

HAMILTON

Reserve & Undivided Profits 3.506.000 Total Assets ... _... 45.000.000

France is Europe's banker. For a country to a quire that position, her people must be remarkably thrift. The people of France are exceptionally so-they begin to save in their youth. No matter how small their income, a 1 o 4 io 1 is regularly set apart for future need; In oid 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

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

Wants to sell during January for cash on produce

6 Tea Sets at cut price 6 Dinner Sets at cut price 6 Chamber Sets at cut price 6 China Berry Sets at cut price 6 China Table Sets at cut price Our canday stock is complete. Our Grocery stock never was better and canned good.

A big stock of Mitts and Gloves to be sold at reduced prices. Agent for English Molassins meal and Quinquinol Stock Food, the world

beater. Thanking all for past favors and hoping for many more.

I AM

YOUR RESPECTFULLY

T. E. Morrow

Dare You Marry?

SECRETS OF HOME LIFE

Statements made by patients taking the New Method Treatment. They know it Cures No Names or Testimonials used without written consent

CONSTITUTIONAL BLOOD DISEASE,

Patient No. 16474. "The spots are all gone from my legs and arms and I feel good now. I am very grateful to you and shall never forget the favor your medicines have done for me. You can use my name in recommending it to any sufferer. I am going to get married soon. Thanking you once more,

SAYS TWO MONTHS CURED HIM.

Patient No. 16763. Age 23. Single. Indulged in immoral haits 4 years. Deposit in urine and drains at night, Varicose Veins on both sides, pains in back, weak sexually. He writes:—"I received your letter of recent date and in reply I am pleased to say that after taking two months' treatment I would consider myself completely cured as I consider myself completely cured, as I have seen no signs of them coming back (one year).

THE WORLD SEEMS DIFFERENT.

Patient No. 15923. "I have not had regular Emission I don't know when and am feeling fine. The world seems altogether different to me and I thank God for directing me to you. You have been an honest doctor with me."

VARICOSE VEINS CURED.

Case No. 16888. Symptoms when he started treatment:—Age 21, single, indulged in immoral habits several years. Varicose Veins on both sides—pimples on the face, etc. After two months' treatment he writes as follows:-"Your welcome letter to hand and am very glad to say that I think myself cured. My Varicose Veins have completely dis-appeared for quite a while and it seems a cure. I work harder and feel less tired. I have no desire for that habit whatever and if I stay like this, which I have every reason to believe I will. Thanking you for your kind attention,"

GAINED 14 POUNDS IN ONE MONTH. Patient No. 13522. This patient (aged 58) had a chronic case of Nervous De-ility and Sexual Weakness and was run down in vigor and vitality. After one month's treatment he reports as folmonth's treatment he reports as follows:—"I am feeling very well. I have gained 14 pounds in one month, so that I will have to congratulate you." Later report:—"I am beginning to feel more like a man. I feel my condition in getting better every week." His last report:—"Dear Doctors—As I feel this is the last month's treatment that I will have to get. I' thought at one time I would never be cured but I nut conwould never be cured but I put con-fidence in you from the start and you have cured me."

CURES CUARANTEED OR NO PAY

We treat and cure VARICOSE VEINS, NERVOUS DESILITY, ELOCD AND URINARY COMPLAINTS, KIDNEY AND BLADDER DISEASES and all Diseases CONSULTATION FREE. DOOKS FREE. If unable to call write for a Question

NOTICE All letters from Canada must be addressed to our Can-

DRS.KENNEDY & KENNEDY

Cor. Michigan Ave. and Griswold St., Detroit, Mich.

GO TO

J. J. Coonan's For Anything You Want in

the Leather Line. CONSCIONS

We carry a full stock of Boots, Shoes, Harness, Trunks, Suiteases, 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

J. J. COONAN'S JARVIS,

When you want something choice in

Beef, Pork, Mutton

and other meats call at our store and get your choice. We handle only one kind and that THE BEST

Highest Cash paid for Eggs

Cash paid for hides

THOS. HARRIS, PROP. JARVIS, ONT.

The population of India is over even time as large as that of the

Zure of the Insane

In earlier times the treatment of the port states that, taken in its incipient masters. stages insanity was, with rare exceptions, enrable. The trouble was that, as a general rule, the relatives of an afflicted individual, provided he was not dangerous allowed his complaint to become chronic a course the work of hospital staffs was increased, and the chance of the recovery rule relatives try to bide those who thus suffer. Mental affliction is no more to be might as well put off calling the dector for those suffering from some physical ilment, because they were ashamed of it, as put off the proper treatment of those mentally afflicted. It is a physical condition that produces mental derangement. and no time should be lost in seeking a remedy for this physical ailment.

