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LEGAL

ARRELL & ARRELL
Barristers, Etc.

HAMILTON Sun Life Building. CALEDONIA Roper's Block

Money to Loan at Lowest Rates.

Harrison Arrell, S. Cameron Arrell
County Crown Attorney.

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Barristers, Solicitors in the Supreme Court, Notaries, Etc.

SIMCOE ONTARIO

Money to loan at lowest current rate of interest on real estate.

W. E. Kelly, K.C. J. Porter,
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JARVIS, ONTARIO.

SOCIETIES

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JARVIS LODGE NO. 191

Meets every Monday evening at 8 o'clock.

N. G., J. Dellar; F. S., N. R. Pond.
R. S., J. S. Burwash, Treas., I. W. Holmes
Visiting Brethren Welcome.

HOTELS

AMERICAN HOTEL

R. A. NELLES, Prop.

Best Accommodation for the Travelling Public

Near G. T. R. Station.

JARVIS, ONTARIO.

GEORGE L. MILLER
CONVEYANCER AND
REAL ESTATE DEALER
AGENT CANADIAN NATIONAL RAILWAYS

JARVIS, ONTARIO.

Shop in Simcoe
At OUR Expense

We Refund Car Fare from Jarvis on a purchase of \$6.00 and over, Hazelville \$9.00 and over, and from Nelles Corners on \$10.00 and over.

Murdoch's
Simcoe's Favorite Shopping Place


Champion
Dependable Spark Plugs

Jarvis Repair and Supply Garage

After the season's running your motor needs its bearings tightened up. Bring in your car and we will do your job right.

Our Prices Are Reasonable.

E. W. Anderson
ON THE CORNER



"Champion" "Heavy Stone" B-13, 1/2-in.

Choice Line of
Fresh and Cured Meats
on hand at all times.

We also carry Fresh Sausage, Cooked Ham, Bologna and Weiners, Lard, Margarine and Mince Meat.

YOUR ORDERS SOLICITED
GIVE US A CALL.

EDGAR MACHELL
The Old Veteran, JARVIS

ESTABLISHED 1872



IN making payment for produce or goods purchased at a distance, use the service offered you by the Bank of Hamilton and its branch offices. Transactions of every kind incidental to your business will thus be taken care of in the right way.

BANK OF HAMILTON

JARVIS BRANCH—J. H. Brown, Manager
Nanticoke—Tuesday and Friday

Real Friends



TO YOUR FEET—A pair like these would prove for daily wear. Graceful in outline and distinctively finished, yet sturdily made for practical service. In Brown calf with military heel, and Vici Kid, for \$7.00 and \$8.25.

Our assortment of SCHOOL SHOES is at your disposal. Our shoes are of the best, but at the same time reasonable in price, from \$3.00 to \$5.00.

A. H. LANGRAF, Harness and Shoe Store

RURAL LEGISLATION

Well Worth a Second Glance From Farmers.

Cream and Milk Purchasing—Dog and Sheep Protection—Sale of Formaldehyde—Marketing Loan—Prevention of Bee Diseases.

(Contributed by Ontario Department of Agriculture, Toronto.)

FOLLOWING are brief outlines of some of the provisions of certain bills passed at the last session of the Legislature, and which touch very closely the interests of farmers of the Province, furnished by the Agricultural Gazette of Canada:

Cream and Milk Purchase Act.
This is a measure designed to protect the producers of cream in the matter of test. It provides that all cream purchased in a wholesale way shall be purchased on a basis of the butter-fat content, and that all milk that is paid for on a butter-fat basis shall be tested by the Babcock method. At the present time, of course, practically all cream purchased by wholesale is bought on a basis of its butter-fat content, so that the chief purpose is to standardize the test and see that the producer gets a fair test. The Act and Regulations prescribe the method of testing and also provide that the shipper shall be entitled to a statement in detail of the quantities of cream received and the amount which each tested. The inspectors are given authority to enter factories at all hours and make tests, and also look over the books of the companies, and check up the quantities of cream received and the manner in which it is disposed of.

