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Surplus, ... \$3,750,000
Capital Authorized, ... \$5,000,000
Capital Paid Up, ... \$3,000,000

THE MEN BEHIND
A banking institution gets strength as much from the men who direct its affairs as from the actual capital invested. Money deposited in the Bank of Hamilton is guarded by men well known for business integrity and common sense who value security more than high profits. To this policy is due a surplus which is one-quarter larger than its capital—the result of over 40 years conservative management.

R. R. TELFORD, Manager.
Jarvis Branch.



Utilizes every heat unit. Flues arranged so heat is forced to travel over top of oven in

McClary's Pandora

Range down behind it and twice under the bottom before escaping to chimney. See the McClary dealer.

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Special Values In All Kinds of Goods
Big Values For Small Money

It will pay you to call and see me and let me show you and give you prices.

Chairs of all kinds—Rockers, leather upholstered and Oak Roll Seats, Reid and Rattan.

Fancy Parlor Tables, Library Tables odd pieces of all kinds.

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HOLMES THE FURNITURE MAN

ERIE PHONE 30 FUNERAL DIRECTOR

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Turn over a new leaf and begin the New Year right.

THAT long delayed setting for a Portrait.

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Rector's Annual Lenten Address

Lenten Topics and Holy Week Services at St. Paul's Church

The Rector's Address.
The Rectory, Jarvis, February 10th.

Dear Friends,—
The sacred season of Lent is upon us once more and may be of much value if used rightly. It is the time set apart by our Church for deep heart searchings in order that we may learn and realize where we are spiritually. It is a time for self denial and renewed consecration to God's service. It is a time of special opportunity, as special services and subjects are taken up in our Church at this season.

We live in such a busy age that we are inclined to allow our many engagements and interests to crowd the spirit out of our lives entirely or put it off to some indefinite time which never comes.

It is for this very reason our beloved Church calls us aside from the multitude that we may hear more clearly the voice of the Master and learn to do His will. If rightly used, Lent will bring us much nearer to Christ in MIND and HEART and LIFE. It will help us to conquer our SELFISHNESS, INDIFFERENCE or WORLDLINESS and all other kindred enemies of our soul.

On Sunday evenings—I hope to address you on subjects of Spiritual Strengthening, viz.—1. Humility; 2. Faith; 3. Moral Earnestness; 4. The Christ Life; 5. Power of the Holy Spirit; 6. Bearing our Cross.

On Friday evenings—I am taking up a study of the Communion Service, which I hope will be helpful to all.

I therefore lovingly and earnestly ask you to make an effort to attend as many Lenten services as possible and do your utmost to be REAL and THOROUGH in your devotions.

Affectionally, your Rector,
J. HIRST ROSS.

The Lenten Services follow—
February 21.—First Sunday in Lent:—11 a.m., Holy Communion and Sermon. 7 p.m., Evening Prayer and Sermon. "Humility."
February 28.—Second Sunday in Lent:—11 a.m., Morning Prayer and Sermon. 7 p.m., Evening Prayer and Sermon. "Faith."
March 7.—Third Sunday in Lent:—11 a.m., Holy Communion and Sermon. 7 p.m., Evening Prayer and Sermon. "Moral Earnestness."
March 14.—Fourth Sunday in Lent:—11 a.m., Morning Prayer and Sermon. 7 p.m., Evening Prayer and Sermon. "The Christ Life."
March 21.—Fifth Sunday in Lent:—Passion Sunday. 11 a.m., Holy Communion and Sermon. 7 p.m., Evening Prayer and Sermon. "Power of the Holy Ghost."
March 28.—Sixth Sunday in Lent (Palm Sunday) 11 a.m., Morning Prayer and Sermon. 7 p.m., Evening Prayer and Sermon. "Enduring the Cross."
Week Day Services.—
February 17.—Ash Wednesday. 10.30 a.m., Communion Service and Holy Communion. 7.30 p.m., Evening service and Sermon.

The subject for the Friday evening addresses in Lent will be a study of the Holy Communion office. We will consider its Historic, Liturgical and Devotional character.

Holy Week and Easter Day.—
Monday, March 29.—7.30 p.m., Short service and Reading—"Judas Iscariot."
Tuesday, March 30.—7.30 p.m., Short service and Reading—"Via Dolorosa."
Wednesday, March 31.—7.30 p.m., Short service and Reading—"Daughters of Jerusalem."
Thursday, April 1.—Maundy Thursday. 7.30 p.m., Short service and Reading—"Calvary"
Friday, April 2.—10.30 a.m., Service and Sermon—"The Corn of Wheat."
John 12:24.
7.30 p.m., Service and Sermon. "The Corn of Wheat."
Easter Day, April 4.—8 a.m., Holy Communion. 11 a.m., Holy Communion and Sermon. "The Risen Life."
3 p.m., Children's service and address "Empty Tomb."
7 p.m., Service and Sermon.—"The Passover."

