

BANK OF HAMILTON

Capital Paid Up \$ 3,000,000
Reserve & Undivided Profits 3,500,000
Total Assets 45,000,000



France is Europe's banker. For a country to acquire that position, her people must be remarkably thrifty. The people of France are exceptionally so—they begin to save in their youth. No matter how small their income, a portion is regularly set apart for future need; in old age they enjoy the fruits of their thrift. They are a happy nation.

The opening of a savings account is the best way to acquire that habit of saving without which no ability to earn can insure you against possible misfortune.

**R. R. Telford, Agent,
Jarvis, Branch.**

Head Office
HAMILTON

THE OLD RELIABLE

Grocer Is Still To The Front

We do not have to quote prices and quality here too long for that outlay—37 years—and the same guarantee backs all dealings from our store. We need the ready cash to buy our Christmas goods. We cannot take promises after Dec. 1st. Friendship is a good friend, but money counts with us.

Our crockery stock is very nicely assorted for present selling.

YOUR RESPECTFULLY

T. E. Morrow

NERVOUS, LIFELESS DEBILITATED MEN



YOUNG MEN AND MIDDLE-AGED MEN, the victims of early indigestions and later on cases, who are failures in life—you are the ones we can restore to manhood and revive the spark of energy and vitality. Don't give up in despair because you have treated with other doctors, used electric belts and tried various drug store nostrums.

Our New Method Treatment has snatched hundreds 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 remedies for each individual case according to the symptoms and complications—we have no patent medicines. This is one of the secrets of our wonderful success as our treatment can not fail, for we prescribe remedies adapted to each individual case. Only curable cases accepted. We have done business throughout Canada for over 20 years.

CURABLE CASES GUARANTEED OR NO PAY

READER Are you a victim? Have you lost hope? Are you intending to marry? Has your blood been diseased? Have you any weakness? Our New Method Treatment will cure you. What has done for others it will do for you. Consultation Free. No matter who has treated you, write for a home trial of our "Chamberlain's" "Boyhood, Manhood, Fatherhood." (Illustrated) on Diseases of Men.

NO NAMES USED WITHOUT WRITTEN CONSENT. No names on boxes or envelopes. Everything Confidential. Question List and Cost of Treatment FREE FOR HOME TRIAL.

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 no 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.

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J. J. Coonan's
For Anything You Want in the Leather Line.

We carry a full stock of Boots, Shoes, Harness, Trunks, Suitcases, Bags, Robes and Whips, Rubbers all kinds. Long top leather Boots. Horse Blankets Wool and Jute.

Shoes and Harness repairing neatly done at reasonable prices.

All our own work Guaranteed

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Unsurpassed for residential education. The "Ideal College-Home" in which to secure a training for your life's work. Thorough courses in Music, Painting, Oratory, High School, Business College and Domestic Science. Large campus, inspiring environment. Resident nurse insures health of students. Rates moderate. Every girl needs an ALMA training. Handsome prospectus sent on application to Principal.

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Household Expression
Mind your business.—Shut up.—Get out.—I'll box your ears.—Let me alone.—Just wait till your father comes home.—Hold your tongue.—Behave yourself.—I won't.—You shall.—You'll get it.—You mean thing.—I'll tell Ma.—I did.—I didn't.—Twas you.—Twasn't either.—Get away from me.—Do you hear?—There, I knew you would do it.—I'm up these things.—Stop those kids.—Stop that racket.—You little brat.—Go wash your hands.—Boo-hoo.—Johnny hit me.—You'll drive me crazy.

THE RECORD'S CLUBBING OFFER 1912-1913

Our list is so arranged that our readers not only get the advantage of very low prices, but can select papers and magazines suitable for every member of their family. Make your selection and order. Every new subscriber gets THE RECORD FREE FOR THE BALANCE OF 1912.

