3.500.000 45 000 000

The incentive to thrift that a savings account gives you is even more valuable than the actand interest that accumulates upon the deposit. The habit of saving-assuring comfort in old age-is as easily acquired as the hal tof spending.

Binking service in the Savings Department of the Bank of Hamilton is as sincerely offered to the man who deposits a few dollars a month as to those who deposit thousands.

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

THE OLD RELIABLE

Cut Prices, Good To October 25th

Magic Naptha Soap	
Swifts Pure Laundry Sonn	Bar for 5c
Canada Reet	25c
Buttermilk and Comment 6	25c
Pure Pine Ter Soon	10e-
Pure Glycerine Soon	5 c
Assorted Olive Oil I	5 c
Pure English Castilla	10c
Pure Witch Herel	20c
Lady Blush Soan	10c
Workman Ter Soon	200
Pure Shaving Soon	8c
Pure Nanthy Powder De 1	25c
Swifts Pride Cleanage	5c
Bull dog Ammonia	24c
Monkey Brand Soan B.	25c
8	25c
o need of wearing dirty clother bearing	2170

earing dirty clothes, havidg dirty face and hands or dirty Our Accounts are all due now kindly oblige.

YOUR RESPECTFULLY

T. E. Morrow



E. T. CARTER

HARDWARE,

JARVIS

SOWING HIS WILD OATS REAPING A HARVEST OF SORROW



How many young men can look back on their early life and regret their "Sowing their wild oats'' in various ways. Excesses, violation of nature's laws, "wine, women and song"-all have their victims. You have reformed but what about the seed you have sown-what about the harvest? Don't trust to luck. If you are at present within the clutches of any secret habit which is sapping your life by degrees; if you are suffering from the results of past indiscretions; if your blood has been tainted from

dare not marry; if you are married and live in dread of symptoms breaking out and exposing your past; if you are suffering as the result of a misspent life—DRS. K. & K. ARE YOUR REFUGE. Lay your case before them confidentially and they will tell you honestly if you are curable.

YOU CAN PAY WHEN CURED

We Treat and Cure VARICOSE VEINS, NERVOUS DEBILITY, BLOOD and URINARY COMPLAINTS, KIDNEY and BLADDER Dissases and all Diseases Peculiar to Men. CONSULTATION FREE Books Free on Disc

stice Blank for HOME TREATMENT.

Drs. KENNEDY & KENN 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 used for correspondence and Laboratory for Canadian business only. Address all letters as follows:

DRS. KENNEDY & KENNEDY, Windsor, Ont. Frite for our private address

Newspaper Deadheads

The deadhead is not a very popular memorial have had to deal with such peo ple, often to give them what they ask, and often to shoo them away. But they still persist. They seem to ignore the fact that advertising space, and that to give it away hand-out for the butcher, the grocer, the treasury and hand out so many dollars. The penny charged for a copy of the paper scarcely pays for the white paper on which it is printed. From the sale of the advertising space must come the money to run the business Printers, pressmen and clerks have to be paid, also taxes and many other things. The consequence is that when advertising space is given away at the behest of the deadhead, good money is being squandered. The editor of the Wellington (Kan.) News declared recently that "we quit giving advertising to those who are able to pay." He had "fried complimentary tickets, fried, stewed on toast and smothered in onions, but found them unpalatable in every style. Chopped fine they might make good breakfast foods, but we have no chopper. And at the end of the week we are unable to unload them on the pay roll, the obstreperous employ-ees seeming to prefer cash. * * A church society will give a chicken pie supper, dishing up a bunch of antiquated hens encased in indestructable crusts, and the newspapers give sufficient free advertising to bring out a crowd of customers. Maybe they say "Thank you," and may be they lay down a couple of tickets. the latter case it is nine chances to one that when Mrs Jones sees the editor him-

meals off of the church." That reminds us that perhaps the churches are the greatest of the deadheads. They ge, more free advertising as a rule than does any other institution, and in addition to this not a few of them, when they have a little princing to do, take it to another shop, in the hope of getting it done a cent or two cheaper. But the deadhead is passing. People are getting ashamed to beg for what they should pay for. As well ask treir grocer, their butcher or their baker for something for noth-

