

BANK OF HAMILTON

HEAD OFFICE: HAMILTON

Capital Paid Up \$2,750,000
 Reserve and Undivided Profits . . . \$3,250,000
 \$6,000,000

Total Assets Over \$40,000,000

Savings Bank Department at all Branches.

J. A. Campbell, Agent, Jarvis Branch

Spring Opening Sale

OF FURNITURE, RUGS,
 LINOLEUMS, ETC., ETC.

At Hoffmann's Large Furniture Rooms

Our Spring Stock is here and we are too crowded. We will make it your help to get more room.

Linoleum ends, in black, floral and parquet patterns, 12 feet wide, just enough for one room, worth 60c. and 65c. a yard for 40c. a square yard.

Inset Linoleums worth \$1.00 for 65c. per square yard.

Oilcloths in parquet pattern worth 35c. for 25c.

Another lot of those \$4.25 Velour couches that others advertise for \$5.45 Bed Room Suite, Royal Oak, consisting of Dresser with bevel plate mirror, wash stand to match, iron bed with brass caps worth \$16 for \$12.50.

Centre Tables, Royal Oak, worth \$2.25 for \$1.50.

Morris Chairs, solid Oak, spring seat and back, worth \$6.00 for \$4.90.

Rugs in tapestry from \$5.00 up.

Rugs in velvet \$12, worth \$22.50 for \$16.00.

245 Rugs in Axminster, Brussels, Wool, Union, Crex and Matting similarly reduced.

Parlor Suites, 5 pieces, mahogany finish, best velour and silk plush worth \$21.00 for \$17.00.

A fine line of Japanese grass chairs at \$9.00.

English Bush and Willow Chairs, just right for your verandah, \$2.50 up.

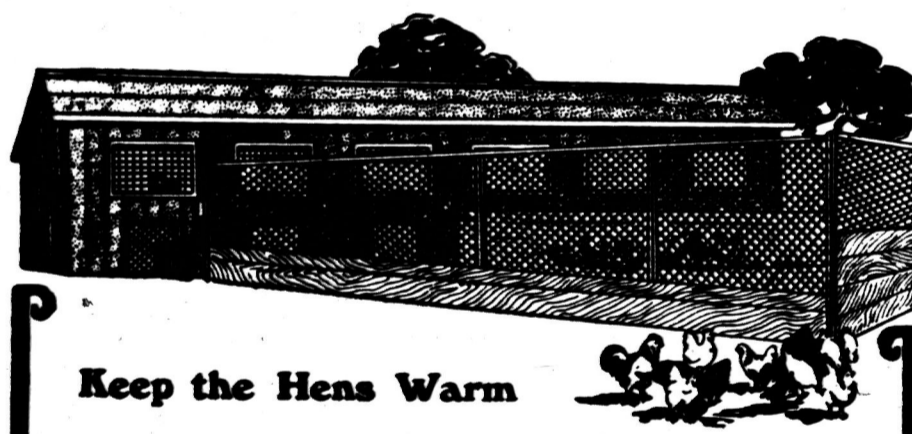
Agia we emphasize the fact that we want you to compare our prices with any catalogue you may get, or bring it with you and compare our prices. We guarantee a saving of 10%. You see the goods you are buying and have them delivered, set up and polished right in your home.

And remember, to make room the reduction is on any and everything, the very article you want. If you are particular as to style and price, you are the particular person to whom we want to show our goods.

HOFFMANN'S

Furniture & Undertaking Rooms, Norfolk Street, Simcoe,
 PHONE 75 NIGHT CALLS 29

N.B.—The Undertaking Department is under H. Hoffman's personal supervision. Night calls, 6th house south of Bank of Commerce.



Keep the Hens Warm

PAROID

is recommended by the largest poultrymen as the most economical roofing and siding for poultry houses, sheds, etc. Shingles and clapboards do not keep the buildings as dry and warm. The above illustration is from a photograph of building of Wright Bros., Brockville, Ont.

YOU CAN APPLY IT YOURSELF
 with roofing kit in each roll. It does not require painting when first applied, and lies flat. Send to-day for free samples.

E. T. Carter

J. J. Murray & Co.

Jarvis Cayuga Smithville

SEEDS FOR SALE

We are now in a position to offer the best quality of

**LUEN RED CLOVER, ALSIKE, TIMOTHY
 LAWY GRASS AND MIXED SEEDS**

That has ever been offered here. We are taking the trouble of forwarding to the department for analysis and we are only going to sell seeds that will comply with the Government Act, and we ask the farmers to see our seeds before they buy, as the new Inspectors' Act comes in force April 1st and is a very right one. We advise the farmers to take pains in showing their seeds.