READ THIS LIST

THE RECORD AND	Daily	Weekly
Hamilton Spectator	\$2 80	\$1 80
Hamilton Times	2 35	1 80
Toronto Globe	3 35	1 80
Toronto Empire	3 35	1 80
Toronto World	3 35	1 80
Toronto News	2 30	
Toronto Star	2 30	
Farmers' Advocate		2 30
Weekly Sun		1 80
Canadian Farm		1 80
Farm and Dairy		1 80
Youth's Companion		3 25
Family Herald & Weekly Star		1 80
Irl Hicks Almanac		1 35

What do you Know About it

We hear much about "graft" these days and whether public officials have the game or not, at least they have the name, and one is led by appearances to wonder whether the name is deserved. We can remember when the smaller township and country offices had to go begging, when men had to be urged to take them for the sake of public good. Now men spend more in the effort to get into one of these petty offices than was spent to get the office of some high estate official a few years ago. In many cases the legitimate fees or salary of one of these petty offices would be less than teamster or laborers receive, yet we see men advertising in many ways for the nominations, and spending time and money freely during the campaign. One is led to wonder whether there is really an underground railway on which officials ride these days where they not only pay no fare, but get "good money" for doing it. It is all this expensive advertising, this sowing of literature and paying for valuable space in papers, merely for the honor of an office, or is there the glitter of dishonest gold "behind the scenes"?

The Tragedy of the Missing Parcel

Many of us have had the tantalizing experience of receiving from the postman an expressman an unattached label, or a fragment showing sufficient of the name and address for identification, with an intimation that it has been found in the post office separated from its original partner; which however may be claimed—if its character can be accurately described. The rub lies in that "if," however, for in the case of "gift" parcels the contents are as a rule, unknown to the destined recipient; sometimes also the writing on the label is dignified or unfamiliar, so that information cannot be sought from the sender, and the parcel remains unclaimed. It is, of course, at Christmas, when gift sending is the most universal, that there is the greatest accumulation of undelivered and unclaimed parcels, and as this accumulation is in the main preventable, it is worth while considering how. First of all paper and string used for the parcel should be adequate both in size and strength. Many packages come to grief because the wrapping is so flimsy that a touch or a drop of rain destroys their soundness, or obliterates the address, or because the string breaks and becomes detached, to gether with the label if that happens to be the "tie on" variety. If anything very fragile is to be packed a piece of corrugated cardboard wrapped round it, or fitted inside a cardboard box, practically ensures its safety, or if a sufficiently large box is used and the article wrapped up loosely in plenty of soft paper, and packed securely round with crumpled up newspaper, it will generally travel safely. The mistake most commonly made is that of using too small a box, and therefore not enough "padding," and yet blame for breakage is laid upon the unfortunate postman. If a batch of soft articles, e.g., wearing apparel, is to be done up in one parcel, it is best to pack the articles together as compactly and squarely as possible and then tie them round in both directions, several times each way, in fact, if necessary, in order to procure a shapeable, solid mass for final parceling. Nothing is more difficult to wrap and tie up neatly and securely than a soft, unwieldy, bulging mass of "woolies," for example, especially if one or two solid articles are also to be included. As a precaution it is wise to fix an addressed paper or label securely to this inner parcel or to one of its constituents, then if the outer label should be torn off or defaced the destination will yet be discovered. As for the wrapping up and tying—the postal authorities say that many of the senders of Christmas parcels appear never to have done up or addressed a package for the post before, so clumsy and insecure is the packing, so inadequate or difficult to decipher the address. The inexperienced might gain something by examining and copying a neatly and strongly done up grocer's or draper's parcel, or other tradesman's package, taking care to use strong brown paper (bought new, if not forthcoming at a penny for a large sheet) and reliable string. A small stick of sealing wax—red as befits the season—is likewise a good investment when despatching Christmas parcels. If the string is sealed at its crossing points to the paper it cannot slip off, and the turned up-ends of the paper itself may also be sealed with advantage. Then as to the label. More gifts go astray through faulty labeling or addressing than for any other reason—and the "tie-on" label is the chief cause, being so easily detached, especially in the rush of Christmas postal delivery. The name and address should be written boldly and clearly, with a broad nibbed pen, either on the wrapping or, if this is rough or dark in color, on a white adhesive label, either being in a conspicuous place on the parcel. In other cases a strong piece of white paper or thin cardboard bearing the address should be sewn firmly on as already suggested.

