

BANK OF HAMILTON

CAPITAL PAID UP.....\$ 2,870,000
Reserve and Undivided Profits..... 3,500,000
Total Assets..... 44,000,000



It is not in its power to purchase that the greatest value of money lies. The feeling of independence, and of security against the effects of adverse fortune that a reserve fund gives you, is infinitely more satisfying than the passing gratification which you would obtain by spending it.

Small amounts—which you will hardly miss deposited regularly, will gradually, but surely accumulate to a sum large enough to insure against the effects of business reverses or loss of employment.

**J. A. Campbell, Agent,
Jarvis, Branch.**

T. E. Morrow

Cash for all kinds of China,
Crockery and Glass Wares

- 97 piece Dinner Sets, decorated with flowers and gold, regular price \$12.00, now\$9.00
- 44 piece Tea Sets, decorated with flowers and gold, regular price \$8.00, \$6.00, now\$4.50
- 44 piece Tea Set, Sem. Parcelain, regular \$3.00, now\$2.25
- 97 piece Dinner Set, Sem. Parcelain, regular \$9.00, now\$7.00

THE OLD RELIABLE

If You Expect to Start HOUSEKEEPING

YOU WILL DO WELL
TO GET OUR PRICES

WE have long ago gained for ourselves one of the best names for furnishing complete homes, and we are now in a better position than ever to give you a good selection. You also will find it profitable to select your goods now, and we will hold it for you until needed, which will assure you a good selection before the rush comes in. We carry everything to furnish a home complete and whether it is a single article you need or a complete home, you will find you will do better here than elsewhere. Whether you are ready to buy or not, we will be glad to show you through anyway. Once you get our prices we are sure the sale is ours sooner or later.

HOLMES THE FURNITURE MAN
ERIE PHONE 30 FUNERAL DIRECTOR

YOU PAY WHEN CURED DRS. K. & K. TAKE ALL RISKS



NERVOUS DEBILITY
Thousands of young and middle-aged men are annually swept to a premature grave through Early Indigestion, Excesses and Blood Diseases. If you have any of the following symptoms consult us before it is too late. Are you nervous and weak, despondent and gloomy, specks before the eyes, with dark circles under them, weak back, kidneys irritable, palpitation of the heart, bashful, dreams and loss of semen, sediment in urine, pimples on the face, eyes sunken, hollow cheeks, careworn expression, poor memory, listless, distrustful, lack energy and strength, tired morning, r. s. c. s. n. i. t. s. changeable moods, weak manhood, premature decay, bone pains, hair loose, sore throat, etc.

EVERYTHING PRIVATE AND CONFIDENTIAL
READER: No matter who has treated you, write for an honest opinion Free of Charge. Send for "The Golden Monitor" (Illustrated) on Secret Diseases of Men.

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 see 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.

THE JARVIS RECORD

Published every Wednesday at its office on Main Street.
JARVIS - ONTARIO.
MRS. ELVA E. RODGERS, Proprietress.

Subscriptions: \$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 presses, 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., MAY 15th 1912

The Burden of Debt

No one likes to be in debt. Yet many persons enter into it light-heartedly, confident that the condition will be but temporary, and that the immediate convenience or promise of profit is so desirable as to make apprehensions of future inconvenience unnecessary. Modern business is so built up on a system of credit, so many large transactions are carried through on borrowed money, so many substantial mercantile and manufacturing concerns are constantly obtaining loans that it is not strange if the financing of private affairs seems a reasonable operation, even though it may be defined by less agreeable phrase, "running into debt." It used to be thought that the man who placed a mortgage on his house was either a reckless adventurer or in desperate straits. Now there are many persons of reasonably conservative and prudent habits who have mortgages on their houses, and regard the interest payments as equivalent to so much rent. Likewise nowadays, the country doctor or the real estate agent whose business lies in suburban and rural districts feels that an automobile is a necessity; if he has not enough money saved up to buy one, he will be very likely to raise the funds by borrowing. There are marriage festivities and taxes, there are the costs of illness and the hardly more cheerful expenses of pleasure; boys and girls grow up and have to be clothed and educated—events the most unexpected and evoked towards which one has lived and worked become emergencies requiring extraordinary expenditure; and people who have always thought it wrong to get into debt find an excuse for borrowing. As an incentive to increased industry and effort, it might seem that a moderate burden of debt would have a certain value. Unfortunately, what is at first a comfortable burden acquires oppressive weight in time. The savings that had been intended for the extinguishing of the debt have unexpectedly to go for something else. The day of freedom recedes further into the distance, and finally may vanish altogether. Sometimes the day comes when sluggish acquiescence in the continued drain of interest payments changes to worry over inability to meet even those requirements. Men and women are aged more surely by debt than by years.

