


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

Wants to sell during January for cash on produce only

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 candy 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 Mollasinus meal and Quinquinal 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

Substantiated by patients taking the New Method Treatment. They know it Cures

No Name or Testimonial used without written consent

CONSTITUTIONAL BLOOD DISEASE.
Patient No. 16974. "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, etc."

SAYS TWO MONTHS CURED HIM.
Patient No. 16748. Age 22. Single. Indulged in immoral habits 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 have seen no signs of them coming back (one year)."

THE WORLD SEEMS DIFFERENT.
Patient No. 16970. "I have not had a regular Emission I don't know when and am feeling fit. The world seems altogether different to me and I thank God for directing me to you. You have been an honest doctor with me."

CURES GUARANTEED OR NO PAY

We treat and cure VARICOSE VEINS, NERVOUS DEBILITY, BLOOD AND URINARY COMPLAINTS, KIDNEY AND BLADDER DISEASES, and all Diseases peculiar to the Male.

CONSULTATION FREE. BOOKS FREE. If unable to call write for a Question Blank for Home Treatment.

NOTICE All letters from Canada must be addressed to our Canadian Correspondence Department, 1000 St. Lawrence St., Montreal, P. Q., CANADA. DR. KENNEDY & KENNEDY, WINDY OAK, ONT.

DRS. KENNEDY & KENNEDY

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

UNION BANK OF CANADA

Paid-up Capital, Reserve Fund and Undivided Profits (Over) \$8,175,000
Total Assets (Over) \$63,000,000

Bank Money Orders
Save Trouble and Loss

By means of the Bank Money Orders which we issue, you can send sums up to \$50 to any point in Canada (Yukon excepted) or to any of the principal cities of the United States with minimum cost and trouble and absolutely no risk of loss.

Orders for sums up to \$5 cost 3c.—from \$5 to \$10, 6c.—from \$10 to \$30, 10c.—from \$30 to \$50, 15c. Use them.

Jarvis Branch
L. S. PARSONS, Manager

LONDON, ENGL. BRANCH: J. W. AUSTIN, Manager.
65 Threadneedle St., E.C.

DON'T READ THIS

If you Don't want a Pretty Calendar.
If you do Drop in and see our Pretty Ones With the Jarvis Views on.

A New Year Resolution

If New Year's Day were to be named after the most general feature in the observance of it by all people in all ages, it would be called the Day of Good Resolutions. As the old year approaches its end free way is given to this or that besetting habit or wayward propensity, because it is to be indulged for the last time. A new leaf is to be turned over on the morrow, and a new and better way of life is to be followed thenceforward.

The best New Year's wish we can offer our readers is that all the good resolutions they form to-day may be kept throughout the twelvemonth. If they thus stand by all the pledges they make to themselves they will be better in every way at the end of the year. Adherence to a good resolution is a most valuable discipline, of which the beneficial result that is particularly sought after is the smallest of the ends gained. To shake off a bad habit or to acquire a grace in which one was wanting, to school oneself out of some censurable course of life and train oneself into a better one, is a great achievement of self-mastery. If the toper delivers himself from the drink habit he becomes not only a sober man, but more healthy, more useful, more trusted and more prosperous. By overcoming one fault he has made stronger to fight all difficulties, and is encouraged to undertake self-reform along some other line. The moral toning up that comes of a single victory of this kind makes another man of him, puts another spirit in him, and, in whatever way he may be exposed to trial, he will give a ten times better account of himself than he did before. And it is so no matter what the nature of the evil to be cast out. If laziness, temporizing, impatience, bad temper, bad language, speaking evil of others, uncharitableness or cowardice, be the thing coped with and brought under subjection, the winner in the struggle with his worse self is confirmed in new strength in every part of his being, and will make his way in the world more easily and more surely.

The time cannot be far distant when public systems of education will aim at least as largely at the moral upbuilding of the young as at the development of their intellectual powers. Self control is the great thing. What a man he is who has himself so well in hand that he can resist the impulse to do what he wants to do, and can make himself do what he ought to do! It is easy to be witty about the brittleness of good resolutions, but good resolutions are being lived up to by thousands of unpretentious people who had a great power of habit and force of temptation to wage war with every day in a long course of self reform. So far from discouraging the man who desires to mend his ways, the sneers about good resolutions should put him on his mettle, and make him more determined to prevail.

