

BANK OF HAMILTON

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



It is not in its power to purchase that the greatest value of money lies. The feeling of independence, and of security against the effects of adverse fortune that a reserve fund gives you, is infinitely more satisfying than the passing gratification which you would obtain by spending it.

Small amounts—which you will hardly miss deposited regularly, will gradually, but surely accumulate to a sum large enough to insure against the effects of business reverses or loss of employment.

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

SOWING HIS WILD OATS REAPING A HARVEST OF SORROW



How many young men can look back on their early life and regret their misdeeds. "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 any private disease and you 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 Diseases and all Diseases Peculiar to Men.

CONSULTATION FREE. Books Free on Diseases of Men. If unable to call, write for a Question Book and FREE 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 used for correspondence and Laboratory for Canadian business only. Address all letters as follows:

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

UNION BANK OF CANADA

Paid-up Capital, Reserve Fund and Undivided Profits (Over) \$3,375,000
Total Assets (Over) \$69,000,000

Save Systematically

Regular, occasional saving, systematically accomplishes much. It's the steady, persistent, regular depositing of only a few 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. **W. PARSONS, Manager**

LEONARD, BURG, BRANCH. **F. W. A. ...**
65 The Esplanade St., E.C. **G. M. C. ...** 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 Mabey will speak on "Heavy Horse," "Dairy Cow," and "Corn"; and J. B. Fairbairn of Vineland on "Identification and Treatment of 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. McTurk of Lunenburg 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

The Tax on Clothing

If there is one thing more than another that ought to be made as cheap as possible in this country of rigorous climate, it is warm woollen clothing. To those who are warmly clad and fed the Canadian winter is a healthful, happy season. The air, purified by frost and sunshine is invigorating and delicious and snow and ice are the friends of the country dwellers, enabling them to do work and enjoy pleasures impossible during the summer months. But to face a Canadian winter poorly clad is to endure misery and to risk the loss of members and even of life itself. To prosperous city dwellers who wear furs and live and work in steam heated homes and offices, the cost of woollen clothing is not, perhaps, a very serious item; but to the outdoor worker, the teamster and laborer in the city, the lumber jack and the farmer in the country, the yearly expenditure for blankets, underwear, socks, mitts, shirts and other woollen garments, is a considerable item. Yet woollen and flannel goods are among the things which are especially dear in Canada compared with other countries. They are especially dear moreover, not from any natural cause, but because of the especially high import duties. Their cost is artificially raised by tariff. Ready-made clothing bears a duty of 35% under the general tariff, and 30% under the British Preferential tariff; socks and stockings pay a duty of 35% under the general tariff and 25% under the British Preference, while the duty on underwear, gloves and mitts is 35% under the general tariff and 25% under the British Preference. Most of the raw materials which enter into the manufacture of these articles are admitted into Canada free of duty, and the remainder are subject only to a nominal tariff, so that the manufacturers of clothing are enabled to buy their wool and cotton at the minimum prices and to sell the finished article with the maximum of profit. There seems to be no limit, however, to the greed of manufacturers who have become accustomed to exploiting the people under the protection of tariff walls, and an attempt is now being made by the manufacturers to have the duties raised still higher, as the following news dispatch, clipped from the daily press shows:

Ottawa, Dec. 11.—A number of woollen manufacturers from Quebec and Ontario have been in the capital for the past few days impressing upon the government the need of greater protection for the woollen, flannel and clothing manufacturers of Canada. They are also taking the precaution of entering an early protest against any proposal to increase the British preference which in case of woollens gives them a protection of 30% which they claim to be insufficient.

If it is not profitable to manufacture woollen goods in Canada with a protective tariff of 25 and 35%, it would be better to have no woollen industry in Canada at all. If our woollen manufacturers are not making any money, they will not lose anything by shutting down their mills, where as everyone who wears woollen clothes, and that includes most of us, would benefit considerably by being able to buy that clothing at a reduction of 25% on present prices. The consumer surely has a right to be considered as well as the manufacturer.

