

OUR LINES

For Your XMAS BUYING

PAPERERIES :

The latest in Fancy Writing Papers from 25c to \$2.00 and Higher. These Lines are the most Select and the best Values that can be had for the price.

PICTURES :

From \$1.25 to \$2.25. These lines were chosen with great care and warrant your inspection.

CARDS & BOOKSETS :

You will want to greet the Boys "Somewhere in France" with a remembrance at Xmas Time. Our lines of Cards and Booklets are complete, the selections choice, and the styles unique. See them.

FOR THE KIDDIES :

Picture Books, Numeral Slates, Tracing Slates, Rope Toss Rings, Parlor Croquet and numerous other games, Tea Sets, Dolls, Etc.

ORNAMENTS :

For Xmas Trees, Decorating, Etc.

WE HAVE :

Tags and Seals, Bells, Ornamental Snow, Ribbons for Tying Boxes, Etc.
Waxed Paper, Tissue Paper, Xmas Ornamental Papers, Etc.

The Record Store
MAIN STREET
JARVIS - ONTARIO

The Jarvis Record

ISSUED WEDNESDAYS.
We are at all times pleased to receive local news. Send or bring in the facts, we'll do the rest. The coming and going of Haldimand and Norfolk people are always welcome items of news.

ADVERTISING RATES.

Yearly contract rates on application to publisher.
Reading Notices.—No reading notice advertising any entertainment or matter by which money is to be made by any person or cause will be inserted in The Record without charge, except when the job-work for the same is executed at the Record Job Department, when one small reader will be given gratis. The price for the insertion of business announcements is five cents per count line each insertion.
Notice to Advertisers.—Changes of copy for contract advertisements must be in the hands of the printers by Monday noon, at the latest, each week. While willing at all times to do what is possible to accommodate patrons, we must insist on a strict observance of this rule.

Judicial, Legal, Official and Government notices.—Eight cents per line (12 lines to inch) for the first insertion, and five cents per line for each subsequent insertion.
Small Ads Condensed advertisements of such a nature as "Lost," "Found," "Situation Wanted," "To Rent," "For Sale," etc., not exceeding six lines 25c per insertion; 5 insertions \$1.00.
Advertisements ordered for insertion without written instructions will appear until written orders are received for their discontinuance.
Subscriptions.—One dollar per year strictly in advance; if not paid in advance a dollar and a half will be charged. United States papers 50c extra, strictly in advance.
If you wish your address changed, give old as well as new address.
MRS. ELVA RODGERS, Publisher.

Alex. G. Glass,

EXPERT
Piano and Organ Tuner & Repairer.
Residence, 113 Tindal St., N. Hamilton, Ontario.
Leave all orders at The Record of Box, Jarv's, Oct. Phone 37.

Retrenchment the Watchword

(By Bernard E. Sandwell.)

Canada's Imports from U. S. A. \$664,219,653
Canada's Exports to U. S. A. \$250,616,330

EVERY dollar unnecessarily spent by a Canadian (individual, corporation, or government) to-day is a dollar diverted from the urgent task of maintaining the economic activity and national prosperity of the country.

Only the most rigid retrenchment—economy is too mild a word—will suffice to keep this country in a sound and safe position during the remaining period of the war and the opening months of the peace readjustment.

The need for economy has been preached by far-sighted citizens for several years past, but with very little effect on the public at large. Urged to practice thrift for various academic reasons, and in preparation for certain distant and vaguely-outlined contingencies, Canadians have curtailed a few specific extravaganzas and gone cheerfully on with most of their ordinary expenditures, comforting themselves with the thought that the country has managed to do without thrift for the last twenty-five years and should therefore be able to continue.

But Canada is to-day faced by an entirely new situation. This country, for years among the heaviest per capita borrowers in the world, is now not merely precluded from any further borrowing of new capital, but is unable to collect cash for her own present output, and must either contrive to finance her own customers or cease to find a market for a large portion of her products.

With the entry of the United States into the war, and the mobilization of the financial resources of that country for the service of the Allied cause, the last available market for funds was closed to Canada. In the month of August not a dollar of Canadian municipal financing was done in the United States. The terms exacted for the recent Dominion Government loan in New York made it evident that no further assistance need be looked for from that quarter.

While the United States is making, and will continue to make, large advances to various Allied countries, the conditions of these advances is that practically the whole sum supplied shall be spent in the lending country. This condition debar Canada from participating in such advances for Canada's need is for cash for the carrying on of her own industries of war equipment and food production.

At the same time, the willingness of the United States to finance the orders of the Allied belligerents, when placed with American producers, has naturally led the Allies to refuse to place orders in any country which cannot grant the same terms. The present reduction in activity in Canadian munition plants is due not to any cessation of demand from Europe for munitions, but to the fact that Canada cannot compete with the United States in offering financial accommodation to the purchasers.

Until she was excluded from the American money market, Canada had been able for some time past to extend partial financial accommodation to the Allied countries for the supplies which they obtained here, and this without enforcing upon herself any strict regimen of thrift. But this was due in part to the fact that while lending to her customers she was herself borrowing from her neighbor. The sales of Canadian bonds of all classes in the United States in 1915 were \$154,000,000, and in 1916 \$207,000,000. This year the Dominion Government has sold \$100,000,000 and municipalities about \$7,000,000. Under these circumstances it was not difficult for Canada to make advances to the Allies, on the purchase of munitions in this country, which at the end of July totalled \$385,000,000. The difficulty consists in continuing this process without

any aid from the United States; and not only in continuing it, but in increasing the range of the transactions upon which such credit is granted—for the Finance Minister recently announced that arrangements had been made by the Government to furnish Great Britain with \$40,000,000 for the purchase of Canadian cheese and \$10,000,000 for hay, oats and flour. There is good reason to expect that a similar accommodation must be extended to Great Britain for a large part of the export of foodstuffs for the present fiscal year; the magnitude of this item is instanced by the fact that the report of wheat alone to Great Britain for the fiscal year ending March 31 last amounted to \$194,839,955, and wheat flour to \$26,500,000.

