# CANADIAN BANK OF COMMERCE

HEAD OFFICE, TORONTO. CAPITAL (PAID UP) SIX MILLION DOLLARS

\$6,000,000 \$800,000.

JARVIS BRANCH.

CAYUGA BRANCH

-OPEN FOR BUSINESS ON--OPEN FOR BUSINESS ON -MONDAY, WEDNESDAY AND FRIDAY TUESDAY, THURSDAY AND SATURDAY of each week from 9 a.m. to 3 p.m. of each week from 10.30 a.m. to 3 p.m. A General Banking Business Transacted. Farmers' Notes Discounted. Drafts Issued payable at all points in Canada, and the principal cities in

B. E. WALKER, GENERAL MANAGER,

the United States, Great Britain, France, Bermuda, &c. SAVINGS BANK DEPARTMENT.

DEPOSITS OF \$1.00 AND UPWARDS RECEIVED, AND CURRENT RATES OF INTEREST LOWED. INTEREST ADDED TO THE PRINCIPAL AT THE END OF MAY AND NOVEMBER EACH YEAR.

special Attention given to the Collection of Commercial Paper d Farmers Sales Notes.

W. C. T. MORSON, MANAGER.

## PHOTOGRAPHER, SIMCOE, ONT.,

Is still to the front. Received First Prize for Photographs for 1889 and for 15 years previous at Norfolk Fairs

Picture Frames Made to Order AT LOWEST PRICES IN THE COUNTY.

FANCY GOODS for Xmas, Wedding & Birthday Presents.

## HOTELS

THE DOMINION HOTEL.

HAMILTON. C. A. McCARDEL, PROPRIETOR. This house is one of the best in the City, situated on King Street, near the market. Terms \$1 per day.

Bus to all trains.

THE AMERICAN HOTEL. KENT STREET, SIMCOF, ONT.

ALEXANDER McQUEEN, PROP.

Best \$1,00 a day house in town. Good Choice Liquors and Cigars at 46-ly

OMMERCIAL HOTEL, JARVIS HANRAHAN BROS., PROPS.

Splendid Sample Rooms. Best Brands of Liquors and Cigars. Good Stabling in Connection. TERMS: ONE DOLLAR PER DAY. T. HANRAHAN, J. HANHAHAN.

Late Clerk of Barrie House. MITY HOTEL, JARVIS.

Chass. Best of accommodations. Choice LIQUORS AND CIGARS. TERMS :- \$1.00 PER DAY.

WM. DENNIS. 29-1y PROPRIETOR.

EXCHANGE HOTEL, JARVIS, GEO. HENNING, PROPRIETOR.

This house has been thoroughly overhauled and refitted, and is now one of the most ommodious and convenient hotels in this section. Good Sample Rooms, and attentive waiters. Terms-\$1 per day. Office of WIEL BROS., Dealers in all kinds

Live Stock. THE AMERICAN HOTEL,

### JARVIS. DAVID HILL, PROPRIETOR.

Ou the Junction of (Three Divisions of the Grand Trunk Railway) namely, the Great Western Air Line, Route from Buffalo to Detroit, The Northern & North Western. Route from Port Dover to Hamilton and Georgian Bay, and the South Norfolk Railwav. from Port Rowan to Jarvis.

This is a very convenient Hotel for travellers, who pronounce it the (Palace Hotel) of the District.

## RATES \$1.00 PER DAY.

W. HOWARD, DRUGGIST AND BOOKSELLER. Notary Public, Issuer of Marriage Licenses Telegraph and Insurance Agent,

HAGERSVILLE. ONTARIO

MOUNTY COURT SITTINGS. CAYUGA. County Court and General Sessions with

a Jury. commence on Tuesday, 10th June and 9th December. County Court Sittings without a Jury, on Tuesday, 1st April and 2nd October.

Quarterly County Court Sittings (Terms) commence on Monday, 13th January, 7th April, 7th July and 6th October.

D. CRICHTON, AUCTIONEER

FOR THE COUTIES OF MORFOLK AND HALDIMAND.

Sales attended in any part of the Counties at reasonable rates. Dates farnished at THE RECOR Office.