Dog Tax and Sheep Protection Amendment Act.
The dog nuisance is so general and so serious to owners of sheep that there is an effort almost every session to further strengthen the legislation to protect sheep owners from losses by dogs. The act introduced at the recent session provides that all dogs in the province shall wear tags, to be secured from the officers of the municipality. Any dog found on the premises of its owner and not under the control of any person and not wearing a tag may be killed by any person, and there is also a fine to the extent of at least \$10 for those who fail to secure tags. This section, however, does not come into effect until April 1, 1921, so as to give people concerned proper notice.

Another amendment gives the councils of counties power to take over all dog taxes collected and to pay out the losses which may be incurred through damages to sheep. At the present time these losses are borne entirely by the townships, which also receive and control the revenue from the dog tax.

The Sale of Formaldehyde.
For some years past the Department of Agriculture and many leading farmers have been advocating the use of formaldehyde for the treatment of seed grain for smut. Frequent complaints were heard that formaldehyde was only handled in drug stores, it was not convenient in many rural sections where drug stores were often ten or twelve miles apart. It was found that all that was needed was a slight change in the Pharmacy Act which would put formaldehyde in the same class as Paris green, and that articles that are handled by hardware stores and general stores. It is, of course, provided that formaldehyde can only be sold in sealed packages carefully labelled "Poison" so that the handling may be properly safeguarded.

The Marketing Loan Act.
This is an important measure intended to grant financial assistance to organizations of producers incorporated under the Companies Act who desire to construct and operate seed stores or potato warehouses. A loan up to fifty per cent. of the value of the land, building, and equipment may be made, provided that such loan does not exceed the sum of \$3,000 in any one case. This loan is free of interest for a period of two years, but fifty per cent. must be repaid in five years, and the balance at the end of a further period of five years. The act provides the usual machinery for the safeguarding of the investment. This measure is introduced in response to an indication that there is a real need in Ontario for encouraging the development of local seed centres where modern equipment for cleaning seed grain can be established, and in this way a market secured for the good seed produced in many sections. Similarly, there are indications that several sections would like to erect potato warehouses in order to carry their product for a longer period, instead of forcing it all on the market in a short time, thereby placing the stock under control of the dealer and speculator.

Better Prevention of Disease Among Bees.
A measure passed having for its object the prevention of the spread of diseases among bees provides for the enlargement of the scope of the act which has been on the statute books for some time. The old act, however, is confined to four broods. While this is one of the most serious diseases of bees, there are other that have developed later that require the attention of the inspector. The amended act also provides that bees or appliances from apiaries where disease has existed may be moved on certificate from the Provincial Apiarist. Formerly there was prohibition against moving bees or appliances under any condition.

Notice to Creditors

In the Estate of Wm. Ellsworth Sower, Deceased.

PURSUANT to the Statutes in that behalf, notice is hereby given that all persons having claims against the Estate of Wm. Ellsworth Sower, late of the Village of Jarvis in the County of Haldimand, Agent, deceased, who died on or about the 22nd day of April, A.D. 1920, are required on or before the 4th day of December, A.D. 1920, to deliver or send by post, prepaid, to E. S. Colter, Esq., the Solicitor for the Executrix of the said Estate, a statement of their account, with particulars of same, duly verified by affidavit; that after the said mentioned date the Executrix will proceed to distribute the assets of the said Estate amongst the parties entitled thereto, having regard only to the claims of which they shall have notice at the time of such distribution, and they will not be liable to any person or persons of whose claims they shall not have notice at the time of such distribution.

Dated at Cayuga this 16th day of November, A.D. 1920.

SARAH ELIZABETH SOWTER, Executrix.
By R. S. COLTER, Her Solicitor.

Notice to Creditors

In the Estate of John Clark Sanderson, Deceased.

PURSUANT to the Statutes in that behalf, notice is hereby given that all persons having claims against the Estate of John Clark Sanderson, late of the Village of Jarvis in the County of Haldimand, Gentleman, deceased, who died on or about the 6th day of July, A.D. 1920, are required on or before the 4th day of December, A.D. 1920, to deliver or send by post, prepaid, to E. S. Colter, Esq., the Solicitor for the Executors of the said Estate, a statement of their account, with particulars of same, duly verified by affidavit; that after the said mentioned date the Executors will proceed to distribute the assets of the said Estate amongst the parties entitled thereto, having regard only to the claims of which they shall have notice at the time of such distribution, and they will not be liable to any person or persons of whose claims they shall not have notice at the time of such distribution.

Dated at Cayuga this 16th day of November, A.D. 1920.