Lovers Have Accidents

She stood, calm and majestic, awaiting his arrival. As he entered the room she threw him a sharp glance. A little embarrassed, he scattered his eyes, when she flung him a bitter taunt. Goaded beyond endurance, he hurled his voice, and she burst into tears. Then his voice broke; she cast down her eyes, and he fell, and she dropped her hands on her side. He lost his head, his courage was overturned and his courage posed out at his finger ends. He was besides himself, and stood rooted to the spot. She crushed him with a look, and he was all broken up. She, too, terribly upset and went all to pieces. By chance the parlor maid entered. Seeing the debris, she swept the room with a glance and immediately dusted.

A Solution of the Help Problem

What is a distinctly new experiment in the effort to solve the troublesome labor problem is being carried on by Porter Brothers on their large farm at Appleby, Ontario. These young men found by experience that, year by year, the problem of securing farm help was becoming more acute, and they devised an entirely new method. By devotion of their spare time to the work, they erected a comfortable house not far from their own dwelling. This house is used for a family residence by a man who stays on the farm the year round, and who hence, has an unusual interest in the welfare. By virtue of an arrangement between this permanent employee and the owner of the farm, all other laborers are given rooms and board in the house of the employee. The transient laborers are not concerned as to the payment of their board, as this is a matter between Porter Brothers and the tenant of the house, they paying him a certain sum for the keep of the other men. The inmates of Porter's house have their own plot of ground surrounding the buildings, and go to the common garden for the supply of vegetables necessary for the family and boarders. The scheme is practically an adaptation of the old country system and is, undoubtedly, a most advanced step towards a permanent solution of a difficult problem.

Infantile Paralysis Infection

The experiments carried on by the public health service at Washington to determine how the infection of poliomyelitis, more commonly known as infantile paralysis, is transferred have a deep interest for the medical profession. The theory said to have originated with Dr. Rosenau of the Harvard Medical School, the biting stable fly carries the virus, but for our part we are genuinely sorry for being confirmed by the testing of infected and uninfected monkeys. The success of these experiments is important, as corroborating the result of similar experiments at the Harvard school, and seems to afford some solid base for calculation in the prevention of this mysterious disease. If yet remains to be shown whether the stable fly is the only insect which carries the virus of poliomyelitis, and whether the organism of the virus has to pass through a life cycle of development in the carrier, as in the case of malaria and the mosquito. A semblance of probability is given to this latter theory through experiments on direct infection of monkeys with matter taken from the brains of dead infantile paralytics. These experiments, so far have shown that there is no resultant communication of the disease, leaving the way open for the supposition that the virus becomes deadly and effective by its development within the fly. The research on the subject has been so limited that nothing definite has been established except that the fly can transfer the disease. But even with this knowledge, the method of fighting it becomes plain. There must be no quarter given the stable fly.

No Money Required

"It takes money to run a newspaper." Ex. What an exaggeration. What a whopper. It doesn't take any money to run a newspaper. It can run without money. It is not a business venture. It is a charitable institution, a beggar's concern, a highway robber. The newspaper is a child of the air, a creature of a dream. It can be made up of anything and anything else would be in the hands of the receiver and wound up with cobwebs in the wind. It takes wind to run a newspaper; it takes gall to run a newspaper; it takes scintillating, acrobatic imagination, half a dozen white shirts and a railroad pass to run a newspaper. But money—heavens to Betsy and six hands round—whatever needed money in conducting a newspaper? Kind words are the medium of exchange that does the business for the editor—kind words and church social tickets. When you see an editor with money, watch him. He'll be paying his bills and disgracing the profession. Never give money to an editor. Make him trade it out. Then when you die, after you have stood around for years and sneered at the editor and his little Jim Crow paper, be sure that you have your wife send in for three extra copies by one of your wandering children, and when she reads the generous and touching notice about you, forwarn her to neglect to send 15c. to the editor. It would overwhelm him. Money is a corrupting thing. The editor knows it, and what he wants is your heartfelt thanks; then he can thank the printers, and they can thank the grocer. Give your work to the traveling man, and then ask for half rates for church notices. Get your lodge letter heads and stationery printed out of town and then flood the editor with beautiful thoughts in resolutions of respect and cards of thanks. They make such spicy reading, and you are so proud of your local paper when you pick it up filled with these glowing mortuary articles. But money—scorn the filthy thing. Don't let the pure, innocent editor know anything about it. Keep that for sordid trades people who charge for their wares. The editor gives his bounty away. The Lord loves a cheerful giver. He takes care of the editor. Don't worry about the editor. He has a charter from the state to act as a doorman for the community. He will get out the paper somehow; and stand up for the town and whip it up for you when you run for office. Don't worry about the editor—he'll get on. The Lord knows how—but somehow.