J. J. Murray & Co.

Will Reciprocity Increase Farm Values?

From The Canadian Century
 Advocates of reciprocity are making statements to the effect that the adoption of reciprocity will immediately increase the value of Canadian farm lands 25 per cent. or more. Instead of making wild guesses let us get at the facts. Since the reciprocity negotiations began the United States Government has had a report prepared by experts showing the comparative value per acre of improved farm lands in 1900 and 1910 in various border states and in the Canadian provinces adjoining them. This report states that between 1900 and 1910 the value of improved farm lands increased 67 per cent. in Maine, 37 per cent. in New Hampshire, 33 per cent. in Vermont, 181 per cent. in Nova Scotia, 120 per cent. in New Brunswick, 70 per cent. in Prince Edward Island, 80 per cent. in Quebec, 43 per cent. in Ontario, 39 per cent. in Michigan, 77 per cent. in Minnesota, 123 per cent. in Saskatchewan and 185 per cent. in Alberta.

The great influx of settlers in Alberta, Manitoba and Saskatchewan accounts for the rapid increase in farm values in those provinces; but what is the explanation of the extraordinary increase in farm values in the three Maritime Provinces of Canada? Why did Nova Scotia farm values increase 181 per cent. while farm values in the neighboring state of Maine only increased 67 per cent. Undoubtedly the great increase of values in the Maritime provinces is due to the establishment of manufacturing industries in recent years. The establishment of great iron and steel industries in Nova Scotia has revolutionized conditions throughout the three provinces. A profitable home market has been created for everything the farmers produce. These industries have been equally beneficial to the fishermen. As the steel industries are located in Nova Scotia the influence on the price of farm lands has been most marked in that province, but Prince Edward Island and New Brunswick have been greatly benefited. The development of St. John as a winter port has also helped to increase farm values in New Brunswick.

It will be noted that the increase of farm values are considerably greater in Quebec than in Maine, New Hampshire and Vermont, and

(the improvement has been greater in Ontario than in the adjoining state of Michigan.)

In the face of such facts how foolish it is to indulge in wild dreams of a sudden increase in Canadian farm values as a result of reciprocity.

The Price of Barley
 From October 1st, 1890, to August 27, 1894, the United States customs duty on barley was 30 cents per bushel. From August 27, 1894, to July 24, 1897, the duty was 30 cent ad valorem, equivalent to a little over 10 cents per bushel. On July 27, 1897, the specific duty of 30 cents per bushel was restored and it has been continued ever since. Of course during a period of 21 years there would naturally be considerable variations in prices, but for purposes of comparison it will be fair to take the three years previous to the reduction of the duty, the three years during which the low duty prevailed and the first three years after the duty of thirty cents per bushel was restored. According to reports of the United States Department of Agriculture the farm prices of barley averaged 44 25 cents per bushel during 1892, 1893 and 1894 under a specific duty of 30 cents per bushel. In 1895, 1896 and 1897, under a duty of about 10 cents per bushel the farm prices averaged 34.53, while for 1898, 1899, 1900, under a specific duty of thirty cents per bushel, the prices averaged 40.8 cents per bushel. Thus, instead of the Canadian farmer getting an increased price for the barley he sent to the United States as a result of the reduced duty the price came down in the United States.

It is reasonable to draw the conclusion that if as a result of reciprocity, large quantities of Canadian barley, wheat and oats go into the United States, it is more probable that the American prices will come down than that the Canadian prices will go up.

NOTE—Anyone who would like to procure the series of articles concerning reciprocity which has appeared in this paper should send his name and address to the chief editor of The Canadian Century Magazine, Montreal, and a pamphlet containing these articles and other valuable information will be mailed free of charge.



60 Years Young

This particular 20th Century Brand style is specially designed for men who are younger in spirit than in years. It is particularly suited to elderly men of refined tastes and conservative manners. Note the nice quiet lines of the garment. Tailored in a beautiful range of new tweeds. Let us show you some of these fine garments and you'll be as enthusiastic as we are about them.

