOURG AND SOUTH-AMPTON			
New York	Mauretania	Jan. 28	
New York	Imperator	Feb. 21	
New York	Mauretania	Mar. 13	
New York	Imperator	Apr. 3	
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New York	Imperator	May 1	
TO PLYMOUTH, HAVRE, LONDON			
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TO PATRAS, DEBROVNIC AND TRIESTE			
New York	Yamato	Jan. 31	
New York	Yamato	Jan. 31	

For rates of passage, freight and further particulars apply to local agents of THE ROBERT REFORM CO. LTD. GENERAL AGENTS 80 KING STREET EAST TORONTO, ONT.

Royal Bank of Canada Enjoyed Greatest Growth Of Any Year Since Bank Was Incorporated

Annual Meeting Marked the Close of Jubilee Year—Steady Growth From Local Bank to International Institution—Sir Herbert Holt and Mr. Edson L. Pease Deal With Canada's Internal Problems and the Possibilities of Export Trade—Mr. C. E. Neill, General Manager, Reports on Expansion Enjoyed by the Bank During the Past Year—Pays Strong Tribute to Staff.

Montreal, Jan. 13.—(Special).—The shareholders of The Royal Bank of Canada, when they assembled for the annual meeting at the head office of the bank, received reports which indicated that the past year had been the most prosperous in the history of the institution.

This meeting also marked the close of the Golden Jubilee Year of the bank and on this account the leading officials took occasion in their addresses, to refer to many of the features of the progress which the bank had enjoyed.

Growth of Bank.

Sir Herbert Holt, the president, stated that the report presented was the most satisfactory in the Bank's history and fittingly marked the Jubilee year.

"In the fifty years since our incorporation," said Sir Herbert, "we have grown from a local bank to an international institution with a steadily rising place among the great banks of the world. Our paid-up capital has increased from \$300,000 to \$17,000,000, our reserves from \$20,000 to \$13,000,000 and our assets from less than a million to over half a billion dollars."

Most of this phenomenal progress has been made in recent years, but tribute is due to the prudence and wide vision of those early administrators who laid so solidly and broadly the foundation upon which we have built. In all periods of grave depression we have never failed to pay a dividend and only once, and that 24 years ago, have we drawn on our reserve. Throughout our career, advantage has been taken of every favorable opportunity both at home and abroad to extend our operations and to add to our resources. This expansion has proved beneficial not only to the bank, but to the Dominion. In 1870 our profits were 4 per cent. on our working resources. Now, owing to the volume of business, we are affording our facilities on a return of less than one per cent. on total assets."

Canada Met Emergency.

During the year just passed, Canada has again proved her ability to meet every emergency as it arises. Our soldiers have been absorbed into civil life without strain, our industries have been re-adjusted with little unemployment and the unflinching response of our people to every patriotic call has been shown by the immense over-subscription to the last Victory Loan. Despite an unfavorable harvest in some parts of the West, the country is prosperous and the balance of trade continues largely in our favor.

Factors which have contributed to the prevailing high prices are being gradually eliminated. Ocean transportation service will soon far exceed that of the pre-war period and stores which have accumulated in distant lands will, as a result, become readily available. Industrial plants have multiplied and everywhere an army of women workers has been added to the ranks of labor. Moreover, Europe will soon be repaid by a much improved condition of the skin, and eventually by freedom from all blotches or pimples.

Mrs. Owen A. Gee, of 3 Bonaventure Ave., Montreal, states: "Generally speaking, I have no faith in so-called skin remedies, but I am willing to admit that Zam-Buk is quite different. It is very superior to anything I have ever used, and I have good cause to know, as I used many meretricious remedies before I heard

For eczema, ulcers, abscesses, boils, blood-poisoning, piles, cuts, burns and scalds, Zam-Buk is equally good. All dealers 50c. box.

When ever your skin is blotchy or "pimply" Zam-Buk is what you need. First, wash with warm water and Zam-Buk Soap.

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the lowest possible limit our imports free from that country, remembering that the purchase of articles of luxury, or goods that can be manufactured in Canada, by increasing the adverse balance of trade, adds to the premium which we pay on iron, steel, coal, cotton, and other raw materials, which are absolutely necessary for the maintenance of some of our industries. There are indications, however, that the present unfavorable position may be somewhat improved in the near future. The British Government has given notice of its intention to make a substantial payment on account of the indebtedness to the banks, and it is expected that within the next four months Canada will export to the United States a large amount of flour.

