

# UNION BANK OF CANADA

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Jarvis, Branch  
Windsorville Branch

W. BROWN, Acting Manager  
H. C. Evans, Manager



A Merry Xmas One and All.

E. T. CARTER,

Phone 19 JARVIS.

There is a marked return this year to the real and original spirit of the old-time Christmas. People have banded themselves together into societies for the prevention of useless giving. This does not mean that the splendid custom of exchanging gifts with loved ones and friends is to be discontinued in the least. It simply means that people are putting more love and less money into their Christmas packages; that they are cutting out the profane giving to people to whom they may possibly receive a present and to whom they give a present simply to be on the safe side. There is none of the real spirit of Christmas in this. Every gift made at this time should carry the heart with it. A gift which is made to impress somebody with our ability to afford things, or that it is sent out simply to offset some gift that may be received, is simply an abuse of the most gracious custom and the most blessed day. People are turning time back a few centuries and remembering that Christmas is a day in honor of Him who went about doing good and that a real Christmas gift should carry with it the spirit of Him who gave Himself with every word and deed. This is the check that has long been needed to an abuse of a custom which keeps the world perennially young and makes us remember, just before it is too late, that it doesn't matter half so much how wealthy we are as how many friends we have, and how well contented we are with our lot, however humble it may be.

Whiskers are among the ills that flesh is heir to.

### Course in Agriculture.

Farmers' sons, attention! An advertisement appears on page 8 of to-day's Record, calling attention to the special winter course for farmers' sons in agriculture to be held at the Cayuga High School from January 13 to February 13, 1914. The course will include stock-judging, field crops, poultry, horticulture, dairying, woods and wood uses, timbers and plant diseases, commercial fertilizers, drainage, live stock records, public speaking.

There are no tuition fees, no expensive requirements, no text books, no examinations. The most practical education available for farmers' sons. For further information and application forms, apply to H. M. King, department of agriculture, Cayuga, Ontario.

### Notice to Creditors

In the matter of the Estate of MERVIN JAMES BROWN, late of the Village of Jarvis, Ontario, deceased.

Notice is hereby given to the creditors of the above named deceased, that all creditors and others having claims against the estate of Mervin James Brown, who died on or about the 10th day of November, 1913, are required to deliver or send by post, prepaid, to C. E. Bourne, Jarvis, P. O., one of the executors, on or before the 15th day of January, A. D. 1914, their names and the amount of their claims, and the names of the securities, if any, held by them.

And further take notice that immediately after the 15th day of January, A. D. 1914, the executors of the said estate will proceed to distribute the assets of the said deceased among the parties entitled thereto, having regard only to the claims of which notice shall have then been received, and the said executors shall not be liable for the said assets or any part thereof, to any person or persons, of whose claim or claims notice shall not have been received at the time of such distribution.

Dated at Jarvis, this tenth day of December, A. D. 1913.  
C. E. BOURNE, Executors  
O. J. NEWELL,

### FINANCIAL ETC.

\$25,000 to loan at reduced rates or in interest either on the straight loan or on the instalment principle on a greatly reduced tariff.

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.

Look for this label on every bag



It means best quality—tested quality—full measure and thorough satisfaction.

It is on every bag of

## CANADA Portland CEMENT

UNLESS you have facilities for testing cement, you must depend upon the manufacturer for Cement that is reliable—Every car of Canada Cement is thoroughly tested, and unless it passes every test it is not allowed to leave the mill.

You can depend upon Canada Cement. Be sure you get it.

Canada Cement Company Limited, Montreal

There is a Canada Cement dealer in your neighborhood. If you do not know him, ask us for his name.

Write our Informative Bureau for a free copy of the 160 page book "What the Farmer Can Do With Concrete."



## For Good Groceries

Call and See Our Stock

ways new;

are Always Fresh;

Our Groceries are Up-to-date.

### To Keep Clean

7 Bars Canada Best Laundry Soap, 25c  
7 Bars Sweet White Soap, 25c  
Price on sale, per box, 20c

Good Dairy Butter and Fresh Eggs, Cheese.

We Sell Cured Meats.

A. W. MATTICE,

Tomorrow's old Stand, - JARVIS.

## Value Of Space

VALUE IN THE JARVIS RECORD is worth more to those who reach the homes of Jarvis than by any other use. This journal goes into all the homes all the time and is appreciated and READ BY HUNDREDS.

To rent an office, home, etc., there is no better place than through these columns. Likewise the sale or advertising article. It is true our rates are just a little higher than some other journals, but value counts. There is no advertising in Jarvis that is worth more than the rate warrants.

### DEPARTMENT

Printing machinery and workmanship the best. We handle all classes of job work, and accuracy. Such as:—

- Route Notices
- Envelopes, (many lines)
- Window Cards
- Heads
- Note Heads
- Bill Heads, (5 sizes)
- Lists
- Financial Statements
- Brochures
- Church Reports
- Booklets
- Auditors' Reports
- General Cards
- Funeral Folders
- Visiting Cards
- Memorial Cards

RECORD

PHONE 37

Enamelled steel, round-cornered reservoir can be washed so clean and sweet that it can be used for preserving, etc., as well as heating water. Only a small feature, it is very important and, as with other equally important ones, places the Pandora Range in the lead of Canadian Ranges.

See this special range out, before purchasing your range.

## McClary's Pandora Range

Pandora Ranges are sold everywhere by good dealers.

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From girlhood through middle life and right along to old age Chamberlain's Tablets are woman's best friend—feed the nerves, aid digestion, stop headaches, keep the blood rich and assure good health generally. Try them. 25c. a bottle. Druggists and Dealers or by mail, Chamberlain Medicine Co., Toronto.

CHAMBERLAIN'S TABLETS

## Do It Now!

This is renewal time for all subscriptions to weekly and daily papers. The Record will be pleased to receive yours at once as we are now sending clubbing subscriptions away daily. Call this week.

## The RECORD

1913
MURDOCH'S
1914

SIMCOE'S FAVORITE SHOPPING PLACE

# A Merry Christmas and a Happy New Year.

GROVER MURDOCH Co. Ltd. Simcoe, Ont.