

FALLS' 1915 FEBRUARY SALE

Our Greatest February Sale "IN EVERY WAY"

"Falls' February Sale Begins Saturday"

We Beg To State That On Saturday Of This week WE SHALL BEGIN



The most important February Sale in our History which, is not just an advertising phrase, but which has the greatest amount of Merchandise and February Bargains in Our History to back it up.

We Shall Begin

This February Sale with more Forces, Greater Stock, than in any previous year—
—the Linens,
—the Sheeting,
—the Pillow Cottons,
—the Factory Cottons,
—the White Cottons,
—the Embroideries,
—the Corsets
all will receive a full quota of time, space and alterations, we shall be good and ready Saturday morning.

We Shall Begin

The February Sale of Dress Goods, Silks and Velvets. We can promise better bargains in Black and Colored Dress Goods and Black and Colored Silks and more of them than ever before.

We Shall Begin

Our First February Sale of Beds, Bedding and Furniture, every item in our large stocks of popular Mattresses and Fine goods will be cut in price for the February Sale.

The First really Big Sale of Furniture, Beds and Bedding ever held in Simcoe begins Saturday morning at **FALLS** Store.

We Shall Begin

The February Sale of Whitewear, for weeks fine Night Gowns—Shirts—Corset Covers and Drawers have been pouring into **FALLS** hopper for distribution, every garment was made with deliberation, not hurried through, there isn't much more to say, all we ask is that you make a careful and minute comparison, we know what verdict you will render.

We Shall Begin

The Annual February Sale of Carpets, Rugs, Linoleum, Dropstaples, **FURNISHING** Saturday morning nearly a Car load of fine Scotch Linoleums in 2, 3, 3 1/2 and 4 yards wide, the choicest patterns we ever offered will be included in the Sale. All our Wilton, Brussels, Velvet, Tapestry, Wool and Union Carpets and Rugs of every description will be marked at February Sale Prices

We Shall Begin

A Final February Clearing of all Mink, Persian Lamb, Fox and Sable Sets, Ladies' Persian Lamb, Hudson Seal and Electric Seal Coats. Also all Men's Beccoon, Bulgarian Lamb, Dog and Fur Collared Coats. Every item of Fur will be marked for a quick clearing.

We Shall Begin

The once-a year sale of Men's and Boys' Shirts, Underwear, Socks, Hats, Umbrellas, Collars, Ties, Gloves, Knitted Coats, Handkerchiefs, Night Gowns, Pyjamas, Etc.

We Shall Begin

Our Greatest February Sale of Men's and Boys' Suits, Overcoats, Odd Pants, Odd Vests, Pea Jackets, Mackinaw Coats, Raincoats, Overalls and Smocks—Come and participate in the Good Bargains that will be offered

We Shall Begin

The First Spring Presentation of the New Prints—New Cotton and Wash Goods, very much the largest and most beautiful Collections this store ever offered—they will certainly delight all women.

We Shall Begin

A Great February Sale of China Toilet Sets, Cut Glass, etc., including some beautiful French and English Dinner and Tea Sets imported before the War—the richest opportunities of the year will be offered in our China Department beginning Saturday morning.

We Shall Begin

A Sale of White and Grey Wool Blankets, Eider and Bat Comforters. Equal values will not occur again this year, and very likely for several years. The Wool market is all out of joint. The good Wool needed for good Blankets would be bought at 38¢ a pound last September, but now it is around 60¢ a pound. Our Blankets, and we have a heavy stock, were bought before the War. It will be good business to buy this Year's and next year's supply.

We Shall Begin

A Sale of Women's, Misses' and Girls' Separate Coats—House, Street and Evening Dresses and Blouses that will make **FALLS** 1915 February Sale Long Remembered.

We Shall Begin

A great distribution of Trunks, Suit Cases and Club Bags. You do not have to be "The Early Bird to catch the worm." This will be good buying every day of the February Sale, because we have taken over from a Manufacturer his entire complete stock of Trunks, Suit Cases and Club Bags at prices ranging nearly one-half present-day values.

YOUR EYES and your Fingers DO NOT have to be your guides WHEN BUYING here—We are simple enough to believe that we fare best when we guard your interests of quality and price—We would rather not make a Sale than make one for the buyer to regret. We started out that way many, many years ago, it has worked out alright. It's too late now to change.



FEBRUARY SALE THE H.S. FALLS CO. OF SIMCOE, ONT. FEBRUARY SALE

Walpole Fire Assurance Co.

Had a Successful Year.

The following is the annual report of The Walpole Farmers' Mutual Fire Assurance Company for the year ending December 31, 1914.