Apropos of the amalgamation of the Galt Reporter and the Galt Reformer the Toronto Globe, declaring that the amalgamation indicates that the financial strain of conducting two good daily papers in even such a newspaper loving town as Galt is too great to be endured, goes on I to say: Few newspapers are being started now-a-days, and a good many of the favorites of former periods find it hard to keep afloat. It costs more and more every year to make a good newspaper and the revenues do not increase in anything like the same ratio as the expenses. A some what radical adjustment is almost inevit- V able. This is quite true. Labor and the H material that go to make up a good newspaper have increased in cost very much in recent years, while the price of the paper R. to its readers has remained the same, and D at least in a small community there is a | Pt Colborne limit not only to the advertising to be ob- Ridgeway tained but to the advertising rates that Stevensville 4.00 p.m. will be paid. Beyond this, the old theory Niagara Falls 9.00 a.m. persists in many quarters that a newspaper can afford to work for nothing—that St Catharines 9.00 a.m. it should throw open its columns quite Grimsby generously to this, that and the other in- Jerseyville stitution or organization-that all this Burford costs nothing to the paper and should as Brantford a matter of fact be given gratis because Tuscarora we take your paper." Although a subscription. for which the reader admittedly Caledonia gets the worth of his money, entitles or should entitle him to have the free use of the advertising and notice columns of the paper, which are the only paying assets of the paper-for circulation itself does not pay and would not be worth the paper printed on if accompanied by nothing else. The day of the "free readers" and the complimentary notices" are slowly but none the less surely passing in all well regulated newspaper offices.

Hints on Refreshment

Allow one quart of oysters to every four persons. For 100 persons twentyfive quarts.

celery for sixty guests. One hundred and twenty sandwiches tor 100 guests.

About one and one-half pounds of but ter for the sandwiches. One quart of soup makes six portions. One quart of salad makes eight por-

One quart of ice cream makes six por-

One gallon of drink makes twenty-forr

Preserving Ties, Would Save Canadian Railways Vast Sums Yearly

There were 13,683,770 across ties purchased in Canada in 1911, according to statistics compiled by the Forestry Branch of the Department of the Interior.

This is an increase of 4,469,808 (48.5% over the number purchased in 1910. The increase is largely due to railway construction, which was especially noticeable in the Western Provinces on the new transcontinental lines. The replacement of ties on existing lines amounted to about 10,000,000.

Eighteen kinds of wood were used. Jeck pine standing first in importance, numerically, with about 40% of the total, Tamarack stood second with almost 19%. and Douglas fir with 14°, and hemlock with 12% occupied tiri and fourth places respectively.

The average price of ties in 1911 was 39 cents, one cent more than in 1910. Southern pine ties at \$1 10 imported from the United States were the most expensive, and sprace ties at 26 cents were the cheapest. The sawn ties is increasing in favor, evidently, as 70 per cent, or 3 per cent more than in 1910, were the product of the mill. Sawn ties cost, on the average 41 cents a piece, or 4 cents more than hewn ties, while in 1910 the hewn ties were the more exponsive by 3 cents. Only 206,209 ties, or 1.5% of the total number purchased were given preservative treatment. However, this is practically a clear advance over 1910. I'wo treating establishments are now in operation. On the average, the treatment of ties prolongs their life by ten years. It is estimated that at least 350 million feet board measure, could be saved annually

through this process. Are you continually losing your key? You won't if you would fasten it to one of our key rings. -The

"Dad, Here's to You!"

speciman of humanity, no matter where and over the parlor door saw the legend you find him. The man or woman who wor ed in letters of red-"What is Home wants something for nothing is not play- without a Mother?" Across the room was another orief, "God Bless our Home. Now, what's the matter with "God Bless