Hicks' February Forecasts A reactionary storm period will centre

on and touching the 18th, 19th and 20th. Heavy sleet and snow storms will be renewed during this period, causing proonged, wintery storms and weather. These storms will reach their culmination on and about the 20th, the moon being full and in perigee on that day. West India harricanes are probable at this perod, on the gulf and in southern coast re- Texas, and this week he began to devogions. Watch barometer conditions, and the entire profits of these stores to the ireat blizzards and high, cold winds from and his wife agreed to turn the entire the northwest will mark the closing stages profits of his stores over to the church of these storms. Think and plan before when his savings invested in bonds and hand and be master of the situation, while described the structure of the situation, while described the situation of the s very marked seismic period will be central on the 20th, calling for earthquake reports from many extreme parts of the earth, from the 17th to the 23rd. Watch

vitality and paves the way for the more serians diseases that so often follow, Chamberlain's Cough remedy is famous for its cures, and is pleasant and is pleas ant and safe to take. For sale by all

500 More Rural Routes

Ottawa, Ont., Jan. 27-Preparations insane was confined largely to taking care are being made by the Post Office Deof them in their confinement. They were partment at the present time for this confired in asylums because it was not year's establishment and extension of possible to care for them in their homes. new rural mail routes throughout Canada. Little effort was made to cure their. During the past year some 450 new malady. But of recent years these routes were started and about 500 more asylums have become hopsitals, and re-medial measures are taken for the relief them are in Ontario. The work is being of the patients from their trouble. Employment and amusement are provided for them, and the medical treatment their will admit. During the past year the care calls for is given. The results from number of routes was about doubled, so this system of treatment have been of that to day there are going on a thousand the highest, the case responding to proper | routes with over 25.000 boxes. The plan curative measures being numerous. This of placing the service under a separate is gratifying so far as it goes, but the branch has allowed more attention to be public apparently has not been educated given to the development of the rural up to the necessities of the situation. Dr. routes. The carriers also are now allow. 1. J. Burgess, medical superintendent of ed to sell postage stamps and take applicthe Verdun Hospital for the sane, Mont ations and accept money orders and postreal, and formerly connected with the al notes, so that to all intends and pur-Hamilton institution, in his annual re- poses they are now practically post-

Meeting at Simcoe

At the first annual meeting held re before any action was taken. By such cently at Simcoe, of the Dairy Institute conducted by the local branch of the Department of Agriculture in conjunction of the patient greatly diminished. There with the Norfolk Holstein Breeder's Club is a foolish notion prevalent that it is a The following officers were elected for disgrace to be mentally afflicted, and as a 1913. Hon. Pres., J. H. Lee, Simcoe. Pres, Wallace H. Masor, Tyrrell, 1: t. Vice-Pres., Edward Starling, St. Williams ashamed of than is physical affliction, and | 3nd Vice-Pres., P. H. Cherry, Garnet, Sec'y-Treas., J. Alex. Wallace, Simcoe Hon. Director, J. E. Smith, Simeoe, Township Directors, Townsend, W. E Hambly, Rockford; Elmer Woodley. Waterford, J. Fallis, Jarvis. Woodhouse Ira N. Vail, Renton. Windham, J. H. Taylor, Scotland. Charlottevelle, L. A Everett, Vittoria. N. Walsingham, W. Bowyer, Silver Hill. S. Walsingham, A. J. C. Denrick, Pt. Rowan. middleton, G B. Byan, Courtland. Feature of the evening was the announcement of a new Canadian record for the junitor two-year old class by the cow Ardepia Dekol Tensen, owned by Mason Bros., of Tyrell.

Business and Religion

H. Z. Dake, of Dallas, Tex., owns twenty-one nickel stores in the State of incipient storm developments at this time cause of religion. Three years ago Duke A regular storm period runs from the than one tenth to the church. Only then what his responsibilities, should give less End to the 27th, being at its centre on can be know the full benefits of religion. the 24th. The same astronomic causes I have tried the Lord in this business are still in force at this time as during the way, and I would no more quit providing preceding periods, calling for the same for my family. Luke vi., 28, says. "Give watchfullness and precantion. Equinoc and it shall be given unto you; good tial gales and eyelones will move north- measure, pressed down, and shaken to-"I have \$500,000 | days of February. We desire to repeat the profits will go to the support of the warning we have often given, that the growing strength of Earth's Vernal Equinox is felt all through the last half of February, so that trought the last half hurricanes are not only possible, but probable in regions bordering on the gulf and sides that, the man who governs his con the gulf and sides that, the man who governs his con the gulf and sides that, the man who governs his con the gulf and sides that the support of missionaries, to pay ministers' salaries and everywhere. Actual tests show an almost incredible capacity of birds to capture and devour insect life itself to multiply. Nature has provided the insect-eating birds to keep down the threatened surplus of insect life insect life itself to multiply. It is the form the protected all the time and everywhere.