The only way in which Canada can possess herself of the funds necessary for this immense and unprecedented task of financing her customers is by rigidly curtailing her own expenditures on all unnecessary objects. Particularly is it necessary that all superfluous imports for articles which can be dispensed with wholly or in large part without any grave difficulty. In addition to these articles which reach Canada in the form of finished luxuries, there is an undistinguishable amount, which must be very large, of various raw materials which are employed in the manufacture of luxuries in Canada itself; to say nothing of the commodities which, while not luxuries in themselves, are made, so by extravagant consumption or by being used where cheaper or domestic products would do just as well. Canada, while compelled to extend credit upon almost everything which she herself sells abroad, is obliged to pay cash for all of these imports, which are consequently draining the resources of the country without conferring any real benefit upon an export.

Few if any luxuries that are consumed in Canada do not contain a considerable proportion of imported goods among their raw materials, even if they are not wholly of foreign origin. But even in the case of luxuries entirely produced in Canada, if any such there be, the case against their consumption is equally strong. Their production diverts Canadian labor from the production of commodities saleable abroad, and thereby increases the balance of trade against this country; and the funds employed in their production are needed for the financing of export trade.

Under the heading of "luxuries" and "unnecessaries" come, at the present time, all capital expenditures which will not be immediately productive of an increasing export of commodities. This includes municipal and government works which affect merely the convenience or comfort of the citizens. Broadly speaking no public works are justifiable at the present juncture, except those which remove an immediate menace to health or an immediate obstruction to the processes of production or trade. This is a time for the patching up of old plant rather than the substitution of new, however much outworn the old may be.

To repeat: Every dollar unnecessarily spent by Canadian (individual, corporation, or government) to-day, is a dollar diverted from the urgent task of maintaining the economic activity and national prosperity of the country.

BANK OF HAMILTON

Established 1872
Capital Authorized, \$5,000,000
Capital Paid-up, \$2,000,000
Surplus, \$3,500,000

The Things Worth While

are usually acquired by the man with a bank account. The good things of life seldom come to those who have nothing.

The Bank of Hamilton affords a convenient and safe method of acquiring capital.

Start a savings account to-day.

JARVIS BRANCH
R. R. Teiford, Manager
55-C

SPECIAL DECEMBER SERVICE

BETWEEN
Toronto and Winnipeg
DAILY

Westbound, Dec. 3rd to Jan. 2nd. Eastbound, Dec. 1st to Jan. 5th
Note—Tri-weekly service will be resumed thereafter.

REGULAR SERVICE
BETWEEN
Winnipeg and Edmonton Edmonton and Vancouver
DAILY TRI-WEEKLY

CANADIAN NORTHERN

Toys=Dolls=Games

And other Gift Things are Ready—
Two (2) Displays—Basement and
Second Floor—Bring the Children
and Be Sure they see Both Displays

THE ASSORTMENT INCLUDES

Teddy Bears Marble Games Monkeys
Cobstruction Sets Lambs Automobiles
Squirrels Waggon Sewing Machines Kid-
die Cars Soldiers Fire Waggon Machine
Guns Dolls' Furniture Performing Circus
Dolls' House Dreadnaughts Wash Sets
Polo Sets Sets of Tools Writing Desk
Swords Kiddies' Chairs Butcher Store
Push Carts Doll Beds Sleighs Donkeys
Small Waggon Cannons Rocking Horses
Forts Games of Many Kinds
Dolls Dolls Dolls

Christmas Suggestions Far More in
Quality, Assortment and Suitableness
than can be found outside the

Larger City Stores

Xmas Underwear for Men and Boys Arm Bands
Hose Supporters Night Shirts Cuff Links
Silk Half Hose Silk Handkerchiefs Men's
and Boys' Pyjamas Bath Robes House Coats
Umbrellas and Walking Sticks Ties and
Suspenders Gloves and Mittens Smoking Sets
Brass Jardineres Brass Trays China Tea and
Dinner Sets Fancy Bath Towels Down Com-
forters Toilet Sets Fine Wool Blankets
Guest Towels Boys' and Girls' Sweater Coats
Women's House Gowns and Jackets Travell-
ing Cases Bath Rugs Floor Rugs Silk Under-
skirts Feather Boas Women's Bath Robes
Bedroom Slippers Work Bags Vases and
Bric-a-Brac Sugars and Creams Hand Em-
broidered Linens Linen Cloths and Napkins to
Match Upholstered Chairs Davenport
Chesterfields Novelties in Furniture Framed
Pictures Children's Tea Sets Water Glasses
Dressing Tables Beds and Couches Mus-
ic Cabinets Mattresses Baby Carriages
Fancy Pillows Hall Mirrors Bedroom Chairs
Jardiniere Stands and Hundreds of Other
Useful Gift Things.

The H.S. FALLS Co.

BADGE OF HONOR

If any member of your family is in the Army or Navy ask for a Silk SERVICE FLAG at our Fancy Goods Department—one, two or three stars according to the number of Men in the Service

"With Our Compliments"

H.S. FALLS

CO. OF SIMCOE, Ltd.