## MISCELLANEOUS ADVERTISING

## Bay Mare Lost!

THERE strayed from the premises of the undersigned about the 7th of November, a bay mare, agel, blind in one eye. Any person giving information that will lead to the recovery of the same will be suitably rewarded. Apply at this office, or to PETER MITCHELL Woodhouse, Nov. 27. -49-ti Jarvis, p. o.

### SHEEP ESTRAY.

un lersigned, Lot 21, Con. 14, Townsend, about the 1st of August, Seven sheep. The owner can have same by proving property and paying charges. JOHN MATTICE.

Townsend, Nov. 4th. 48-2

## HAMILTON COLLEGE OF MUSIC

Cor. Charles and Main Streets.

TALL TERM WILL COMMENCE

## MONDAY SEPT. 8.

Full staff of Thoroughly Qualified and Eminent Teachers. All branches of Vocal and Instrumental

Music Taught, also Elecution. Certificates and Diplomas granted.

Rates for Piano, from \$6 to \$30 per term of twenty lessons. SPECIAL RATES TO RESIDENT STUDENTS

Piano practice may be had in the College, also organ tessons and practice on a magnificent church organ. Send for circular. Apply to-

D. J. O'BRIEN, Director,

## Executors' Notice to Creditors.

NOTICE is hereby given in pursuance of R. S. O., chapter 110, that all creditors and other persons having claims against the estate of John Buckley, deceased, late of the Township of Walpole, County of Haldimand, who died on or about the 18th day of December, A.D. 1889, are requested to send or deliver to the undersigned Executors, on or before the 10th day of December, 1890, a statement in writing of their names and addresses and full particulars of their claims and demands and the nature of the securities, if any, held by them. And notice is further given that after the said last mentioned date the said executors will proceed to distribute the assets of the said deceased among the persons entitled thereto, having regard only to the claims of which notice has been given as above required, and the said executors will not be liable for the said assets, or any part thereof so distributed, to any person of whose claim notice the time said distribution is so made.

WESLEY SILVERTHORN, Executors. JACOB SHERK. Dated at Cheapside, Nov. 6th, 1890. 46 3



Miniard's Liniment for Rheumatism. are looking for a steady business the

#### Forestry.

To the Editor of the Jauvis Record :

these few lines before your readers:-

The value of preserving a proper amount of forest throughout the country is now well known, and last spring, while travelling through several districts of Ontario, I saw much progress being made in tree planting both for shelter and ornament. I should have travelled through most of Ontario, but was prevented by an illness of some months duration. I should, therefore, be very glad if some of my old correslowing questions, for use in my next commend Toronto Saturday Night as forestry report, a copy of which will be sent to all who answer :-

are thriving.

trees have been set out, and how they succeed.

from any portions of forest and how it hold the attention of young people as answers.

fall, drifting of snow and so forth you quisite to the enlargement of the mind may have observed since the clearing and cultivation of good habits, is made of the country.

(5). What measures, if any, would be likely to improve the existing state of interest but pure in tone and by the affairs. Yours truly,

R. W. PHIPPS. (address to) 2511 Richmond St. W., Nov. 25th 1890.

### A \$750 Cottage

or its equivalent in cash will pe given to the person detecting the greatest number of errors, (words wrongly spell-\$2, and one hundred and fifty of \$1, dis- makes the render feel that he is persontributed in the order mentioned in rules ally acquainted with each writer. and regulations, which will be sent with Subscribe for it. Price \$2.00 per annum a copy of December issue on receipt of THERE strayed into the premises of the 15 cents in stamps. Special cash prizes given away almost every day during competition which closes February 1st,

> Address Our Homes Publishing Co., Brockville, Canada. Jan. 15-91.