He gets up early, lights the dils an egg, and wipes off the dew a newspaper must live by the sale of its mot, er is sleeping. He makes the weekly milkman, and the baker and his little pile is badly worn before he has been home an hour. If there is a noise in the night, Dad is kicked in the back and made to go down stairs and find the burglar and kill him. Mother darns the socks but dad bought the socks in the first place, and the needles and the yarn after wards. Mothers does up the fruits; well. ad bought it all, and jars and sugar cost like the mischief. Dad buys the chickens for Sunday dinner, serves them himself, and draws the neck from the ruins after every one else is served. "What is Home without a Mother?" Yes that all right. But "What is Home without a Father"! Ten chances to one it's a boarding-house. Father is under the slab, and the land-lady is the widow. Dad, here's to you You've got your faults-you may have lots of 'em, but you're all right, and we'll miss you when you're gone.

Stallion Inspection

The following is a list of places which will be visited by Inspectors under the Ontario Stallion Enrolment Act for the purpose of inspecting Stallions which the owners desire to have inspected. self approach, her nose curis into a pret-Oakville 9:00 a.m. Oct 29 zei, and she says, spitefully, "Weil there Appleby 2:00 p.m. comes deadhead Brown to sponge two (Barlington Junction)

	1 11.1)(L)		
	Milton	8:00 a.m.	30	Wednesday	.,
	Georgetown	2.30 p.m.	30	**	y
	Acton	9.30 a.m	31	Thursday	
	Salgawey	a 2.30 pm.	31	"	,
	Carlisle	8.30 a.m.	Nov 1	Friday	
	Hamilton	1.30 p.m.	1		1
	Rockton	10.30 a.m.	2	Saturday	
	St. George	3.00 p.m.	2	- sould as	
	Paris	9.00 a.m.	4	Monday	
	Princeton	2.30 p.m.	4		1
	Drumbo	8.30 a.m.	5	Tuesday	1
	l'avistock	1.30 p.m.	5	1 wosuay	1
	Bright	8.00 a.m.		Wednesday	ı
	Woodstock	2.30 a.m.	6	" cunesumy	ı
	Embro	10.30 a.m.	7	Thursday	I
	Thamesford	2.30 p.m.	7	I nursatay	ı
	Ingersoll	9.00 a.m.	ន់	Paide	ı
	Crampton	1.00 p.m.	8	Friday	ı
	Mt Elgin	9.00 a.m.	9	Vaturat	l
	Norwich	2.00 p.m.	ý	Saturday	ı
	Fillsonburg	8.00 a.m.	11	Mandad	I
	Delhi	3.00 p.m.	ii	Monday	ı
	Silverhall	10.30 a.m.	12	T	ı
	Frogmore	3.00 p.m.	12	Tuesday	
	lear Creek	9.00 a.m.		V-d	1
	Port Rowan	1.00 p.m.	13	Vednesday	
١	ittoria	9.00	1.5	71	•
	Ort Dover	2.30 p.m.	14	Thursday	i
	simcoe .	9.00 a.m.	15		
,	Vaterford	9.30 a.m.	16	Friday	t
	lagersville	3.00 p.m.		Saturday	1
	arvis	9.00 a.m.	16		t
,	ayuga	3.00 p.m.	18	Monday	t
	tainham Cen	9.00 8.14	18	" ·"	•
	Dannville	2.30 p.m	19	Tuesday	h

20 Wednesday Saturday

3.00 p.m. 9.00 s.m Monday 9,00 a.m (Middleport) Binbrook 9.00 p.m. 27 Wednesday Cantield 2.30 p.m.

Perry Station 9.00 a.m. Thursday (Winger) Welland 2.30 p.m. A. P. WESTERVELT, Parliament Buildings, Toronto

See our new supply of shelving tainly beautify your pantry or cellar. The Record Book Store.