"It is a pleasure to be in your that Chamberlain's Cough Remedy is the best cough medicine I have ever used," writes Mrs. Hugh Campbell of Lenoir, Ga. "I have used it with all my children and the results have been highly satisfactory." For sale by all dealers.

Awaken Church Sleepers

One John Ridge is on record as having bequeathed to the parish of Trywell in Shropshire, England, 20 shillings a year to be paid to "a poor man" employed to go about church in summer to keep people awake. At another English church, that of Action, in Cheshire, it was the practice during the middle of the last century for one of the church wardens to proceed through the church during the service with a huge wand in his hand, wherewith if any one of the congregation was observed to be asleep he was instantly awakened by a tap on the head. In Warwickshire a similar custom prevailed. A warden bearing a stout wand shaped like a hay fork at the end stepped stealthily up and down the nave and the aisles, and whenever he saw an individual asleep he touched him so effectively that the nap was broken, this being sometimes accomplished by the application of the fork to nape of the neck. A more playful method obtained in another church. The warden went about during service carrying a long staff, to one end of which was attached a fox's brush and to the other a knob. With the former he gently tickled the faces of the women sleepers, while with the knob he bestowed a sharp rap on the heads of male offenders.

Fall Leaves

The time of falling leaves, mid general litter, has come again. We must once more "tackle" the marks left by those flies that got in in spite of us during the summer. The stoves must be set up and the winter clothing got out in readiness for use. All this when the pickling and preserving season is hardly closed, and backs have not yet stopped aching, and we have hardly overcome our inclination to snap at the children, and poor John, too, simply because we are so tired we have lost control of that unruly member whose management gives us so much trouble. Let us consider the campaign before we begin, and so plan our work as to make our heads save our heels, which is possible to a greater extent than those imagine who have never tried it, but pitched into hard work and conquered by sheer muscle. Let us make a mental vow not to do so much any one day that we lose control of our nerves through weariness. Stop before you come to that and take the children for a walk. If you only go for a little distance or call on an invalid who would be so glad to change places with you, it will do you good. We know it seems as if you were tired to make the start, but how the little ones rejoice when mamma goes with them to hunt bright leaves or plants in the woods. There is a great deal of talk as to the relative advantage of city and country life, but for our part we are genuinely sorry for those who are shut up to city streets, but enough to stave one in summer, and serving as tunnels in winter to pour wind through. We know there are advantages in the city, especially in winter, not with-in reach of the farmers, but we doubt much whether there is in the wide earth a class that takes more comfort in their homes and families, and who are more hospitable and open hearted. People pity us for our cold climate; and we admit freely that Canada is cold, but we have so many advantages to offset the climate; we, as a people, are not disposed to be ferocious. We are never visited by the terrible tornadoes, hurricanes and blizzards we read of; we have never suffered with drought seriously, floods never reach us except a little along the rivers, and perhaps a field or two of grain at the outside. We think we are too apt to let the mud and general dreariness depress us, but, instead, cannot we cultivate that feeling of independence and comfort that comes from our knowledge of well filled cellars and closets, barns and sheds; be glad when the autumn mists drift down the hills and shut us out from the view of our neighbors and friends? None of us are so badly off but that we might be worse, and it is more comfortable as well as more Christian to cultivate a spirit of cheerfulness. We have but one life to live and that is at best a short one. What is the use of going kicking and growling through life, when we might do good and be of some comfort to ourselves and others.

Household Hints

If the teapot becomes musty, put a lump of sugar in it before putting it away. It will smell sweet when you want to use it.

If after peeling onions one peels a raw potato the odor of the onions will entirely disappear from the hands.

Do not starch linens. To give the garment the much-desired stiffness, iron it while it is damp and until it is perfectly dry.

It is said that if common table salt is added to gasoline, spots can be cleaned on silks or other delicate fabrics without leaving a ring.