## Our Bad Roads.

Many of the common roads in this

county are declared by travellers to be among the worst in the world, and they are becoming poorer every year in many parts of this and the adjoining counties. LINDSAY. - In Walpole, on Saturday, Nov. This may be accounted for to some extent from the fact that since the advent of railways but little attention comparatively has been given to wagon roads. Before that time farmers, merchants and manufacturers were all interested in having roads over which heavy loads could be hauled. They knew that good roads resulted in a great saving in wagons, harness and horseffesh. Besides it was an absolute necessity for keeping in repair the roads leading from one business centre to another. Property owners on the lines of these roads were anxious to have the roads kept in good condition. Since the country became gridironed with railways the wagon roads have received less attention, and in some places they have been neglected almost entirely. The tax raised to support them has been very small, and according to the statute labor system of doing business the work has been done by a kind of annual frolic amongst the boys, each striving to see how little work could be done. The older portion talk politics, and the younger ones crack jokes and tell stories. Very often the gravel pit is located a couple of miles from where the repairs are being done, and the majority of wagon boxes are so constructed that a respectable wheel barrow load of dirt, sand and gravel is Before purchasing elsewhere as I bave dumped on the road. Every fall and spring, as the mud roads become almost impussable, there is a great outcry among the firmers and the travelling community about the state of the roads: The Farmers' Institutes meet and pass shall not have been received as aforesaid at resolutions in favor of having better roads. Last winter and spring nearly all the Institutes in Ontario took the matter up. Then the subject was referred to a special committee of the Ontario House. And this is generally the end of the whole thing. As soon as the spring rains are over and the ground becomes dry and settled all interest in the road ceases. During the late rains, places in some of the main county roads have been made almost impassable. All these bad roads are not only a hindrance to the proper carrying on of the farmer's business, but they are a great

cities and towns. Just when merchants

furmer is unable to market his produce except at a disidvantage, owing to the roads. There is a greater necessity at Sir, -As your paper has previously the present time to the manufacturer taken an interest in the forestry move- and the merchant than there was thirty ment I shall be obliged by your laying years ago, for whilst we have been making a rapid advancement in wellconstructed railways we have been going behind in systematic wagon road building to keep pace with the needs of the farmer, manufacturer and mer-

#### Should be in Every Home.

In these days of sensational news

papers when much which is unfit for family reading is inserted because it is pondents or others would take the likely to attract readers, it is a pleasure trouble to send me a reply to the fol- for the publishers of the RECORD to reheing thoroughly clean, wholesome and improving. The illustrations are num-(1). Whether and to what extent lines erous, artistic, humorous and timely; of trees for windbreaks or ornament the faces of the great men and women are being planted, and how those planted of the decade and reproductions of celebrated paintings being the leading pic-(2). Whether plantations of young torial features. The articles on the questions of the day are admittedly of a high class while being exceedingly (3). Whether cattle are fenced out entertaining and certain to attract and well as older rerders. Musical matters, (4). Any difference in climate, rain- the drama, and everything socially rea feature of this excellent publication. Two serial stories always of absorbing best authors, are to be found in Saturday Night-and by the way, they can be found nowhere else as they are copy-Toronto rights of the best English publications which have not appeared in Canada. The independence and friendliness of tone so characteristic of this paper has made it the personal advisor of its readers and the strong attachment which seems to exist between the readers of ed or misplaced) in the December issue Saturday Night and its editors, is eer of "Our Homes." In addition will be tainly unique. The only explanation given two cash prizes of \$200 each, four which can be offered is that all its arti of \$100, eight of \$50, ten of \$25, twenty- cles are signed and it has an indivifive of \$10, fifty of \$5, one hundred of duality of a very pleasant sort which either at your newsdealer's or by sending your money direct to The Sheppard Publishing Company (Limited), Toronto. No word contests or fakes of any sort are indulged in by these publishers, but we are able to offer the Janvis Record clubbed with Saturday Night for \$2.50 per annum for both papers, and would be pleased to receive and forward your subscription.

Miniard's Liniment cures Diphtheria.

## BOKN.

29th, the wife of Wm. Lindsay, of a daugh-

PHILLIPS.-In Selkirk, on Nov. 22nd, the wife of Mr. E. E. Phillips, merchant, of a

## DIED.

PAPE-In Walpole, at the residence of Mr. James Bush, on Sunday, Nov. 30th, Maria Pape, aged 64 years and 9 months. O'HARA. -At Nelles' Corners, on Monday,

Nov. 24th, Minnie A. A., second daughter of Mr. Charles O'Hara, aged 11 years, 1 month and 3 weeks.

Is Surely Coming!

