

BANK OF HAMILTON

Capital Paid Up	\$ 2,750,000
Reserve and Undivided Profits	2,350,000
Total Assets	50,000,000

The average man or woman seldom develops the habit of saving until a Savings Account has been opened. The possession of such an account acts as an incentive—your natural desire to see the fund grow encourages that tendency to thrift so necessary to success. No matter how little you can afford to lay aside from the weekly wage, open a Savings Account in the Bank of Hamilton.

J. A. CAMPBELL, Agent,
Jarvis Branch.

Head Office,
HAMILTON

T. E. MORROW STILL TO THE FRONT

With his well assorted stock of all kinds of
China, Dinner and Tea Sets, Cups, Saucers
and Plates and a number of most beautiful
Decorated Glass Table and Water Sets in
Gold.

A 10% Discount Allowed off until Feb. 7th

GROCERY STOCK is complete in all lines
A Call Solicited

Thanking all for past favors I am your respectfully

THE OLD RELIABLE

40th ANNUAL STATEMENT

BANK OF HAMILTON

As submitted to the Shareholders at the Annual Meeting held at the Head Office of the Bank, at Hamilton,
Monday, January 15th, 1912

BOARD OF DIRECTORS FOR 1911

HON. WM. GIBSON, President
C. A. BIRGE
C. C. DALTON
GEO. RUTHERFORD

J. TURNBULL, Vice-President and General Manager
COL. THE HON. J. S. HENDRIE, C.V.O.
W. A. WOOD

LIABILITIES	ASSETS
To the Public	
Notes of the Bank in circulation	Gold and Silver Coin
Deposits bearing interest, including interest accrued to date	Dominion Government Notes
Deposits not bearing interest	Deposits with the Dominion Government as Security for Note Circulation
Balances due to Agents of the Bank in Great Britain	Notes and Cheques on other Banks
Balances due to other Banks in Canada and the United States	Balances due from other Banks in Canada and the United States
Dividend No. 58, payable 1st December, 1911	Dominion and Provincial Government Securities
Former Dividends unpaid	Canadian Municipal Securities, and British or Foreign or Colonial Public Securities, other than Canadian
	Railway and Other Bonds, Debentures and Stocks
	Loans at Call, or Short Call, on negotiable Securities
	Notes Discounted and Advances current
	Notes Discounted, etc., overdue (estimated loss provided for)
	Bank Premiums
	Office Furniture, Sails, etc.
	Real Estate (other than Bank Premises), Mortgages, etc.
	Other Assets not included under foregoing heads
To the Shareholders	
Capital Stock (average of the year 1911)	
Reserve Fund	
Amount reserved for Balance of Interest on Current Bills	
Balance of profits carried forward	

PROFIT AND LOSS ACCOUNT

The Balance at Credit of Profit and Loss Account, 30th November, 1910, was

The profits for the year ended 30th November, 1911, after deducting charges of management and making provision for bad and doubtful debts, are **\$443,506.46**

Premium received on new Stock

From which have been deducted four quarterly dividends, in all 11%
Carried to Reserve Fund from Premium on New Stock as above

Carried to Reserve Fund

Allowance to former President, authorized by Shareholders

Balance of Profit and Loss carried forward **\$190,360.00**

Hamilton, Nov 30th, 1911

HON. WM. GIBSON, President
J. TURNBULL, Vice-President and General Manager

THE RIGHT PLACE FOR A COUCH

May be determined after you have bought one of our luxurious styles that are marked at a price which puts one in every house.

Our Furniture Store

Has many bargains to show you when you are ready to buy new spring furniture and we wish you to bear in mind that

All Goods Sold Here Are Accompanied By a Guarantee
that they are as represented. FURNITURE FOR EVERY ROOM

HOLMES THE FURNITURE MAN

KRIB PHONA 30 FUNERAL DIRECTOR

THE JARVIS RECORD

Is published every Wednesday at its office on Main Street.

JARVIS, ONTARIO.
Mrs. ELVA E. RODGER, Proprietress.

Subscription: **\$1.00 a Year in Advance** (or \$1.50 when not so paid.)

Rates for regular advertisements made known on application.

Transient Advertisements—Eight cents per line for first insertion, and four cents per line each subsequent insertion.

Local Notices—Five cents per line each insertion. Farms to Rent, Strayed Cattle, etc., three insertions for One Dollar.

JOB PRINTING

Excellent facilities for all kinds of Job Printing. Good pressmen, new type and experienced workmen. Orders by mail will receive prompt attention.

NOTICE TO ADVERTISERS

Advertisers must remember that it is absolutely necessary for copy of change of ad. to be in the hands of the printer not later than Monday noon to insure insertion that week.