A Word to Country Girls

A word of warning to country girls who seek employment in the city appears to be needed occasionally. There are perhaps, no communities in the world where intercourse between girls and boys is more wholesome and free from morbid sentimentality, than the usual towns or villages of Canada. It is quite natural that the girls from such homes are prepared to regard the world as a friendly place where a stranger who offers help or information has only the kindest intention. It is difficult to believe in the absolute fiendishness of certain agencies which exist for the entrapping and destruction of innocent or over-credulous girls. We do not wish to magnify their danger, but the country girl who comes to a large centre seeking employment cannot be warned too plainly regarding their existence and methods. No girl employed in a store or office should accept invitations or gifts from a stranger—even if the unknown benefactor be an elderly woman of gracious manner. There is only one rule for the young girl who is traveling or working alone—avoidance of all acquaintanceship with those who are not properly introduced. Y. W. C. A. and other friendly organizations are now on a watch for young girls coming as strangers to the city, and it would be well to communicate with them as to boarding houses before coming to large centres of population. Why is rural Ontario unable to keep the girl on the farm? In what respect do the cities and towns present superior attractions? The steadily drain upon the country to supply school teachers for the West accounts for only a few hundred girls yearly. Ontario sends them out joyfully, knowing that their career as teachers will be short, and that in the prairie homes they will become the mothers of the best types of Canadians. But what happens to the girl who leaves the farm for a place in a whitewash factory or behind the counter? What of her future? Why should she prefer the discomfort of a hall bedroom and the physical weariness of factory life to the freedom and healthy conditions of a country home. It would be worth the while of the Young Women's Guild and the Y. W. C. A. to get a few hundred answers to these questions from farmers' daughters in the stores and factories. It would probably be found that the desire for pocket money and the instinct of gregariousness are the two chief causes for the drift of the girls from the farm. Too many comfortable Ontario farmers think their daughters have no need of money and that for their services an occasional dollar grudgingly doled out is ample recompense. If you wish to keep your sons and daughters on the farm recompense them nobly and you will be rewarded.

Dry sweeping raises the dust and you swallow it.

Around About Us.

John V. Collier of Woodhouse has purchased from Alex. McCall the 180 farm in Charlotteville, known as the Peter B. Tisdale farm.

At midnight on Wednesday, Daniel Leavey, son of the late Michael Leavey of North Cayuga, was killed in the M. C. R. yards at Walkerville, Ont.

John D. Argue has purchased the Jacob Gee farm near Nelles Corners from Messrs. Kohler Bros. Mr. and Mrs. Argue, who are a young couple, have just recently arrived from Aberdeen, Scotland.

For soreness of the muscles whether induced by violent exercise or injury, Chamberlain's Liniment is excellent. This liniment is also highly esteemed for the relief it affords in cases of rheumatism. Sold by all dealers.

M. Ostrander of Goshen met with a painful accident on Thursday last. He was standing in a wagon at his home when the horses attached to it, suddenly started up, throwing him out. The ligaments of his knee were torn and a small blood vessel ruptured.

The funeral took place in Cayuga cemetery on Thursday, of Mrs. Shipway, relict of the late George Shipway, Jr., who passed away at home in St. Thomas on Tuesday. Mrs. Shipway before her marriage was a Miss Hulda Robbins of Deans (Indiana) and her husband, who was a son of the late Morris Shipway of Cayuga, died about eight years ago. Three sons survive.

Daniel A. Frenenburg of Cayuga passed away very suddenly at his home Tuesday about nine o'clock. Death came with startling suddenness, heart failure being the cause. He was out and around that morning and after a walk up town returned home and was about to use the lawn mower, when he suddenly fell and passed away immediately. A physician was called but death had already claimed him. The deceased had been in indifferent health for some time. A year ago he suffered from a slight paralytic stroke and had never regained his former health although able to be about. Mr. Frenenburg was 75 years of age and was born in South Cayuga.

Kindness Rewarded

The other day kindness to an opulent old man brought a nice girl a bequest of half a million dollars. Yesterday's despatches mentioned another girl who was equally kind, but to a less opulent old man, and who got \$15000 for it. Within the last year or two an extraordinary number of testamentary manifestations of gratitude have been reported to the public. We do not suppose that kindness is becoming more common, but recognition of it in will seems to be. Really, so many of these bequests have been made that it seems worth while to be kind to persons known to have considerable wealth and suspected of susceptible dispositions. Indeed it would seem that there should be a great increase in act of kindness, as they occasionally bring a more material reward than that of which virtue is always assured.