RECEIPTS	
Cash on hand, January 1st, 1914.....	\$ 1885 42
Payments due in 1914.....	6286 90
Interest on prior years.....	272 04
Re-insurance, survey and policy fees.....	382 80
Reserve on Note.....	12 17
Retained on Note.....	2000 00
Retained on Note.....	162 50
	\$10916 58
DISBURSEMENTS	
License Fee and Statutory Assessment.....	\$ 24 28
Salaries.....	102 92
Print, light and fixtures.....	35 28
Travel, Travel, Insurance and Law Costs.....	81 67
Printing expenses.....	15 00
Depreciation.....	700 04
Office expenses.....	75 00
Stationery.....	225 00
Travel, Stationery and Auditors' fees.....	652 20
Travel and expenses.....	87 00
Stationery.....	64 75
Travel.....	35 00
Stationery.....	2000 00
Stationery.....	200 00
Cash on hand.....	2000 00

ASSETS	
Cash on hand.....	\$ 285 90
Real Estate.....	2500 00
Safe and Furniture.....	150 00
Installments due.....	791 36
Installments prior years (not extended) \$100.00	
Residue of Premium Notes.....	75781 39
	\$76506 74

LIABILITIES	
Adjusted loss, Herbert Lindsay.....	\$ 386 30

LOSSES PAID, 1914.	
J. R. Rolson, damage to dwelling.....	\$ 6 00
W. B. Hodges, balance of loss, 1913.....	1640 00
Chas. Stullwood, dwelling house, 1913.....	500 00
Lewis Green, dwelling and contents.....	1400 00
J. O. Slack, damage to coat.....	5 00
Thos. McLean, damage to dwelling.....	27 50
Henry Mitchell, 3 cows by lightning.....	80 00
Scott Anderson, damage to dwelling.....	5 00
Rich & Co., contents of house.....	316 07
Edward H. Martin, cow by lightning.....	60 00
Wendell Lee, loss by lightning.....	120 00
Richard H. Field, damage to dwelling.....	5 00
J. K. and J. F. Wilson, damage to house and barn.....	100 00
F. W. Young, cow killed by lightning.....	100 00
Walter Smith, cow killed by lightning.....	100 00
Walter Smith, cow killed by lightning.....	100 00
Walter Smith, cow killed by lightning.....	100 00
Walter Smith, cow killed by lightning.....	100 00
Walter Smith, cow killed by lightning.....	100 00
Walter Smith, cow killed by lightning.....	100 00

M. J. Cubitt, damage to dwelling.....	3 50
R. J. Phibbs, contents of dwelling.....	380 70
The Misses Hiscott, loss of dwelling.....	500 00
W. A. Taitz, barns and contents.....	485 00
Herbert Lindsay, damage to horses.....	100 00
	\$7280 04

MOVEMENTS OF NOTES AND RISKS

	NO.	AMOUNT	FACE OF NOTE	RESIDUE.
In force Dec. 31, 1913.....	887	\$2,123,807	\$86,110.47	\$76,131.81
New & renewed.....	244	619,060	25,020.67	23,018.98
Gross number and amounts.....	1131	2,742,867	111,131.14	99,150.79
Expired and Cancelled.....	282	554,081	22,414.95	23,369.40
In force Dec. 31, 1914.....	869	2,188,786	\$8,716.19	75,781.36

CERTIFICATE OF AUDITORS.

We, the undersigned Auditors of the Corporation, whose Annual Statement is set out above, hereby certify that we have carefully examined the said Statement and compared the entries therewith with the books, records, receipts and vouchers of the said Corporation and find the same correct and true.

W. J. Fallis,
James Williamson.
NOTE—In case of loss notify the Secretary of the Company at Jarvis, at once.
G. B. MACDONALD, R. J. CATHERWOOD,
President. Vice-President.

BOARD OF DIRECTORS
E. B. MacDonald, Jarvis R.R. No. 3; R. J. Catherwood, Hagersville; James Martin, Selkirk; Robert Miller, Jarvis; W. J. Biggar, Erie; J. B. McKinnis, R.R. No. 1, Nanticoke; J. Nelson Howard, Hagersville; R. W. Parkinson, Garnot; George Harrison, Hagersville.
The retiring Directors are E. B. MacDonald, J. N. Howard and R. W. Parkinson.

AGENTS
S. A. Thompson, Nanticoke; W. L. Tyrrell, R.R. No. 3, Jarvis; W. J. Lindsay, Hagersville; John Harvey, Jarvis; Edward McKean, Springvale.

FIRE INSPECTORS
F. A. Fenton, Nanticoke; W. G. Clark, R.R. No. 1, Jarvis, Ontario; James H. Brown, Springvale.