Bereavement Doubly Sad

Mrs. J. E. Brown Died Eleven Days After Son

From the Cass City, Michigan, daily Chronicle.—
Mary A. J. Brown, of Cumber, died Jan. 22, and was buried Jan. 25, after a short illness of eight days from pneumonia. Her death came as a shock to the community in which she lived as she had been in good health previously.

Just eleven days before her death she had lost a son from the same dread disease, and as she had been constantly and lovingly caring for him during his sickness and being broken hearted at his death it seemed she had little energy to throw off the disease when it came to her.

Mrs. Brown whose maiden name was Mary Jane Irvine, was born in Norfolk county, Ontario, and married James E. Brown of the same place. They came to Sarniac county in 1880 with their one child and settled on the farm near Cumber. They went through the forest fire of 1881 losing all they had, but being of a courageous spirit and having faith in the land of their choice, they started again and built up their present comfortable and spacious home and reared their nine children, four daughters and five sons, all of whom with their father (except James at whose funeral she contracted her present illness) were able to be with her during her last sickness and did all that love and devotion and unceasing care could do to bring her back to health. But the All Wise Father had ordered it differently and on Friday morning she passed peacefully away to her rest.

In faith, Mrs. Brown had always been a Methodist and was always interested in any good work that was for the uplift and betterment of the community. She was a valued member of the ladies' aid society of the church and W. C. T. U.

She was one of a family of ten children, seven sisters and two brothers. The sisters were Mrs. Neil Osterby of Johnstown, N. Y.; Mrs. Elgin Mason, of Simcoe, Ont.; Mrs. J. Howard, Brantford, Ont.; Mrs. (Dr.) Park, of Chesley, Ont., who died in 1903; Mrs. J. W. Williams, of Winnipeg, who predeceased her just six months ago, and Mrs. Wesley Schuyler and Mrs. Arthur Porter of Jarvis, Ontario, who were with her at the time of her death. The brothers are Robert of Hagersville, Ont., and Lindsay, on the old homestead with an aged mother. Her father died about fourteen years ago.

School Report

(Intend'd for last week.)
S. S. No. 17, Walpole, January.—
4th Class.—K. Parkinson 236; F. McKenzie 235; K. Saunders, 221; H. Kindree 109.
3rd Class.—A. Edwards 151; J. Parkinson 95; E. Kindree 55; A. Stone 35.
2nd Class.—C. Saunders 241; V. Edwards 224; C. Saunders 209; R. Parkinson 194; E. McKenzie 175; E. Saunders 168; L. Parkinson 64.
Pt. 2nd Class.—H. McKenzie 80; P. Edwards 75.
Pt. 1.—Dorothy Saunders 78; D. Saunders 57; E. Johnson 55.
Pt. A.—V. Saunders, L. Johnson 25.
Missed exams.—H. Kindree, J. Parkinson, E. Saunders, E. Johnson one each; A. Parkinson 4; E. Kindree 3; A. Stone 3; L. Parkinson, L. Johnson one each.
Present every day.—K. Saunders, F. McKenzie, A. Edwards, C. Saunders, E. McKenzie, V. Edwards, P. Edwards.

Burned to Death

Another sad mischance which has greatly shocked a mother and will shock the father on the battlefield of France occurred at Cayuga recently when Gertrude, the 4-year-old daughter of Harry and Mrs. Garrity, of that place, sustained fatal burns through playing with matches. When the little child was found her body was enveloped in flames, and she expired on a G. T. R. train while being rushed to St. Joseph's Hospital, Hamilton.

Gertrude's father, Mr. H. Garrity, answered his country's call shortly after war was declared, and the news of his little daughter's death was cable to him at once. He is in France.

Mrs. Garrity, who is said to have two brothers at the front, was prostrated with grief.

IN MEMORIAM

On the morning of Jan. 21st, there entered into rest an old and respected resident in the person of Stafford E. Smith, after an illness of two weeks with pneumonia.

Mr. Smith, who was in his 82nd year, was one of the early settlers, having come from England when but five years of age.

He followed the trade of blacksmithing in Villa Nova for 30 years, after which he took up farming, where he has lived for over thirty years.

Out of a family of eleven children only three survive him, George, of Waterford, Essex, of Hamilton, and Mrs. Elton Wier, of Beaton. His one son, Eszariah, has spent the last two years on the farm with his father.

Among the flowers was a pillow from the wife and family, and a beautiful spray from the grandchildren.—Waterford Star.