Women who marry either get very much the best of it, or very much the worst of it.

DURO

TRADE MARK REG.
Sheathing Paper
—a high-grade paper, odorless, tasteless, free from tar, waterproof, exceptionally strong—will not tear. A durable and effective interlining for walls, floors and ceilings. Let us show you a sample.

Sole Canadian Manufacturer
THE STANDARD PAINT CO.
of Canada, Limited, Montreal.
HAGERSVILLE LUMBER CO.,
HAGERSVILLE
E. F. Carter, - Jarvis.

Jarvis Roller Mills and Elevator A FRESH SUPPLY

OF BEST FLOUR
is being made all the time and is
Ready to be Delivered Each Day

We furnish only the best brands, and by sound business methods we have built up an enviable trade. Our milling facilities are not excelled in this section and the Flour we sell is the finest.
When you Want Flour Buy it From us



A. L. SMITH

Important Notice to all Users of Spramotors

We are prepared to convert any Duplex Hand Spramotor into a Power machine, using the Growers own Tank, Bed and accessories. By supplying a new base and pump Jack, rotary agitator, pressure gauge and safety valve, of approved type, either with or without engine. The machine will be fully guaranteed to be up to the high grade of all the products of the SPRAMOTOR CO.

Full particulars and prices on application.
We have for some years sold only to one agent in Simcoe, for Norfolk District. We have now agents in the district, as follows:

- Gilbertson & Ball, Simcoe
- Chas. E. Boyd, Simcoe
- Thomas D. Pierce, Port Rowan
- O. H. Curtis, Glen Meyer
- S. G. Briggs, Delhi
- W. H. Jewell, St. Williams
- F. Baulaugh, Watford
- Archie W. Cook, Victoria
- John Fowell, Woodstock
- Avery Bros., Caladonia
- W. E. Sowter, Jarvis



Agents Wanted
SPRAYMOTOR CO.
1876 King St.,
London - Ontario

Dr. D. A. Bowlby's of Simcoe, was on Friday taken suddenly ill with appendicitis. Dr. Olmstead, performed an operation, in which he was assisted by Drs. Stanton and McIntosh. The operation was a critical one, but was successfully performed, and the doctor expects to be in his office again in the course of a week or so.

While Amy Timson aged seven years, Cayuga was on her way to Burrow's school Tuesday, she found a cartridge and all unaware of the risk she was running, started to pick it with her pencil, when it suddenly exploded, blowing off the thumb and first finger of the left hand. Drs. Maw and Morrow did all that was possible to alleviate the sufferings of their patient, but the two fingers were so lacerated that the doctors decided to amputate them. This they successfully accomplished. The whole of the hand is badly mangled.

Women never eat so heartily as they do of party refreshments.

On Saturday evening fire destroyed the barns of Emil Sheibler, whose farm is in Charlotteville, on the 9th concession, about three miles west of Simcoe. Edward Belcher, who entered the barns and attempted to smother the flames by tramping on the blazing straw, in some manner slipped through to the basement with his clothing on fire. He managed to crawl out and get as far as a sand pile, where he was not found for some little time. The lower part of his body was burned so badly that the flesh fell off, while the upper part was practically uninjured. Dr. Bennetto was called and recognized at once that there was no change for Mr. Belcher's life. Death ended his sufferings Monday. He is survived by a widow and three children. The burned buildings were insured for a small amount.



Which is his
THERE'S no mistaking the expression of a man whose farm is well "improved." He looks as prosperous as he feels. It isn't the size of a place that counts most, nor its actual dollars-and-cents value. It's rather that "well-kept," thrifty appearance; the appearance that makes you think of fat stock, and well-filled barns, and comfortable, contented living. Neat, permanent improvements go further in giving a farm this appearance than any other feature.

Concrete Is The Ideal Material

For such improvements. It is neat, harmonizing with its surroundings in the country. Everlasting, it cannot be injured by fire, frost, wind or lightning. Age—instead of causing it to decay—actually makes it stronger. Concrete never needs repair—first cost is last cost. New improvements can be added year after year with less expense than would be required to keep wooden structures in repair. Concrete walks, feeding floors, dairy-barns, ice-houses, root-cellar, well-curb, fence posts, silos—which of these does your farm need most? Whatever you want to build, it's best to build it of concrete. Do you want to know more about this subject of permanent farm improvements? Then write for your copy of

"What The Farmer Can Do With Concrete."
It's a book of 100 pages, telling how other farmers have used the "handy material" to good advantage. Published to sell at 50c a copy, it is now being offered free to all farmers who write for it. Address
Canada Cement Co., Ltd., National Bank Building, Montreal.



SEND ME
YOUR BOOK.