A good resolution which it seems peculiarly appropriate to recommend on New Year's Day is to think more of others. In these times of prosperity, when those who are faring well themselves find the people they are mingling with so generally faring well also, the existence of want is apt to be forgotten except by those who are experiencing it. And how large and devouring is the want of the poor! How difficult it is for some to afford the bare necessities of life! And what sacrifices have to be made in order simply to live! Little children, who if properly nurtured and tended, would grow up to be ornaments of the community, are deemed the most ordinary comforts, the commonest attentions. Where is the gentle nurse to tide them through sickness? The little bodies and minds are neglected, the little limbs are soon made weary with the daily toil to earn something for the family. If there are natural gifts, there is no money for their cultivation. Let one resolution be that we shall not contend against our own selfishness, and show kindness of which we have been too sparing in the past. All who have means or influence or natural gifts ought to feel their responsibility for a right use of those resources. How many young men could be saved from lives of worthlessness and turned into paths of usefulness if men of standing who do not deign to look at them would show an interest in them, and now and then bring companies of them together to hear a few words of advice and encouragement? And what a power of influence for good is being allowed to go to waste by women of wealth and leisure when there are so many young girls who need nothing so much as genuine friends! There is large room for good to be done by forming and keeping to the resolution to help others on.

The Norfolk Poultry Association

will hold its annual exhibition at AUSTIN'S GARAGE, SIMCOE, January 15, 16, 17, 1913. All interested in the poultry industry should attend as exhibitors and spectators.

The lists announce splendid premiums, valuable cups and a long list of specials. The awards will be placed by one of Canada's leading Judges.

Lists may be had by applying to H. T. Johnson, Secretary, Simcoe.

H. H. GROFF, A. E. CULVER,
Honorary President. President.

A fortunate landslide in China recently uncovered a rich deposit of coal many miles from where any coal had been known to exist.

Persons troubled with partial paralysis are often very much benefited by massaging the affected parts thoroughly when applying Chamberlain's Liniment. This liniment also relieves rheumatic pains. For sale by all dealers.

Last Year was a Year of Sensations

Everyone who advances in life has the sensation that time goes faster, and that events move more swiftly. It would seem that this is true of individuals in this respect as true also of the world. Each year seems to be more crowded with momentous happenings than the year that preceded it, and 1912 might be cited as a striking example. If one reviews the history of the year, including in his horizon the whole sweep from China to Peru, he will be at a loss to find in all history another year in which so many great movements culminated or got under way. New republics have been born; old nations have tottered to their fall. Great men have been tragically removed, but it will remain for another generation to say if equally great men have been born in the year that has just passed. Not in a generation has the newspaper reading world had so many thrills as 1912 has supplied.

The Wars of 1912

Probably the war in the Balkans was the outstanding feature as the year's news. The war between Turkey and Italy began in 1911, but it extended through most of 1912, and its chief events belong to the year just closed. The more important war between Turkey and the Balkan allies began only a few months ago, and the general opinion is that most of the fighting is over with 1912. The prayer will be that the peace delegates now assembled in London will be able to come to a speedy agreement. In the meantime the war continues, though it is plain that both sides are fighting with every expectation of hearing the command to cease firing at any moment. That this war will alter the map of Europe is a foregone conclusion. The end has come to Turkey as a European power, and as one of the predominating influences in international politics. What ever destiny remains for her will be worked out in Asia, and one of the great factors of European diplomacy will shortly disappear. In her place is likely to be born a new Balkan power, perhaps not a powerful one, but a powerful confederacy that must in future be treated with respect and that can be counted on at times of stress to act like a single nation.

The Tragedy of April

Not omitting the war, the great newspaper event of the year was the sinking of the Titanic. It was in April last that this ship, that was the last word in luxury and magnificence, and that was supposed to be as unsinkable as a rock island, met her doom by striking an iceberg off the American coast. Fifteen hundred people of her passengers and crew went to the bottom with her, including such famous men as Wm. T. Stead, Colonel Astor and Isadore Straus. The sinking of the Titanic was probably the most sensational disaster of modern times, and will be remembered by the English-speaking world even after the memory of the Balkan War has faded. Another event that was insignificant enough in itself, and yet that attracted the attention of millions and provoked almost as much discussion as the sinking of the Titanic, was the murder of Herman Rosenthal, a New York gambler.