And those that want something nice and not expensive for Holiday Presents should without fail see -my stock of-

several lines of goods which I make a specialty of and very suitable for

COME ONE! COME ALL

No trouble to show goods.

Thanking you for past favors, I remain, yours, &c.

YEACHER WANTED .- For S. S. No. 17 Walpole, male. State salary. Applications will be received up to December detriment to the business centres, the 11th. Apply to James Honous, Sec.-treas. Varency P.o., Ont. Walpole, Nov. 18th, 1890.

## FINANCIAL, ETC.

\$20,000 TO LOAK

At reduced rates of interest, either on a straight loan, or on the instalment principal on a greatly reduced tariff.

Agent for several first-class Insurance Companies, and will take risks at the lowest rates.

Also Issuer of Marriage Licenses. Several valuable farms for sale cheap on easy terms.

C. E. BOURNE.

#### DENTAL.

C N. VARS, L. D. S.,

DENTIST.

MAIN STREET, - JARVIS, ONT.

GOLD FILLING A SPECIALTY. CH. FITTON, M.R.C., D.S.,

SURGEON DENTIST.

Teeth extracted without pain by the use of Nitrous Oxide Gas.

OFFICE OVER JAMES MOE'S. Opposite Canadian Bank of Commerce, Suncoe. 16-ly.

#### VETERINARY.

T C. SHARP, V.S.,

Graduate of Ontario Veterinary College, JARVIS. - ONTARIO.

Office and Residence in Dr. Langrill's old stand, next door to the Post-office. Calls by night or day promptly attended

DR. COLEMAN, V. S.,

(G. O. C. V. S.) (4-1y

OFFICE, INFIRMARY AND BESIDENCE, MAIN STREET, JARVIS, ONT.

CALLS PROMPTLY ATTENDED TO.

### CHURCHES

CT. PAUL'S CHURCH, JARVIS.

REV. R. GARDINER, PASTOR.

Sunday Services at 11 a.m., 7 p.m., and 3 p.m. each alternate Sunday.

METHODIST CHURCH, JARVIS.

BEV. C. R. MORROW, PASTOR. Sunday Services, 11 a.m. and 7 p.m. Prayer meeting Tuesday and Friday evenings at 8 p.m. Strangers always welcome.

## SOCIETIES

()RDER CANADIAN HOME CIRCLE

JARVIS CIRCLE, NO. 27,

Meets the last Wednesday in each month in - TEMPERANCE HALL .--600 policies issues from Jan. 1 to April 1. Sick Benefit, a weekly indemnity of \$4.00. R. AWDE, Leader. A. RODGERS, Sec.

O. O. F. JARVIS LODGE, NO. 191. Meets Monday evening of each week.

RIDGELY ENCAMPMENT Meets First Thursday of each month,

Visitors always welcome. J. A. BURWASH, Recording Secretary.



CANADA DIVISION.

Trains leave Hagersville as follows:

Going East. Way freight, except Sunday.... 12 40 am Mail and Accom. except Sunday ... 4 27 pm American Express, except Mon'y . . 11 54 am Boston & New York express, daily. 5 41 pm

Coing West. Michigan express. except Monday.. 10 49 am, Pacific express, daily ... . . . . 2 49 pm Chicago Limited Express, daily . . . 8 18 am Way freight, except Sunday ..... 9 50 am Mail & Accom. except Sunday. . . . 7 36 am All trains run by Ninetieth Meridian, on

Central Standard time. Making connections for the east at Buffalo and the west at Detroit. Connecting with the C. P. R. and L. and P. S. railways at

St. Thomas. Through tickets issued to all parts of the United States and Canada; baggage checked thro'. No change of cars between Hagersville and Chicago. Tickets issued to the Old Country via the Achor Line of Ocean Steamers.

O. W. RUGGLES. J. G. LAVEN. GEN'L PASS. AGENT, CANADA PASS. AGT. Chicago. Toronto.

J. H. SALTER. Agent M. C. R., Hagersville, Ont. N. B.—The M. C. R. is now issuing Tickets for all points in Manitoba and British Columbia, via Chicago, St. Paul and Winnipeg thence C. P. P. thre saving the long and tedious journey north of Lake Superior, at the same rate offered by the C. P. R.