

BANK OF HAMILTON

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



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

Banking 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.**

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 Molasses 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

VARICOSE VEINS CURED

NO NAMES USED WITHOUT WRITTEN CONSENT.
Confined to His Home for Weeks.



"Heavy work, severe straining and evil habits in youth brought on Varicose Veins. When I worked hard the aching would become severe and I was often laid up for a week at a time. My family physician told me an operation was my only hope—but I dreaded it. I tried several specialists, but soon found out all they wanted was my money. I commenced to look upon all doctors as little better than rogues. One day my boss asked me why I was off work so much and I told him my condition. He advised me to consult Drs. Kennedy & Kennedy, as he had taken treatment from them himself and knew they were square and skillful. I wrote them and got this New Method. That has done for me what it will do for you. Consultation Free. No charge if treated, write for an honest opinion Free of Charge. Do not lose your blood, Fatherhood." (Illustrated) on Diseases of Men.

HENRY C. LOCUST.

HAS YOUR BLOOD BEEN DISEASED?

BLOOD POISONS are the most prevalent and most serious diseases. They sap the very life blood of the victim and unless entirely eradicated from the system will cause serious complications. Beware of Mercury. It may suppress the symptoms—our NEW METHOD cures all blood diseases.

YOUNG OR MIDDLE AGED MEN.—Impudent acts or later excesses have broken down your system. You feel the symptoms stealing over you. Mentally, physically and vitally you are not the man you used to be or should be. Will you heed the danger signals?

READER. Are you a victim? Have you lost hope? Are you intending to marry? Has your blood been diseased? Have you a weakness? Our New Method cures all blood diseases. That has done for me what it will do for you. Consultation Free. No charge if treated, write for an honest opinion Free of Charge. Do not lose your blood, Fatherhood." (Illustrated) on Diseases of Men.

NO NAMES USED WITHOUT WRITTEN CONSENT. PRIVATE. No names on boxes or correspondence. Confidential. Question List and Cost of Treatment FREE FOR HOME TREATMENT.

DRS. KENNEDY & KENNEDY
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 for Correspondence and Laboratory for Canadian business only. Address all letters as follows:
DRS. KENNEDY & KENNEDY, Windsor, Ont.

UNION BANK OF CANADA

Paid-up Capital, Reserve Fund \$8,375,000
and Undivided Profits (Over) \$69,000,000
Total Assets (Over) \$69,000,000

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 sent 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, ENG., BRANCH, { F. W. AGENT, Manager.
55 Threadneedle St., E.C. { G. M. C. B. SMITH, Assistant Manager.

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.

Haldimand Farmers' Institutes

will hold its regular meetings in the following places:

GILL (Church) Monday, Feb. 3rd
FISHERVILLE, Hall, Tuesday " 4th
RAINHAM CENTRE, Hall, Wed " 5th
CHEAPSIDE, Hall, Thursday " 6th
at 2:00 and 7:30 p. m.

Er. Albert Swinn of Mabec will speak on "Heavy Horse," "Dairy Cow," and "Corn"; and J. B. Fairbairn of Vineland on "Identification and Treatment and San Jose Scale," "Peach Diseases" and "Potatoe Growing," in the afternoon and in the evening on "How to Keep Our Boys and Girls on the Farm," "Our Canadian Boys and Girls."

Mrs. E. B. McLark of Lucan will address the ladies on any one of the following subjects: "Care of the eyesight," "Home care of sick and visiting the sick," "What that other Institute is doing," "Sewing and buttonless garments" (demonstrated) "For home and Country." Joint meeting in evening.

R. E. KING, President W. S. DUNNET, Secretary

In One Office 62 Years

It is doubtful if there is another town in Canada whose postmaster has served in that capacity for as long a period of years as has Thomas Armour of Dunnville. Mr. Armour, who is still the town postmaster, served first for a period of twelve years as assistant postmaster. He was then appointed to the chief position which he held for fifty years, making in all a period of sixty-two years in one office. He was appointed to the position before Confederation, and is the third postmaster the town ever had.