Here is a woman who speaks from personal knowledge and long experience, viz: Mrs. P. H. Brogan, of Wilson, Pa., who says, "I know from experience that Six chickens and eighteen heads of Chamberlain's Cough Remedy," is far superior to any other. For Croup there is none other that excells it." For sale by

Don't let Them Work it on

An American Land Company, doing business in this country, certainly have an easy method of tying up property for a year or more. They eatch a man who thinks he would like to sell and they agree to buy his place at a certain price which they realize to be well within the actual value of the farm. They pay \$1 lown, the balance to be paid at the ex piration of the time set for taking over the place. In the meantime if the man who holds the option gets a chance to sell the farmer gets his price, but if no sale is made all that is forfeited to the farmer is the dollar advanced to him. His place has been tied up for a year, and no interval he is tied up. Instance after instance of this sort are coming to light every day, and many a farmer has soundly drubbed himself for being taken in on

A Gift Wilh a Thought in it

such transparent schemes.

There's one very simple way out of the hristmas shopping problem: lon't shop but sit quietly at home and subscribe for The Youth's Companion. The chances are, too, that no present you could buy for the young friend or the family you delight to honor could confer so much pleas ure as this gift of the Youth's Companion for a whole round year-hity-two weeks ssues, and the fifty-second as keenly anticipated and enjoyed as the very first.

There will be stories for readers of every age; sound advice as to athletics; suggestions for the girl at college or making her own way in the world; good things for every member of the family—all for \$2.25 less than 5 cents a week

The one to whom you give the anhacription will receive free all the remaining is sues of 1912; as well as The Companion Window Transparency and Calender for 1913; in rich translucent colors. It is to be hung in the window or over the lampshade. You, too, as giver of the present will receive a copy of it.

THE YOUTH'S COMPANION, 144 Berkeley St., Boston, Mess. New subscriptions received at this office

Pruit Growers in Canada

A year ago the Department of Agricul ture at Ottawa, through the Brauch of the Dairy and Cold Storage Commissioner undertook an investigation of the fruit growing conditions thoughout Canada. The enquiry was intrusted to Mr. Wm. H Bunting, an extensive fruit grower at St. Catherines, Ont., who secured as much information as possible on the following points:-

1. The possibilities of an extension of the fruit growing industry of Canada in the different localities visited.

2. The tendencies in the matters of the planting and growing of different kinds of fruit, and with regard to apple the varieties which are being most extensively planted in the different districts. 3 The difficulties which are likely to e encountered in the further development of the fruit growing industry.

4. Methods of production and orchard management which have been accessful in the different districts, and the probalities of over production. 5. The conditions under which British Columbia, Ontario and Maritine Province fruit is marked in the prairie provinces as well as the character and

the effect of American competition. The enquiry was concluded in due time and the report has been printed for gen eral distribution. It contains a large amount of detailed information gathered in every province making it an invaluable guide to persons who desire to take up

fruit growing as a industry In his general conclusions Mr. Bunting points out that while the growing of fruit offers ample reward to the man of energy, patience and perseverance, there is perhaps no phase of agricultural endeavour which requires to be more closely paper in all colors. It will cer- studied and in which a wider range of information is more desirable and necessary. The future of the industry he states, was never brighter than it it to-

day, the prospects never more attractive and the field of extensive effort in all able. Just slip your contribution in an analysis of the field of extensive effort in all able.

FINEST HAIR DRESSING FOR WOWEN

Perfectly Delightful-Full of Refreshing and Invigorating Qualities that Put Life, Lustre and Beauty Into Hair

Use PARISIAN Sage and your hair won't turn gray; won't look matter what chances he has to sell in the faded or grow thin and scraggley. Dandruff will disappear, hair stop falling; the scalp will become immaculately white, and all germ life will be promptly destroyed.

At dealers everywhere, 50 cents. Sold by T. E. Morrow who will refund your money if you are not satisfied. The girl with the Auburn hair is on every package of PARI-SIAN Sage.