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Actual tests show an almost incredible capacity of birds to capture and devour insect life itself to multiply. It is the individual grower beware and endeavor to keep and the protected all the time and everywhere.

If you buy any set the individual grower beware and endeavor to keep and the protected all the time and everywhere.

If you buy any set this season Tornadoes in the southern in riotons living or in foolish ostentation. states are often the off-shoots of these Mr Duke has amassed his fortune while West India cyclones in February. At he yearly gave a tenth of his income to the same time some of our worst cold religious objects. Of course, it seems unat to cross a city street. His experwaves, and distressful storms out of the ungrateful to criticise the conduct of a lience of things that he must fear is northwest, sweep southward over the man who propose to do so much good limited to things he has to run away from world may turn against him and become country, as boreal counterparts to these equatorial storms in the south. Upon the need to confine his givings to the Lord to dog, the small boy, and the infuriated bull he has reared with loving care may prove whole, we predict that this February will one-tenth of his income. That, to our cannot be dodged by stepping aside and ungrateful. Those that are nearest and complacently letting them pass like city dearest to us, those to whom we trust our harmings and one whole we predict that this February will one-tenth of his income. That, to our cannot be dodged by stepping aside and ungrateful. Those that are nearest and dearest to us, those to whom we trust our limit to the doubt our complacently letting them pass like city dearest to us, those to whom we trust our limit to the doubt our limit to th be safeguarded against inclement, violent There was no limit to the donations. traffic. The speed of the motor car is a happiness and our good name, may beand dangerous weather conditions. It is a time when live stock is beginning to suffer and break down, under long, exposure to and break down, under long, exposure to scarcely have missed it. Then again the traine. The speed of the motor car is a mapping and out good name, may be thing the country dog does not understand and many a fine animal falls a victim to that a man has, he may lose. It flies to no our suburban roads. Some dogs away from him perhaps when he needs it the rigors of winter, and through lack of retention of \$5.00,000 for his own use seems learn their lesson slowly, others more most. The people who are prone to fall grazing and shortage of food. A point should be strained to tide animal life over the storm periods and aggravating inclements of this month. It will pay financially and it is entirely practicable to all as we can see it involves little personal force it many its death. The child of 4 set by unselfish friend that man can have in ally, and it is entirely practicable to all as we can see, it involves little personal fore it meets its death. The child of 4 set ly unselfish friend that man can have in who will exercise proper forethought and sacrifice on his part. We believe that the ont on the street is the only play-ground this selfish world, the one that never planning. It is also a crisis in the public widow's mite will still bulk larger in the for a large part of our population, and proves ungrateful or treacherons, is his health, growing out of enervated hodies eyes of the Almighty than will all the it is becoming yearly more congested with dog. A man's dog stands by him in proand exposure to icy, underfeot conditions.

There is also much danger from ice gave all that she had and ran the risk of cess continues as it is going the next sickness. He will sleep on the cold gorges and floods along rivers and streams. suffering much privation by her generous generation will all be the most skilful of ground where the wintry winds blow and Many lives are needlessly lost through giving. Mr. Duke's personal comfort is 'artful dodgers.' If another ten years the snow drives fiercely if only he may be well provided for. However, his money, elapses before the Grand Trunk elevates near his master's side. He will kiss the if blessed, will do just as much good as its tracks, it will be rather a relaxation of hand that has no food to offer. He This is the season of the year when mother though it represented as much to him as nervous tension to cross the rails where guards the sleep of his pauper master as thers feel very much concerned over the the mite did to the widow. And we can at least definite paths are followed, and it that master were a prince.

cheer from Mcs. C. J. Martin, Boone Mill. of our autos now rush through the streets embrace, and his body is laid away in the Va.; who is the mother of eighteen child- at a pace that must almost make the cold ground, no matter if all other ren. Mrs. Martin was cured of stomach engine drivers of the railways envious. friends pursue their way, there by the trouble and constipation by Chamberlain's Tablets and five years of suffering, and Love levels ranks and puts crimps now recommends these tablets to the publlic. Sold by all dealers.

McClary Gas Ranges

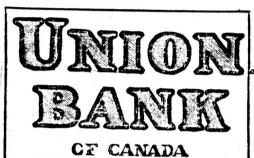


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E. T. CARTER

HARDWARE,

JARVIS



Total Assets (ever) \$69,000.000

Save Systematically

Paid-up Capital. Reserve Fund and Undivided Profits (Over) \$8,375,000

Haphazard, occasional saving seldom accomplishes much. It's the

steady, persistent, regular depositing of so many dollars a week, or month, or season, in the Union Bank of Canada, which makes one financially independent. The money accumulates all the more rapidly, too, because of the Interest which is added every six months. Try it.