Hints for the Sedentary

If you are a person of sedentary habits—brain worker, desk worker, bookkeeper, stenographer, clerk—it is well to heed that suggestions and the warnings of a British physician who has made a study of the influence of muscular exercise and open air on the bodily functions. His researches have convinced him that the bad air of stuffy, ill-ventilated rooms has a less injurious effect upon the occupant than an insufficient amount of exercise. Bad air is bad enough, but lack of exercise is worse. The bad air, however, should be kept in motion. There should be ventilation of some kind, and then the impurities are not so dangerous. The greatest danger for the sedentary man or woman, according to the British physician lies in the increased blood pressure, for "the brain worker or the desk man accelerates his hand by his work and his blood pressure is raised, but he has neither muscular movements accompanying changes of posture nor the respiratory pump to aid in the heart in the maintenance of the circulation." Strong pressure on the arteries, long continued, stretches their walls and results in their hardening, thus impeding the circulation and lessening the power of resistance to infection. To counteract this there must be exercise in the open air—gentle or strenuous, according to the individual strength. Colds are not caused by low temperature, but by lack of resistance to temperature changes.

When you want a reliable medicine for a cough or cold take Chamberlain's Cough Remedy. It can always be depended upon and is pleasant and safe to take. For sale by all dealers.

Housekeeper's Guide

The following is an excellent memorandum for the young housekeeper:

- Boiled potatoes, 30 minutes; baked potatoes, 45 minutes; sweet potatoes, boiled, 45 minutes; green peas, 25 minutes; squash, boiled, 25 minutes; squash, baked, 1 hour; green peas, baked, 30 minutes; string beans, boiled, 30 minutes; green corn, 25 minutes; asparagus, 20 minutes; spinach, 1 hour; tomatoes, fresh, 1 hour; tomatoes, canned, 20 minutes; cabbage, 1 hour; cauliflower, 1 hour; onions, 1 hour; turnips, 1 hour; rice, 30 minutes; rice, boiled, 30 minutes; rice, steamed, 1 1/2 hours; muffins, 20 minutes; bread, 1 hour; cake, fruit, 4 hours; cake, layer, 15 minutes; pies, 30 minutes; puddings, 20 minutes to 1 hour; mutton, beef, lamb, 1 1/2 minutes for each lb.; chicken, 30 minutes for each lb.; turkey, 20 minutes for each lb.; small birds and small fish, 20 minutes; large fish 45 minutes.

Your Own Home

Young people who are about to get married are often forced to decide the question—shall they have a home of their own or shall they make their home with relatives. It is a question to which common sense can give only one answer—Don't! The most disastrous mistake that a newly wedded couple can make is not to start married life with a home of their own. To try to make a home in the home of relatives is courting trouble and unpleasantness. It does not matter what else may be sacrificed at the beginning of matrimony, there must be a home—a new home different from all others on earth. The reasons which induce young married people to live with their relatives are varied and diversified, but no reason on earth is strong enough to make it a wise proceeding. Imagine a bride and bridegroom coming back from their honeymoon, not to the dream home, but to the house of a relative! True, they may have their own furniture and things, but the romance and glow which should surround the early days of married life are lacking, instead of perfect harmony, a discordant cord at the very start of married life—and the discord is slowly but surely increasing long as no proper individual home exists.

It stands quite plainly to the confident thinker that there cannot be two homes in one. One or the other must go to the wall. At the same reckoning there can be but one master and one mistress in every household. It is ridiculous to expect anything else. Most newly-married people have ideas of their own about doing things, about the sort of life that they want to live. They cannot follow out these notions as long as they make their abode with relatives. They may try to do so, and thereby cause friction and anger—or they must sink their ideas and run their lives in the grooves made for them by the people with whom they live. Husband and wife cannot be all in all to each other while they live with the relatives of either party. Take, for instance, the case of a young couple living with the husband's people. Imagine a newly-made wife committing all her early matrimonial mistakes beneath the eyes of her husband's relations. The husband is chagrined that his wife should be seen making a mistake; his people pity him for having wed such a foolish woman. And so on, and so on. No married people must begin wedded life together and alone; they must have a home to themselves. It is better that they live in a two-roomed flat by themselves than in a mansion with relatives, so far as possible happiness is concerned. Newly married people must fight their early wedded mistakes together, must bear the full weight of matrimonial responsibilities, must learn to be all in all to the other from the outset. This can only be done in a home which is peculiarly theirs—a home which carries in its atmosphere the influence of their wedded life widening and beautifying day by day. For certain, men and women who want to get the best possible result from their marriage will make any sacrifice rather than start wedded life by living with relatives. Though often done with the very best intentions in the world, it is always a mistake from every point of view.