How To Meet Conditions.

The Government is still discharging some of the heavy obligations arising out of the war and the net public debt now fast approaches two billion dollars. There are only two ways of meeting this responsibility; greater industry and less extravagance—prosperity is not unending or national borrowing power unlimited. It is an unvarying economic law, of which we in Canada had a bitter experience following the Civil War, that all conflicts terminate in a period of prosperity and inflation during reconstruction which is succeeded by equal or greater depression. For this inevitable re-action in the future we should now be prepared, and it is the duty of the government to set an example to the nation by abstaining from unnecessary or wasteful expenditure. It cannot be too strongly urged, or too often repeated, that the greatest possible effort must be put forth in every direction if we are to meet the amount required for interest and the redemption of debt. It has been aptly said that governments have no income outside that of the people, and that the wealth of a country like that of an individual can only be built up by spending less than is earned.

In the difficult times ahead, the Dominion holds a commanding position owing to the abundance of its natural resources which need only the touch of energy and capital. The market for pulp and paper continues to expand, the demand for gold and silver adds to the value of our mines, and the soaring price of coal will hasten the development of water powers. Above all, the expected influx of settlers to the west will further agricultural production, our main source of wealth and extend our market for home manufactures.

Expansion of Trade.

Edson L. Pease, the Vice President and Managing Director, in his address dealt more particularly with the expansion of trade and how Canada had readjusted herself to the conditions that had arisen since the close of the European war. Special reference was made to the advantage to Canada of the foreign branches of the Bank and Mr. Pease also announced that it was the intention to follow up the establishment of branches at Rio de Janeiro and Buenos Aires by establishing at Sao Paulo and Santos in Brazil and at Bogota and Barranquilla, Colombia. He also strongly recommended closer commercial relations between the Dominion and the British possessions on this continent, owing to the more favorable financial conditions that prevail in these colonies than in many of the European countries.

Exchange Situation.

The problem of exchange grows in perplexity. The prevailing rates give additional value to almost all our exports, but our immense imports from the United States are penalized. The return to parity may be a long and difficult process, depending in great measure upon European conditions and the course of American action. The only effective means of checking the advancing rate upon remittances to the United States is to reduce to

Production is Needed. To keep production from falling off and to increase it, thus insuring full employment for labor, is more essential now than ever. There is no encouragement to enlarge old industries and establish new ones when profits, if made, are to be specially taxed by the government. The Secretary of the Treasury is reporting upon the effect of a similar impost in the United States, says that "in many instances it acts as a consumption tax, is added to the cost of production upon which profits are figured in determining prices, and has been and will be long as it is maintained upon the statute books, continue to be a material factor in the increased cost of living."

We are also co-operating in the movement in favor of closer commercial relations between the Dominion and the British possessions on this continent. These colonies form one of our natural markets, selling the things we need and buying the staples we have for export. The lowering or removal of customs barriers, and the inauguration of direct trade relations, would lead to a greatly increased trade and to the speedy development of the agricultural, forest and mineral wealth of these colonies.

This being our Jubilee, the bank has prepared a brief history of the efforts made during the past fifty years to build up a sound and progressive institution, and to promote the commercial interests of the Dominion. A copy will be forwarded to each of the shareholders at an early date.

Features of Reports.

C. E. Neill, the General Manager, dealt entirely with the features of the annual report of the Bank and touched on some of the most important features of the expansion that had been enjoyed during the past twelve months. Mr. Neill stated that the record established showed the greatest growth of any year since the Bank was incorporated.

The total assets are \$538,647,084.93, an increase of over \$104,000,000 over the previous year, and it is of interest to know that no portion of this increase is due to the absorption of banks, as has been the case in some previous years.

The capital of the bank has been increased \$3,000,000 since our last Annual Statement, through the sale of 20,000 new shares at \$150 per share to our shareholders, and 10,000 shares at \$300 per share to the London County, Westminster & Parr's Bank.

The Reserve Fund now stands at \$17,000,000, as compared with \$15,000,000 last year.