Jarvis, Branch

L. S. PARSONS, Manager LONDON, ENG., BRANCH, JF. W. ASHE. 51 Threadneedle St. E.C. G. M. C. HART SMIT

Help The Birds.

The nearest of figures that can be had that fit. indicate that the annual loss to farmers through insect pests is no less than \$890,- foot hold in Canada was the disturb-000,000, or at least ten per cent. of all the conter stooms of rain, sleet and blizzards measure that ye mete withal it shall be contaged on every hand. Even if Counter stooms of rain, sleet and blizzards measure that yo mete with all it shall be may be expected out of the northwest at measured to you again." "I have \$500,000 birds were destroyed within limits of the Ontario Agricultural College. the same time. Unseasonable cold will and I shall not add to it. Hereafter my prevail far into the south during the last twenty one stores will work for the Lord."

through permission to sportsmen to hunt broadcast warnings, it seems, available during some season of the year; the ed not to exclude the infection from greatest army of small birds ought to be Canada. Now, let the individual days of February. We desire to repeat The profits will go to the support of greatest army of small birds ought to be Canada. Now, let the individual

South Atlantic states. It is always the duct according to boly writ will, if success. and man in America is doing his utmost characteristic of the slightly infestpart of prudence and common sense to be ful in business, be careful to husband his to help the insects although they also eat ed tubers. Remember that a few on the watch for such developments at resources. He will not spend the money into his interest to the extent of nearly a diseased ones may infect a bag or a billion dollars a year.

weather comfort.

Dont always judge by appearances

A dog brought in the country is often

Genius sometimes wears clothes

That potatoe canker had gained a

Tribute to the Dog

frequent colds contracted by their child- not withhold our congrainlations to Mr. no more than two trains are likely to be riches take wings and reputation falls to ren, and have abundant reason for it as Duke and his good wife for the good rein sight at one time, as compared with pieces he is as constant in his love as the crossing a busy Craig street corner, when the sun in its journeys through the from ten to thirty electric cars, drays and heavens. And when the last scene of all Here is a message of hope and good autos are rushing east and west. Some comes, and death takes the master in its graveside will the noble dog be found, his Cold cash makes an excellent hot open in alert watchfulness, faithful and true even unto death.

Mail & Phone Orders

Superior Merchandise

MURDOCH'S SIMCOE'S FAVORITE SHOPPING PLACE

Promptly Executed

THIS WEEK IT'S CARPETS, RUGS AND HOME FURNISHINGS

These have been tucked away for three weeks while the Carpenters have been making alterations. We uncovered them on Friday last and moved them to their New Department. Here you will find them well displayed with lots of room and plently of light. We want you to visit this new department and make it WORTH YOUR WHILE we have put on these lines a "hurry out" price.

GROVER C. MURDOCH & Co., Limited

RUGS

25 Per Cent Off all Rugs Axminster Rugs, 3x4, \$38 Now \$28.50 Tapestry Squares, 2x4 ... 25.00

Tapestry Squares, 3x4 ... 12 00 Velvet Squares, 3x31 Velvet Squores, 3x31 22 50, Now 17.03

Tapestry Squares, 3x31 19.50 Nov 1450 Tapestry Squares, 3x31 Now 6.75 FEBRUARY ONLY

FORMERLY

SOVEREEN'S

CARPETS 25 Per Cent off all Gil Cloth

Velvet Carpet, \$1.45 yd, Now \$1.05 Now 18-75 Velvet Carpet, 1.35 ... 1.00 Brusseis Carpet, 98c 60 Union Carpets, 50e

> Tapestry Carpets, 49e Boarders to match Velvet, Brussels and Tapestry pieces

FEBRUARY ONLY

LINOLEU.M

25 Per Cent off all Carpets

OIL CLOTH AND

1 yd Floor Oileloth 30c, ... now 23c 76 1½ yd Floor Oileloth 45c, .. now 35 2 yd Linoleum, \$1.00, ... now 75 4 yd Linoleum, \$2.00, ... now \$1.50 WINDOW BLINDS

FEBRUIRY ONLY

Cent Off

CURTAIN 25 Per Cent off all Curtains

\$5.00 Lace Curtrins ... for \$3.75 4.00 ror 3.00 2 yd Floor Oileloth 60e, ... now 45 1.25 for 59e All Window Shades are reduced 25 Per All Tapestry and Chenile, reduced 25 per

FEBRUARY OLLY

SIMCOE

100 Oc Feb

Shop for

Half He

Falls

Table C Table N Table L Huck T Fancy I Glass Cl

Tea Too Linen S

Brown 1

Rough I

Crash T

Diaper : Embroid

Handke

New

Austria.

Dinner Tea Set

Plates 5 Fruit Sa

Oatmea

Tea Cu Cake P

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Fa

Begins \$25. a

Fall

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At 19 At 39 Th in each

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Corset **Princess**