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.

McCarty Gas Ranges



Sold By

E. T. CARTER

HARDWARE.

JARVIS

Getting Pneumonia

The best way to get pneumonia is to gorge yourself with food and then shut yourself up in a room, turn on all the heat possible and stupefy yourself in a fetid atmosphere. Most persons think pneumonia or a heavy "cold" comes from sitting in a draught or in a cold room. No person ever contracted pneumonia simply by reason of low temperature. There is no danger, although much discomfort, in getting chilled and as you are damp, from rain or perspiration at the time. The late Admiral Armitage relates that although he spent two years in the arctic region, suffering almost incessantly from cold and hunger, he never contracted a "cold" that is to say, inflammation of the lungs or mucous membranes of the head, until he returned to civilization.

Fixing the Marriage Age

It is a marvel that there are any more unhappy marriages since the scientist and reformers have taken the matter of wooing and wedding in their hands. Every new plan they advocate is heralded as a specific against discord, but husbands still rush to drink when unhappy and wives threaten to return to mother. College professors have enquiring minds on all subjects, along with gabby tongues, so it is not strange to find Prof. Dallas Lore Sharp of Boston University, laying down the exact age at which young men shall wed. He has fixed it at 25. When a boy is 20 he is silly; at forty he is dangerous; at 30 he gets cold feet and counts the cost. So, therefore, by his process of elimination, 25 is the proper time for mating. This sounds well, but it will not hang out on the line after it has been laundered. Maturity is not a matter of years, but of mind. Many a boy is more of a man in all that make manhood—appreciation of his responsibilities and cheerful acceptance of them, the capacity for quick determination or seasoned judgment, understanding of the world and ability to fight and conquer it—than some other at twice his age. The individual factor is what counts in all the theories, but the men who send them out too often fail to take that into consideration. They cut all human nature from one pattern, just as modern clothing shops cut a hundred garments at a time. They make no allowance for the way the good will pull in one direction or shrink in another. If human nature were run into one mold and then set, it would be easy to lay down hard and fast lines for everything, from getting married to digesting foods. But every man is a law unto himself in what he eats and in whom he loves, and how and why. He will marry at twenty or delay to fifty, and if he doesn't choose wisely in either case, or if he doesn't act wisely himself, then the marriage will be a failure despite his years or hers.

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.

TO THE PUBLIC

We are Agents for Parisian Sage, and we know the Guarantee is Genuine PARISIAN Sage, the quick-acting hair restorer, is guaranteed—To stop falling hair. To cure dandruff. To cure itching of the scalp. To put life into faded hair. To make harsh hair soft and luxuriant.

To make hair grow, or money back. It is the most delightful hair dressing made and is a great favorite with ladies who desire beautiful and luxuriant hair. Large bottle only 50 cents. The R. T. Booth Co., Ltd., Fort Erie, Ont., Canadian makers.

T. E. Morrow

Hog cholera has broken out afresh near Amerstburg.

A concrete milk-house makes milk worth more

PEOPLE are willing to pay more for milk that comes from a clean, sanitary dairy. In nearly every city such dairies charge from 50 per cent. to 100 per cent. more than others—and even then they can't supply the demand for pure, high-grade milk. You will get more value out of your cows if you properly cool and store the milk. Such milk is not only more wholesome—and therefore can be sold for a better price—it is also slower to sour than milk handled by ordinary methods. Ask for the free book,

"What The Farmer Can Do With Concrete"

IT will tell you how to build a concrete milk-house, and also describes scores of other uses for concrete around the home and on the farm. It is not a catalogue. Its 160 handsomely illustrated pages are devoted entirely to the subject—in which every progressive farmer is interested.

YOU do not place yourself under the slightest obligation in asking for the book. We do not even ask that you agree to use cement. Just sign the coupon attached to this advertisement, or send your name and address by letter or post card, and the book will be mailed to you at once. Address,

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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.