The Lord's Day

The majority of Canadians have a practical, as well as a religious, sense of the value of our present fairly strict observance of the Lord's Day. To exchange the rest and quiet of that day for the diversions and excitements that make Sunday a merry day instead of a holy day in the United States would be to cast away one of the best of the formative influences of Canadian life. The closing of all except necessary business, the ban placed on entertainments and amusements of a public character, the enforcement of rest in spirit, if not in the letter, have all contributed toward making the Canadian Sunday a factor in the building of character, a creator of home happiness, a temperer of the materialism that so fills our minds the other six days of the week. The principal danger to the sobriety of our Sunday observance comes from those who would increase and develop mercenary amusement devices, not from those who deny workers their just day of rest. The insidious caterer to public love of amusement, with an eye to his own pocket, is the real menace to the peace and sacredness of the Lord's Day. His path leads to the broad and easy road of complete commercialism of Sunday. Such a proposal as that launched in Winnipeg, to obtain legislation opening the moving picture theatres, to exhibit "only Biblical and appropriate historical films," is not difficult to label. It can only be remarked that Sunday theatricals are no help to health, religion or morality, be they ever so well designed. A restrained and well-ordered observance of the one great rest day is one of Canada's last strongholds against the seven-days-a-week commercialism. If there be a movement for widening activity on Sunday, let it take the form of improved transportation, that the workers may have better opportunities to spend part of the day in the fresh air and pleasant scenery of the country.

Two Brakesmen Hurt in Wreck

St. Thomas, Jan. 17.—A serious accident occurred on the Wabash Railway at St. Thomas this morning, when an express train consisting of the rear end of a freight train consisting of the engine and injured brakemen, Andrew Wilson, brakeman, and F. D. Baker, brakeman, both of St. Thomas, escaped injury. It is ascertained that owing to bad weather the engine did not work properly and close to the freight train had taken the siding so that when the passenger train came along it ran into the open switch and caused the wreck.

A colored porter in the dining car had his face badly cut and nose broken by being thrown against the side of the car by the impact. The auxiliary from St. Thomas cleared the track, and the passenger train arrived here after a wait of several hours. The injured men were taken to their homes here. They are suffering from shock and bruises all over their bodies.

The Spirit of the Teacher

A teacher can never expect to be a real success unless he brings the right spirit to his work. If he undertakes it from merely sordid considerations, with no appreciations of the fact that his profession offers him not only the means of obtaining a good livelihood, but also a chance to do good which he may greatly benefit mankind, and win the lasting respect of his generation, if he enters upon his work with no thought of this ennobling fact, the chances that he will worthily fulfill his duties are small. The true teacher should bring to his work an earnest, faithful, enthusiastic, appreciative spirit, a spirit that yearns above all things to be useful to its race, that places self-seeking and gain far beneath the upright, consistent adherence to duty; that can see the stamp of honor and promise upon the most unlovely child, and is able to labor early and late, not to amass wealth, but to be able to say, when the end of all things on earth come to him that the "world is better for the living." Of this spirit are teachers that the world delights to honor as true ornaments to their profession.

Been Settled.

In February of last year a filthy show was put on in the Star Theatre, Toronto. After the police cut out a lot of the worst sayings and doings some citizens complained that it was still filthy. Rev. R. B. St. Clair had some of the sayings and doings in the performance printed, and copies sent to a number of citizens, asking their support to have such abominations in Toronto theatres put an end to once for all. The police summoned this man for issuing immoral literature, although it was the exact words the police allowed to be said twice each day in the theatre. This man was convicted, as the Judge held he had no option, as he could not consider motive. He said the show after the police seizure was horrible. The Provincial Government ordered the prosecution of the owner and manager of the theatre in question. Last Saturday, a jury found the owner and manager not guilty, but added a strong condemnation of the play. The Judge scored the jury for failure to convict, declared they brought discredit on justice, and he warned the owner and manager of the theatre that they might never again get such a jury. Thus for the present ended another chapter in Toronto's disgrace.

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.

McCleary Gas Ranges



Sold By

E. T. CARTER

HARDWARE,

JARVIS

Pity For Suffragettes

The average man is inclined to view the female suffragette with a certain amount of pity as a distraught being disappointed in life, who wants a vote in somewhat the same way as a child wants a toy, and won't be happy until she gets it. But what shall be said for the type of male suffragette who sets fire to a railroad train and gives as his excuse the fact that he wants votes for women? The insane asylum is the only place for such a nerveless and in fact it seems rather extraordinary that commissions in lunacy have not been issued for many of the leaders, male and female, who are causing so much turmoil in England. Suppose anyone were to go out and set fire to a building, and plead as his defence that the Government would not adopt the single tax on land or endow a national opera. He would at once be handed over to the alienists beyond a doubt. Yet at the present time sympathy with woman's suffrage is pleaded as an excuse for any sort of wanton and mischievous crime. As has been pointed out before too many people have votes as it is. It is quite obvious that the so-called "symbolize" his sympathy was a person unfit to exercise the franchise. "Smash and be smashed" is the new slogan of the suffragettes, but it seems a rather dangerous one for women to announce. Mrs. Pankhurst and her crew of Sans Culottes owe a great deal to the chivalry and patience of men. The demand that they should be treated as the coster is alleged to treat his wife and his mother, is rather more peculiar than their insatiable hunger for votes.

