

BANK OF HAMILTON

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

To provide against a possible "Rainy Day" is not the only reason for regular saving. A bank account gives you the feeling of independence and security that keeps your mind free from worry—that makes you better able to meet the world on an even footing and to take advantage of opportunities that come your way.

Open your account at the Bank of Hamilton, where courteous efficient banking service is provided for the deposit of small, as well as large accounts.

**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

YOU PAY WHEN CURED

Drs. K. & K. TAKE ALL RISKS

NO NAMES OR PHOTOS USED WITHOUT WRITTEN CONSENT

NERVOUS DEBILITY

Thousands of young and middle-aged men are annually swept to a premature grave through nervous debility, a disease which is too often the result of a nervous system which is too delicate and too sensitive. It is a disease which is too often the result of a nervous system which is too delicate and too sensitive. It is a disease which is too often the result of a nervous system which is too delicate and too sensitive.

Dr. Kennedy & Kennedy
Cor. Michigan Ave. and Griswold St., Detroit, Mich.

GO TO 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 Hide.

Shoes and Harness repairing neatly done at reasonable prices.

All our own work Guaranteed

J. J. COONAN'S
JARVIS, . . . ONT.

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 at once. Every new subscriber gets THE RECORD FREE FOR THE BALANCE OF 1912.

READ THIS LIST

The RECORD AND	Daily	Weekly
Hamilton Spectator	\$2 90	\$1 80
Hamilton Times	2 85	1 80
Toronto Globe	3 35	1 80
Toronto Empire	3 25	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	

How to Prevent Typhoid Fever

Fever comes slowly, and we have plenty of time to prevent it. Patients are generally weak, languid, no appetite, no ambition, not sick enough to call a doctor, they put off to three or four weeks before they feel bad enough to call a physician and about the second call he pronounces it a case of typhoid. Had you commenced using hot water injections in the bowels every other night, using at least half a teaspoonful of salt in it, and continuing for a week or ten days, and at the same time drink one half to two-thirds of a pint of hot water every four or five hours, you would have avoided a case of typhoid fever. Cucumbers and tomatoes and corn are bad.

Take a Drop

"Come in, Patrick, and take a drop of something," said one Irishman to another. "No, Mike, I'm afraid of drops," said the other. "Well, what about that?" "He was one of the liveliest fellows in these parts. But he began to drop business," said the first man. "It was a drop of something out of a little bottle at first. But in a little while Tim took a few drops too much, and then he dropped into the gutter. He dropped his place, he dropped his coat and hat, he dropped his money; he dropped everything but his thirst for strong drink. Now Tim! But the worst is to come. He got crazy with drink one day and killed a man. And the last time I saw him he was taking his last drop with a slipping noose around his neck. I have seen too many good fellows when just a drop of drop on them. They dropped into the gutter, and then they dropped into the gutter, and then they dropped into the gutter. No rum-seller can get a drop in me any more, and if you don't drop him, Mike, he will drop you."

The Farmers Telephone

Don't hold the line too long when you are talking to your neighbor; perhaps some one else is waiting for you to quit so that they can use the line.

Don't set a telephone pole or guy anchor on your neighbor's land without first getting their permission to do so.

Answer your telephone promptly when it rings for you. This quickens the service and keeps everybody in good humor. Don't listen to other people talking over your line. It isn't good manners and besides it interferes more or less with their service, and also runs your own battery down.

Don't take up the slack in a loose span of telephone line wire by making short bends in the wire. These short bends weaken the wire and it will eventually break there.

Every farm line should have a general ring for calling all parties to the telephone in case of fire, flood, or any other general announcement, everybody can be notified quickly.

Don't sell your horse, cattle, or other farm products to the buyer who comes along until you have called up another buyer or two. The chances are you can get a little better price by doing so.

If Central doesn't answer promptly when you ring, ring again. There may be several persons ringing for her at the same time and it is impossible for her to answer them all at once.

If people can't hear you clearly when you talk over your telephone, see to your battery; the chances are it is getting weak. A new battery is decidedly cheaper than so much wasted lung power, and besides, it will be so much easier on the other person's patience, and yours too.

When you talk over the telephone stand with the line directly in front of the transmitter mouthpiece and speak directly into it. Most transmitters are made to transmit sound which is directly in front and close to them, and so pick up as little as possible of other noises which may be in the room.

Don't disconnect your telephone down on the ground. This grounds the line and when you see your neighbor a lot of trouble if he wants to use his telephone. If you want to disconnect the line in time of storm or for other reasons, buy a knife switch and put it outside the house. This will make a good connection, and will not interfere with you or your neighbor.

Take the mouthpiece of your telephone occasionally and wash it in hot soap-water. This gets rid of dirt which may have accumulated and kills any stray disease germs which may be making its headquarters there. A noted scientist has been experimenting with the telephone mouthpiece as a disease carrier, and has been unable to locate any germs, even after the telephone has been used by a patient who has been afflicted with typhoid. However, it won't hurt anything to wash it, and so be on the safe side.