Crime and Tragedy

Rosenthal was murdered in order that he might not be able to give information implicating certain of the New York police in a gambling house scandal. The trial of his assassins revealed a state of affairs that shocked people everywhere. The dynamiting trial which was reviewed Tuesday, Dec. 31st, and the earlier trial of the McNamara brothers are also to be accounted with the sensational events of 1912. In British politics the introduction of the Home Rule Bill and the organized agitation against it in Ulster were the most salient events. Otherwise the political events of the year in the Old Country have been furnished by struggles over measures previously introduced and discussed. The death of the Emperor of Japan was almost forgotten in the more dramatic one of a great citizen of Japan who was far better known to the world. Nogt was one of the great Japanese heroes of the war with Russia, and his death as an act of respect to his dead Emperor made a profound impression.

Great Men Gone

In 1912 China elected her first President in Yuan Shi Kai. Technically, Dr. Sun Yat Sen was the first President, but it became apparent soon after he was designated as Premier that he never could bring peace to the country, and so he

stepped aside and permitted the strong man of China to manage affairs. The South Pole was discovered by Amundsen in 1911, but it was not until March 7th that the explorer returned to civilization with news of his great exploit. Aviation lost one of its two fathers in May, when Wilbur Wright passed away, and Denmark lost a ruler in King Frederick VII. in the same month. Among other noted men to die in 1912 were General Booth, General Sir George White, the defender of Ladysmith, and Sir Lawrence Alma Tadema, one of the greatest of modern English artists. The rise of the Progressive party in the United States, and the apparent disruption of the Republican party that had governed the United States almost uninterruptedly since the Civil War, were events of great interest, but how big they will bulk on the pages of history future commentators must be left to judge.

SEALED TENDERS addressed to the undersigned and endorsed "Tender for Public Building, Brantford, Ont.," will be received at this office until 4.00 p.m., on Monday, February 3, 1913, for the work mentioned.

Plans, specifications and form of contract can be seen and forms of tender obtained at the office of Mr. Thos. Hastings Clerk of Works, Postal Station "F," Young St., Toronto, at the Post Office, Brantford, Ont., and at this Department.

Persons tendering are notified that tenders will not be considered unless made on the printed forms supplied, and signed with their actual signatures, stating their occupations and places of residence. In the case of firms, the actual signature, the nature of the occupation, and place of residence of each member of the firm must be given.

Each tender must be accompanied by an accepted cheque on a chartered bank, payable to the order of the Honourable the Minister of Public Works, equal to ten per cent (10 p.c.) of the amount of the tender, which will be forfeited if the person tendering decline to enter into a contract when called upon to do so, or fail to complete the work contracted for. If the tender is not accepted the cheque will be returned.

The Department does not bind itself to accept the lowest or any tender.

By order,
R. C. DESROCHERS,
Secretary

Department of Public Works,
Ottawa, January 3, 1913.

Newspapers will not be paid for this advertisement if they insert it without authority from the Department.—31129.

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 Jute.

Shoes and Harness repairing neatly done at reasonable prices.

All our own work Guaranteed

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

Simcoe Business College

Improve your education, or prepare for a position as Bookkeeper, Stenographer or Typist. Our courses are thorough. Our students are in demand. Moderate tuition rates. Mid-winter terms begins Monday, Jan. 6, 1913.

CHAS. S. SCHILZ, Prin.,
Simcoe, Ont.

Turn idle hours into concrete fence posts

EVERY farmer finds himself now and then with a few idle hours in which both himself and his help must look for "odd jobs" to keep them busy. Use these hours to make concrete fence posts. You can make a few at a time, storing them until needed. Then when you want a fence in the new field your posts—everlasting, concrete posts—are all ready to use. The making of fence posts is only one of scores of every-day uses for concrete on the farm described in the book.

"What The Farmer Can Do With Concrete"

NOTE—This 160 page book will be sent to you free upon request. You do not have to agree to use cement or place yourself under any other obligation. Just send us your name and address. Address,

Publicity Manager
Canada Cement Company Limited
512 HERALD BUILDING, MONTREAL.

WHEN you buy cement, remember that the farmers of Canada have found that "Canada" Cement is best. Look for the label on every bag and barrel.