Here is a remedy that will cure your cold. Why waste time and money experimenting when you can get a preparation that has won a world wide reputation by its cures of this disease and can always be depended upon? It is known everywhere as Chamberlain's Cough Remedy, and is a medicine of real merit. For sale by all dealers.

Everything opposing appears to lose its substance the moment one actually grapples with it.

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.

Lizard in Stomach

Miss Melrose Pickell of Melrose Hill, land, Mass., ate shrimp salad and the was very ill. Ordinary remedies acute indigestion failed to have any effect and finally by the aid of a stethoscope, a physician discovered that the was something alive in the woman's stomach. A head of boiled lettuce was held at Miss Pickell's mouth and in a moment a very much alive lizard made its escape.

41st ANNUAL STATEMENT

BANK OF HAMILTON

As submitted to the Shareholders at the Annual Meeting held at the Head Office of the Bank, at Hamilton, Monday, January 20th, 1913

BOARD OF DIRECTORS

HON. WM. GIBSON, President J. TURNBULL, Vice-President and General Manager
C. A. BIRGE C. C. DALTON
LT.-COL. THE HON. J. S. HENDRIE, C.V.O.
GEO. RUTHERFORD W. A. WOOD

LIABILITIES

To the Public

Notes of the Bank in circulation	\$ 9,587,215.00
Deposits bearing interest, including interest accrued to date	\$ 80,376,498.00
Deposits not bearing interest	7,711,021.84
	\$ 88,087,677.94
Balances due to Agents of the Bank in Great Britain	79,119.00
Balances due to other Banks in Canada and the United States	219,711.90
Dividend No. 94, payable 2nd December, 1912	82,483.76
Former Dividends unpaid	737.75
	\$ 83,231.51
	\$ 42,085,745.45

To the Shareholders

Capital Stock (average of the year \$2,972,418)	\$ 3,000,000.00
Reserve Fund	\$ 6,600,000.00
Amount reserved for Rebate of Interest on Current Bills Discounted	100,000.00
Balance of profits carried forward	251,137.86
	\$ 6,951,137.86
	\$ 49,037,883.32

ASSETS

Gold and Silver Coin	\$ 703,391.06
Dominion Government Notes	5,680,879.00
Deposit with the Dominion Government as Security for Note Circulation and Cheques on other Banks	6,384,270.08
Notes of and Cheques on other Banks in Canada and the United States	150,000.00
Dominion and Provincial Government Securities	2,908,658.12
Canadian Municipal Securities, and British, or Foreign, or Colonial Public Securities, other than Canadian	661,888.50
Railway and other Bonds, Debentures and Stocks	297,462.52
Loans at Call, or Short Call, on negotiable Securities	3,006,251.85
Notes Discounted and Advances current	857,109.14
Loans to other Banks in Canada	1,844,215.67
Notes Discounted, etc., overdue (estimated loss provided for)	\$ 15,907,858.86
Bank Premises	30,341,052.19
Office Furniture, Safes, etc.	10,300.00
Real Estate (other than Bank Premises), Mortgages, etc.	111,060.44
Other Assets not included under foregoing heads	1,969,165.97
	176,072.95
	289,151.40
	85,228.42
	\$ 49,907,883.32

PROFIT AND LOSS ACCOUNT

The Balance at Credit of Profit and Loss Account, 30th November, 1911, was	\$ 190,360.09
The profits for the year ended 30th November, 1912, after deducting charges of management and making provision for bad and doubtful debts, are	\$ 495,860.50
Premium received on new Stock	130,600.00
	\$ 616,820.59
From which have been declared four quarterly dividends, in all 11%	\$ 226,965.96
Carried to Reserve Fund from Profits	120,600.00
Carried to Pension Fund	60,400.00
Allowance to former President, authorized by Shareholders	200,000.00
	\$ 5,000.00
	\$ 885,682.73
Balance of Profit and Loss carried forward	\$ 251,137.86

HON. WM. GIBSON, President
J. TURNBULL, Vice-President and General Manager

Hamilton, Nov. 30th, 1912.