The regular dividends of 12 per cent. with an additional bonus of 2 per cent. were paid during the year, and a balance of \$1,096,418.74 is carried forward in Profit and Loss Account.

I desire to take this opportunity of commending the staff of the bank. I think I am safe in saying that from the highest executive officers to the newest junior there is the strongest possible feeling of loyalty to the institution, and this is undoubtedly a great factor in our development.

BILLY SUNDAY TO PREACH.

Will officiate at funeral of "John Barleycorn" Friday. Norfolk, Va., Jan. 13.—Rev. William A. (Billy) Sunday, the famous evangelist, who is conducting a campaign in this city, announced at the meeting that he would preach the national funeral of "John Barleycorn" next Friday afternoon when the United States goes officially dry.

Mr. Sunday said in making the announcement that he had been invited to preach the sermon in practically every city in the country, but would remain in Norfolk as he was engaged in work here.

"There will be no corpses, and everyone will be happy," said the evangelist.

He said he would not stand for mourners and if the people of Norfolk were in favor of liquor they had better remain at home.

During the campaign in this city Mr. Sunday has often made reference to what he termed the wood alcohol "murders" in the country on New Year's Day.

DINED WITH BENCHERS.

First Women Admitted Since Queen Elizabeth. London, Jan. 13.—Four women recently admitted to students to the Temple formally "dined in the hall" with the benchers last night. This was the first occasion of such a privilege being accorded, and the first time any woman has been permitted in the hall during a dinner since Queen Elizabeth visited the first performance of Shakespeare's "Twelfth Night" in the same hall.

Palmer House Purchased. Toronto, Jan. 13.—George Wright and Company, proprietors of the "Walkie" House and Caris Rite Hotel, this city, have bought the Palmer House property at the intersection of King and York streets. The price paid for it is said to have been about \$125,000. The Palmer House, which was operated as a hotel for many years, has been closed since 1915.

COLDS IN THE HEAD INFLUENZA LA GRIFFE

Relieved in a night by

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Formula—Aspirin, Phenacetin, Quinine, Bala, Caffein, Cocaine and Camphor Menthacate—just what your physician would give.

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Piano, violin and other stringed instruments; elocution and dramatic art. Pupils may begin at any date. Terms on application. Engagements for concerts accepted.

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JUTE BAGS WANTED

We will pay highest prices for all kinds of Jute Bags. Get in touch with us.

A. SPEIZMAN

60 QUEEN ST., KINGSTON

Mid-Month List of Columbia Records

Art Hickman's Dance Orchestra Came From San Francisco to New York To Make These 8 Exclusive Columbia Dance Records

From the St. Francis Hotel, San Francisco, by way of the New Ziegfeld Midnight Frolic and the Biltmore Hotel to the Columbia Recording Laboratory. That was the record-breaking, record-making trip this exclusive Columbia organization undertook to play:

- My Baby's Arms—Fox-trot from "Follies of 1919" A-2811 90c
- On the Streets of Cairo—One-step A-2812 90c
- Peggy—Fox-trot A-2813 90c
- Tell Me Why—Fox-trot A-2814 90c
- Hesitating Blues—Medley Fox-trot—Intro. A-2815 90c
- Those Drafting Blues—Medley Fox-trot—Intro. A-2816 90c
- Patches—Fox-trot A-2817 90c
- Sweet and Low—Waltz A-2818 90c

Here's George Meader's First Double Record

This splendid tenor, the latest addition to Columbia's long list of exclusive artists, thrills you with that song of love and longing, "I Know What It Means to Be Lonesome." Coupled with "I Never Knew," a solo sure to make you sigh for the caresses of your own sweetheart.

A-2826—90c

A Few More Mid-Month Hits

- Bye-Lo—Campbell and Burr } A-2827
- I'll Always be Waiting for You } 90c
- Charles Harrison

Toscha Seidel's Supreme Violin Solo "Eli, Eli," 49526—\$1.50

COLUMBIA GRAPHOPHONES Standard Models up to 1916.

New Columbia Records on Sale the 10th and 20th of Every Month

COLUMBIA GRAPHOPHONE CO., TORONTO

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166 PRINCESS STREET

"Find it clears my skin"

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