The Jarvis Record.
JARVIS, ONT., JAN. 17 1912

The Farmers' Sons

One reason why so many boys leave the farm for the city, is because of the failure of the father to take the boy into his confidence, and make clear to him that he is not merely a "heaver of wood and carrier of water," but that he is in full partnership with him and has a personal interest in the success of the work. Those of us who were raised on the farm know, of course, that it would be practically impossible for the father to always demonstrate this to his son by a cash consideration but if the seeds of dissatisfaction are not to be planted, some greater consideration of the son's services will have to be made than that of merely board and clothing. If, say, the son knew that he would receive even a small share of the proceeds from the sale of a pig, a lamb, or a calf, and occasionally a cow or a horse, to do with as he might like, to save or to spend, we believe speaking from experience, that the arrangements would be mutually advantageous. The son does not like to feel under the obligation of going to his father every time he wants a few cents for some expenditure; and besides he should be in a position to lay up something for the "rainy day." The seeds of a quarter of a century ago do not accord with the needs of the present day; nor did the boys of that time have the same facilities for investment as they now have. To day we have practically all our dear strong financial institutions which accept small amounts on deposit; and we have also the Canadian Government's great annuities system, which has the approval of members on both sides of parliament and is backed by the whole of the Dominion of Canada. Besides these there are many other safe investments and he would like on an added interest in the farm work. Farmers, make your own partners with yourselves and you will have little difficulty in keeping them on the farm.

Tom Reid, of Simcoe, of the Atkinson Marble Co., has purchased the marble and granite business of S. W. Laird of Ingersoll. He and his family will move to Ingersoll at once.

ELLIOTT Business College

TORONTO, ONT.

Is recognized throughout Canada as a school of the highest grade. Its record proves it. Write for catalogue. Enter any time.

FINANCIAL ETC.

\$20,000 to loan at reduced rates of interest either on the straight loan or on the installment principle on a greatly reduced rate.

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.

Beef and Poultry Wanted

I want all kinds of good beef cattle, veal calves and poultry. I am still in the wholesale as well as the retail butcher business going every week to Hamilton and Brantford markets.

Cash paid for hides

CENTRAL MEAT MARKET

JARVIS, ONT.

THOS. HARRIS, PROP.

SAY!

Bring the Children In and Have Their Photos Taken

Children at the "Awkward age?" Still we can make pretty good photographs of them, and you know you'd like to have the pictures to send away and come to keep for yourself too.

Bring the children in and let us show you what we can do.

MOORE The Photographer
Bell Phone 163
NORFOLK ST., SIMCOE

Insurance

INSURE IN

The Mutual Life of Canada

Business in force End of 1910, \$85,000,000
Assets over 16,000,000
Surplus or Profits for Policy holders 2,785,000

Fire, Accident and Health, Liability, Guarantee Bonds, Plate Glass, Etc.

The cheapest Life Insurance you can carry is a straight non-profit policy, with cash surrender values, loan values, paid up insurance, extended insurance all guaranteed in the policy contract. For rates, etc., apply to

D. F. Aiken,
Jarvis, Ont.

Agent of the Mutual Life of Canada

PATENTS

60 YEARS' EXPERIENCE

THANK HARRIS' DURESS

Scientific American

HARRIS & CO. Patent Attorneys
New York

PATENTS

PROPERTY

A quiet wedding, at which only the immediate relatives were present, took place Wednesday, Jan. 10th, at the residence of C. L. Bonham of Dunville, when his only daughter, Miss Ida, was united in marriage with Frank Schaffeld, Rev. W. A. Deane officiating, and this being his first marriage ceremony he presented the bride and groom with a handsome bible.

NERVOUS, LIFELESS DEBILITATED MEN

YOUNG MEN AND MIDDLE-AGED MEN, the victims of early indiscretions and later excesses, who are suffering in this way are the ones who can return to manhood and revive the spark of energy and vitality. Don't give up in despair because you have been treated with other doctors, used electric baths and tried various drug doses.

Our New Method Treatment has matched thousands from the brink of despair, has restored happiness to hundreds of homes and has made successful men of those who were down and out. We prescribe specific medicines for each individual case according to the symptoms and complications we have as patient medicine. This is one of the secrets of our wonderful success as our treatment cannot fail, for we prescribe medicines adapted to each individual case. Only reliable cases accepted. We have done business through out Canada for over 25 years.

CURABLE CASES GUARANTEED OR NO FEE

READER: Are you a victim? Have you lost your vigor? Are you intending to marry? Has your blood been damaged? Have you any weakness? Our New Method Treatment will cure you. What has been done for others it will do for you. Consultation Free. No matter what your case, write us, with an outline of your case. Free of Charge. Write: Dr. Kennedy & Kennedy, 1000 Broadview, Toronto, Ont. (Attention) or 1000 Broadview, Toronto, Ont.

NO NAMES USED WITHOUT WRITTEN CONSENT. No names on letters or correspondence. Enclosing Confidential. Question List and Cost of Treatment FREE FOR BRIDGE TREATMENT.

DRS. KENNEDY & KENNEDY

Cor. Michigan Ave. and Griswold St., Detroit, Mich.

NOTICE All letters from Canada must be addressed to our Canadian Correspondence Department in Windsor, Ont. If you desire to see us personally call at our Medical Institute in Detroit as we are and treat our patients in our Windsor offices which are for Correspondence and Laboratory for Canadian business only. Address all letters as follows: **DRS. KENNEDY & KENNEDY, Windsor, Ont.**

Write for our price address.