In a month or so, depending on the weather, within my recollection, we may expect some cold weather with rain, or less snow or sleet. While in some localities it is too late to set many telephones or to much line work to good advantage, it will be decidedly worth your while to set some which has not yet been in good condition for the winter should fix it, as best it can, right away. Red clothes in the wire should be put out and made good. The wire should be pulled in where it hangs slack, but don't pull it so tight that it will break some old night tree limbs and brush should be trimmed away from the wire, and rotten or broken poles should be replaced.

Worse Than Dime Novels

One who read many hundreds of dime and half-dime novels in youth is authority for the statement that the failings of all of them "leaned to virtue's side." It is true they might inspire in the breast of the adventurous boy an ambition to go himself heavily and to go with him to consort with cowboys and grapple with bandits; they never prompted him to do the reverse and range himself on the side of lawlessness. In no literature did virtue more swiftly and decisively triumph than in the sort of literature we devoured in those hours. Yet the dime novel used to be denounced from half the pulpits in the land, and even today some preachers, which he can become vitriolic without offending anybody, takes an occasional jab at the old dime novel. That there is a much more pernicious literature abroad at the present time seems to have been overlooked. Horning set a bad example when he became a Raffles and invited the public to become sympathetic over his rascally hero. The public accepted the invitation, and a by-product of the general admiration for this fascinating character has been the appearance of several "gentlemen cracklums" in real life who are now repeating their sins in various British and American penitentiaries. The literature of immorality in light literature is not confined to the half-dime novels, but in the most popular magazines. An entertaining novel or two or three of them. He is characterful and is perhaps the cleanest fiction in the past three or four years. The average man can enjoy the Wallingford stories without yielding to the temptation to imitate his methods, and meet rich quick. Here and there, however, there may be some weak minded reader influenced for evil by literature of the plays or books or essays that will be permitted to adopt for their motto "Art for Art's sake." Those whose works are designed for the multitude have a greater responsibility and ought to temperately discharge this gift of making swindlers attractive, and representing penitentiaries offences as smart business practices.

London, Nov. 23.—To-day at St. Margaret's Church, Westminster, Lady Evelyn, youngest daughter of Earl Grey, married Mr. Lawrence Jones, oldest son of Sir Lawrence Jones.

There could be no better medicine than Chamberlain's Cough Remedy. My children were all sick with whooping cough. One of them was in bed, had a high fever and was coughing up blood. Our doctor gave them Chamberlain's Cough Remedy and the first dose cured them. All three children are well now. For sale by all dealers.

UNION BANK OF CANADA

Build-up Capital Reserve Fund and Undivided Profits (Over) \$3,175,000
Total Assets (Over) \$63,000,000

Save Time When You Are Busy

by carrying on your banking by mail.

Just mail us your deposits, or your cheques when you want to withdraw money. We give special attention to business handled in this way, and will be glad to have you make use of our service.

Jarvis, Branch
London, England, Branch
51 Threadneedle Street E. C.

L. S. PARSONS, Manager
(F. W. Ashe, Manager
G. M. C. Hart Smith, Assistant Manager)

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, MOST ECONOMICAL.

**SOLD BY
E. T. CARTER
HARDWARE, JARVIS**

How Much of Your Road Money is Spent in Filling Ruts?

If the millions of dollars that have been spent repairing worn-out, washed-out streets and roads had been used to build more miles of good highways, fewer farmers would now be wasting valuable time and money taking "round-about" routes to town.

FIRST cost of an ordinary dirt or macadam road is usually only a "starter." The cost of upkeep soon equals that first cost and there is always an ever-increasing annual expense for repairs. The worst feature of it is that such a road is never a really first-class highway.

IN estimating the cost of a road you should include the expense of keeping it in good condition for at least twenty years. If you don't, you're figuring on the first payment for that road, only. And the remaining payments are as certain as taxes. The upkeep cost of concrete roads is practically nothing.

Concrete roads are the best roads from the first—and the best and cheapest roads at the end of ten, fifteen and twenty years.

CONCRETE is the ideal paving material for streets in small towns as well as for main highways in the country.

Edward N. Hines, Wayne County, Michigan, Road Commissioner, and one of America's foremost authorities on good roads, says:
"Any community that wants a good road, a road that is cheaper to build, that is more durable, that is more comfortable, that is more sanitary, a road that is more fireproof, a road that is more beautiful, a road that is more economical, a road that is more practical, a road that is more progressive, should have the benefit of all good roads, should have the benefit of all good roads."

WRITE for the facts about Concrete Highways. When convinced, use your influence to have the roads for which you pay built to last.

We have highway experts who will visit any community intending to build more roads and explain just why and how concrete roads are best and cheapest.

Canada Cement Company Limited
510 Herald Building, Montreal

GREA OF P A

A beloved summer tra

The Large Co. Furniture and Undertaking N.B.—The Undertaking

Jarvis F WE

New Gem Charco

A large immediate

Our Bl is man and Ma to-date

FR

Your

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HOLMES

ERIE PHONE

D. M. ALL

Fashionable Tailoring

The Rex Tailoring Co.

Call and see our work

of Tweed, etc.

CLEANING & PRESSING

Now IS The Time To Have Your Group pictures Made

Let us show you our new stock of attractive new styles perfectly equipped for group pictures and you with the quality of work

Make the Appointment Phone 183

MOOR

The Photographer

Market St.