At \$10, 12.50, 15.00 and 16.50



A Popular Model

The 42-inch light weight, box black overcoat with self collar. Made silk-lined if desired. Note the contour and classy lines of this garment. It is perhaps the most popular and certainly the most serviceable Spring Overcoat you could buy. Can be worn on any occasion. Made silk-lined if desired, but for everyday wear mohair-lining is preferable. Eventually you will wear 20th Century Brand Clothes.

At \$10, 12, 15 and 18

SATISFACTION OR MONEY BACK

Brook Clothing Co.

Opposite The Norfolk House, SIMCOE.
 Sole Agents for 20th Century Clothing for Norfolk County the only Makers of Bench Tailored Garments

What Will the Average Cow Do

Dairy farmers are rapidly awakening to the necessity of weighing and testing each individual cow in the herd. 20 new cow testing associations have been organized in Quebec since the beginning of the year; 12 new ones have commenced operations in Ontario, 2 more in Nova Scotia, and 1 more each in Prince Edward Island and New Brunswick. This means at least 4000 more cows being checked up each month in addition to the 11,800 in 1910. Probably many more members will be added this month. The extension work provided for by the establishment of Dairy Record Centres is proceeding briskly. Centres are already in working order in Oxford and Peterboro Counties, Ont., St. Hyacinthe, Que., and at Kensington, P.E.I. with others contemplated. A supervisor has been appointed to extend cow testing in British Columbia. Some cows have started with excellent records for January and February: yields of 1,690 and 1,490 pounds of milk and over 50 pounds of fat for the two months, are good indications of dairy possibilities for this season. What is average cow intending to do this year?

Forms for recording weights of milk are supplied free on application to the Dairy Commission, Ottawa. When applying, the number of cows should be stated and whether forms are required for weighing daily or on three days each month.

Your Opportunity

A pathetic case has lately come to light. An elderly woman, for years one of the society ladies in a fair Canadian city and thought to be wealthy, has through unfortunate investments, fallen upon hard lines, and the sadness of her case is increased by the terrible fact that she had been stricken down by an incurable disease. During her prosperous years she thought but little of the future, and a large portion of her income was spent in "keeping up appearances." Now, penniless and homeless, she must seek a mission to some place of refuge; her friends of yesterday know her no more. Such cases as these should cause young wage-earners to appreciate the fact that they may escape such a fate if they are but willing to take advantage of the Canadian Government Annuities scheme, for by investing with the Government but a small portion of their weekly wages they can provide an income to begin at 55 or later that will insure them independence and happiness no matter how long they live. Give the matter your most serious consideration, and if you desire further particulars on the subject these may be obtained on application to your Postmaster, or to the Superintendent of Government Annuities, Ottawa, to whom all letters go free of postage.

Parisian Sage.

WILL GROW MORE HAIR
 Parisian Sage will stop falling hair in two weeks—cure dandruff in the same time and stop scalp itch at once. It makes the hair soft, silky and luxuriant.

AS A HAIR DRESSING
 Parisian Sage is without a peer. It contains nothing that can harm the hair—it is not sticky, oily or greasy and prevents as well as cures diseases of the scalp.

Women and children by the thousand use it daily as a dressing and no home is complete without it.

MONEY BACK IF IT FAILS
 Druggists and stores everywhere guarantee Parisian Sage and will refund your money if it fails. Ask grocer Morrow what he thinks of it. He sells it at 50c. per large bottle or you can secure it by mail postpaid from Giroux Manufacturing Co., Fort Erie, Ont. See that the Girl with the Auburn Hair is on each package. Sold and guaranteed by T. E. Morrow.

FINANCIAL ETC.

\$20,000 to loan at reduced rates of interest either on the straight loan or on the instalment principle 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.

D. M. ALLEN

Fashionable Tailor and agent for
The Rex Tailoring Co., Toronto.
 Call and see samples and get prices of Tweed and Worsted Suitings and Overcoatings.

I am making a specialty of
CLEANING & PRESSING CLOTHES

JOHN DEMING,
 License Auctioneer.
 Jarvis, Ont. P. O.

FAMILY REMEDIES

Na-Dru-Co. Remedies
 Emulsion Cod Liver Oil | Healing Oil
 Tasteless Cod Liver Oil | Nervosone
 Healing Ointment | Blood Purifier
 Menthol Salve | Sarsapilla
 Baby Tablets | Corn Cure

Kidney and Liver Pills

Every article guaranteed. Your money cheerfully refunded if you are not satisfied.

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