When a Man Marries

When a man marries he quickly disovers his need of innumerable things he and never thought of before. And the outcher, the baker and the cabinet maker have a new home to supply. The new hus band and wife must buy things to which they had previously given little thought. A thousand marriages mean a thousand new homes. Right here is a fact overlooked by many merchants. They say How could it pay us to keep on repeating the story of our goods or service?" If they could reach every possible customer with one advertisement-and if people lidn't forget-there might be no object a keeping everla-tingly at it But besuse every possible customer does not read every advertisement, you must repeat. And because these thousands of lew homes are every day coming into existence, continuous advertising brings increased results. Perhaps some people knew your goods or your store five years or ten years ago Since then new generstions have come into existence. The boy of to-day is the man who will sign cheques to-morrow. To-daw your advertisements are of small interest to him. Co-morrow he is your customer, if you solict his trade through advertising. Every day thousands of people discover for the first time their need of your kind of goods. Will you be there every day with your bid for their business? Or will you leave the field to your competitors? Advertising is the key that opens the doors of these new homes to your goods. Is advertising on your key-ring?

THE JOY OF GIVING

"Tis more blessed to give than to reseive," says the Good Book, and we are ally receiving letters that prove the truth of this maxim.

Here's an extract that tells how the against Consumption appeals to every

A well-known citizen of Brantford writes: "On Christmas morning my boys gave me \$2.50 to get some present for my self that I wanted. I think you can use it to good advantage in your noble work in the National Sanitarium Association, so am enclosing it for that purpose."

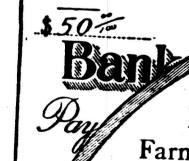
Dosen't it make you feel proud to know that there are Canadian fathers with the self-encrificing instinct so strongly imbued

len't it good to realise that the rising over \$62,000.00 to keep the Muskoka Free Hospital open. More money is urgently needed to provide for those seeking admis-

The needy Consumptive is right at war door. Won't you help him to help

The report which contains eighty-four addressed to Mr. W. J. Gaor, Chairman printed pages and many illustrations is of the Executive Committee, 84 Spadina available to all who apply for it to the Ava.; or Ma. R. Dunbar, Sec. Treas., Publications Branch of the Department 347 King West, Toronto, and experience the real joy of giving.

No. 52041.



Send

of your

108 Cheques Will be Distributed Among Canadian Farmers. Will You Get One of Them?

In addition to the twenty-seven first prizes of \$50 each, there will be eighty-one other cash prizes, ranging from \$10 to \$25 in our

1912 PRIZE CONTEST FOR FARMERS

This contest is along the same lines as the one which was so successful last year, except that there are three times as many prizes, and therefore three times as many chances for each contestant to win. Every farmer in Canada who uses "Canada" Cement is eligible to compete. The conditions are such that large and small users of cement have equal opportunities to win a \$50 prize. The contest is divided into three classes, and there

are first, second, third and fourth prizes (\$50, \$25, \$15 and \$10) in each class. CLASS "A" - Prizes to be awarded to the four farmers in each province

Trizen to se avarace to the rour increo in each province rho use mot "Canada" Cement on their farms in 1912.

CLASS "B"—Prizes to be awarded to the four farmous in each province who send photographs of the best descrete more it done with "Canada" Cement on their farms in 1912.

in each province who could the best descrip-tion, telling how any piece of concrete work le" Coment. particulars Prize Contest.

Canada Cement Company

In addition to thus being divided into classes, so as to give small users of cement an equal chance with those who use more, the Contest is also divided into nine divisions, one for each province. So you see you need only to compete with the other farmers of your own province, and not with those all over Canada. Don't think that because you have never used cement, you cannot win a prize Many of last year's prize winners had

never used cement before they entered the Contest. We will send you a free book, "What the Farmer Can Do With Concrete," that will not only help you in the Contest, but will tell you everything you could want to know about the use of cement on the farm. Don't delay, but send to you make and address to-day and get

name and address to-day and get this free book and full particulars of the Prime Contest right away.

tree book can do with Concrete will be sent to all of the Prize Contest.

Vhat the Furmer

of attracti perfectly. group pi you wit

Let us show

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CLEANING

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Make the