All the boxes on the top of the pantry shelf should have labels on the end telling the contents of the box. This saves a great deal of time when you are hunting articles.

Linings for clothes baskets insure the clothes being kept clean. These linings are of unbleached muslin, just the shape of the baskets, and tied into place with tapes.

Should a sewing machine needle stick in sewing heavy cotton goods, rub the line or stitching to be done with a bit of rather dry soap.

Is your husband cross? An irritable, fault finding disposition is often due to a disordered stomach. A man with good digestion is nearly always good natured. A great many have been permanently cured of stomach trouble by taking Chamberlain's Tablets. For sale by all dealers.

Earmarks

Why is it that when you move into a new neighborhood, or among new people, you find it easy to remember some names and associate them in mind with the people to whom they belong, while in a majority of cases, you find it impossible to become acquainted and remember others by name? It is simply because a few present one or more characteristics prominently, while the majority are so nearly alike that you see no difference between one and another. The differences of face and form are not the things by which we most readily choose our friends at the first meeting, or learn to distinguish one from another as to place and name. Some may be said to have no leading characteristics, life and character are practically a monotone, but where there is some marked characteristics in mental or spiritual habits, it has become a part of—nay, it is practically—the individual you meet, recognize and learn to love or dislike. When a pastor goes to a new congregation the first time, there will be a few who take recognizable form in his mind at the first meeting, he always remembers them and can call them by name anywhere. But the rest of the congregation remains merely a mass of faces, a portrait gallery so to speak his mind, some of them for months, some always or until he has had time to give them special study to find some little point in which they present some individuality. For these reasons, those who desire to be known, recognized, noticed and loved by others, should endeavor to develop in their lives and mould into their characters some of the admirable traits—something by which they may be known for the common herd—something that people can recognize, remember and admire, if not love. That people differ greatly in natural endowments must be conceded. This seems to be a part of God's plan. Variety is the charm of creation in all its phases. The old Indian was glad that all men were not like him, for if they were, they would all want his old squaw. We all have reason for thankfulness that not all are alike, yet it is unfortunate that a few masses are so nearly alike that so many are scarcely recognizable from the rest. Even if a man has natural ability in only one direction, he should know what that natural ability is, and do his best to develop it. Just here is one great point in the detriment to the race of fashions and fads—whether in clothes or habit—each tries to ape all the rest, and individuality suffers in consequence. The commonplace characteristics find a place in the lives of nearly if not quite all mankind—it is only a waste of time to try to develop any of these so as to become specially noticeable. One point of superiority in the gospel is that it seeks to bring out the best of the individual's good traits, to seize upon the best natural endowments and make them most prominent in his life and character. Many note the place taken by the noble Christian man or woman in the hearts of the people they meet, even envy them for the admiration love and attention given so freely by the world, but are not willing to develop in themselves the traits so much admired in the ones they envy.

Good Fall Painting

If your buildings need painting now, don't put it off till next spring. Do it now!

It will be money saved to protect the lumber against winter weather. Then, too, the fall is a fine painting season—weather conditions right; no heavy rains to soak into the lumber; no gnats and flies to stick to the fresh paint.

Our advice is: Paint now and use

THE SHERWIN-WILLIAMS PAINT
COVERS MOST, WEARS LONGEST, LOOKS BEST, IS MOST ECONOMICAL.

SOLD BY
E. T. CARTER
HARDWARE, JARVIS

66

We have Efforts and part. The Sales Even and so, by Years we

There overs. Vi

In The N

Great lay out T to wear. See the Men's \$10.00, \$12.00, \$15.00. See the Men's Worsteds Suits at \$15.00, \$18.00, \$20.00. See The Table 1 at Table 2 at Table 3 at Table 4 at See the Special On Sale 10 ling at 7c to 10c to 20

Hand En Case 20 dozen Ha designs on sale at 9

An old Count "Samples" Bath To Thursday at about

Men's Heavy G Shirts in Black and

At New ren's Japanese Tea 1 sugar Bowl, 1 cre long at the set for \$

200 Samples Madras Nets left w sold at 25c each.

15 Yards 2000 yards of good quality and yards for \$1.00.

Christmas First showing ties for Men at 25c Also unusual ed Handkerchiefs a supplied free.

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