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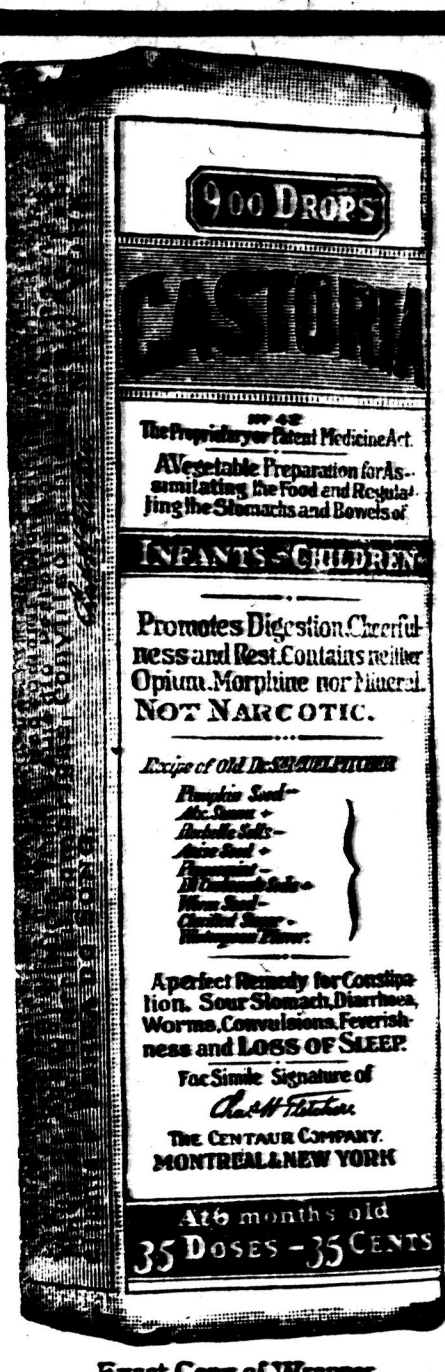
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Get your Special Valentine Postal Cards at The Record Store.

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The Time for renewal to all papers, weekly or daily, is NOW. The Record will save you money. Get our Clubbing Rates. Do it early.

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I have a quantity of Horse Blankets on Hand which I am going to sell at greatly reduced prices.

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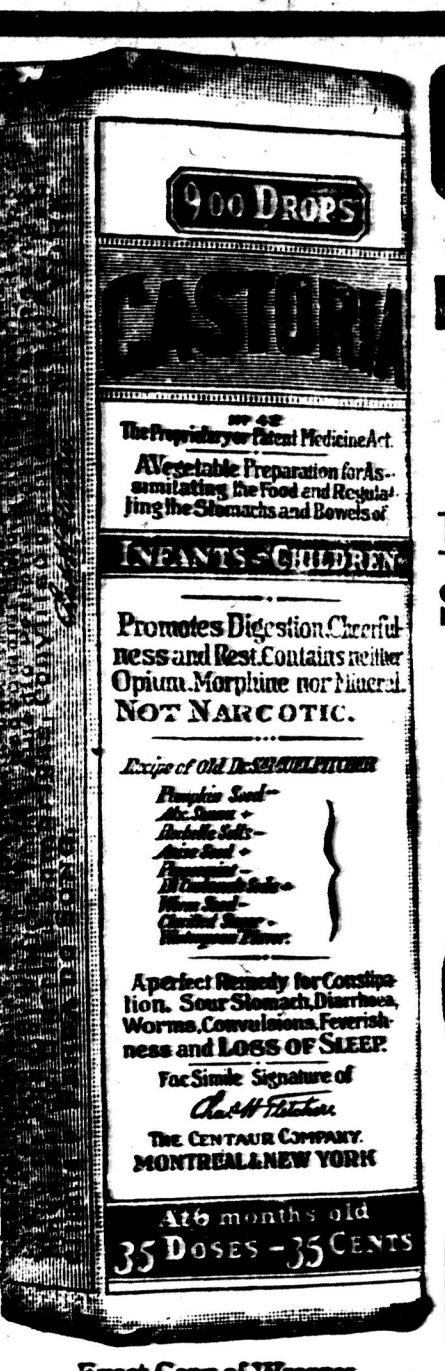
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Agent for Consumers Wallpaper Co. See Our Samples.

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Fashionable Tailor and agent for
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Call and see samples and get prices of Tweed and Worsted Suitings and Overcoatings.

I am making a specialty of
CLEANING & PRESSING CLOTHES

Grand Trunk Railway System TIME TABLE

No. 40 to Hamilton	Departs 7:00 a.m.
No. 21 to Hamilton	" 8:25 a.m.
No. 40 to Hamilton	" 9:50 a.m.
No. 21 to St. Thomas	" 10:25 a.m.
No. 21 to St. Thomas	" 11:50 a.m.
No. 40 to Chateaufort Junction	" 12:25 p.m.
No. 40 to Chateaufort Junction	" 1:50 p.m.
No. 40 to Port Dover	" 3:25 a.m.
No. 40 to Port Dover	" 4:50 a.m.
No. 40 to Port Dover via Ft. Dorcas and Simcoe	Departs 7:30 p.m.

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