GEO. L. MILLER, IVAN W. HOLMES, WM. K. SANDERSON, Executors.
By R. S. COLTER, Their Solicitor.

How Hail Insurance Works

Hail insurance is practically only a term in Eastern Canada, but in the West it signifies something of vivid importance. Measures known as Municipal Hail Insurance Acts are in force in each of the Prairie Provinces. These Acts provide a system of mutual insurance under which rural municipalities can operate to tax each other for the granting of compensation to individuals for losses incurred by hail, which are often very serious. How the system works out and the extent to which it operates in Saskatchewan and Alberta are set forth in the November number of The Agricultural Gazette of Canada. Each claimant is entitled to receive not more than five cents per acre for every one per cent. of damage from hail he has sustained. To some this may not appear a very liberal provision, but when it is understood that the number of claims filed in 1919 in Saskatchewan were 7,838 and that the total indemnity paid amounted to \$1,911,776 a different view will obtain. For one storm alone that occurred in July of the year referred to claims amounting to \$1,100,000 were satisfied. In Alberta the total losses for the same year were \$306,000 against a valuation of \$12,000,000 insured. Besides the system under Government supervision there are 36 companies in Saskatchewan that accept hail insurance and that paid out \$1,750,000 in 1919 for losses caused by hail.

Interesting Facts Regarding Fox Raising.

Some interesting facts regarding fox farming are forthcoming from the Veterinary Director General, Dr. Torrence. In an article in The Agricultural Gazette of Canada for November he tells us that the main difficulty connected with the raising of foxes in captivity is the protecting of them from disease. It is noticeable that the female instead of giving birth to a litter of four or five at a time, as she does when free, rarely produces more than two, the average for the farms in Prince Edward Island being at the rate of one and a half. Individual fox ranchers, however, by care and improved methods do succeed in securing an increase of three or even four per pair. With a view to making this success more general, under the direction of Dr. Torrence, research work has been undertaken. Land and equipment have been acquired, two scientific experts from the Health of Animals Branch employed, six pairs of foxes from the Island ranches furnished, and a small laboratory fitted up for the studying of the diseases and parasites that affect the animals.

Thunder can be heard at no greater distance at most than eighteen miles and generally not more than nine miles. The duration of the longest roll of thunder that has been accurately noted was forty-five seconds. In the recent war the explosions of shells and the noise of the big guns in France and Belgium were heard in the eastern part of England, at distances up to one hundred and fifty miles.

A Mild Sensation

We'll Do Just As We Say.
You Can Depend On It.

We are Going to Sell Ladies' Beautiful Fur Coats at Exactly Half-Price.

—Every Garment is the Season's Best Styles.—

Selling will Begin Saturday Morning at 9 o'clock.

Terms of Sale, Cash—Not a garment will be put aside for future delivery.

The Coats are the product of one of Canada's best furriers—a man who never has or never will work on inferior peltry. Somebody is going to lose a lot of money. On the other hand a lot of people who secure these fine Fur Coats are going to save a lot of money—and remember Falls'.

There hasn't been, There isn't, There will not be a sale of Fur Coats as favorable to the purchaser.	Descriptions are accurate. Every Coat is guaranteed. Quotations are authentic. Any responsible party is perfectly welcome to take any of these coats to their homes and secure coats from any other source in town or city for comparison.
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\$600 Genuine Hudson Seal Coats 36 and 40 in. long, large bell cuffs, with or without belt, full shawl collar, rich linings, for..... \$300-00 No War Tax.	\$125 Brown Marmot Coats 40 inches long, full sweep, large collar and lined with figured poplin; very serviceable coats—for..... \$62-50
\$650 Genuine Hudson Seal Coats Large Beaver collar and cuffs, lovely soft silk linings, for..... \$325-00 No War Tax.	\$275 Natural Rat Coats Lovely, glossy skins, large shawl collar, with or without belt, and three stripes border showing skins reversed—for..... \$137-50
\$700 Genuine Hudson Seal Coats Made from specially selected skins, trimmed, large shawl collar of Sable (Skunk), and large bell shape cuffs, lined throughout with Puss, Willow Silk—for..... \$350-00 No War Tax.	\$450 Natural Rat Coats Made from selected skins, 45 inches long, good full coat, trimmed with large Hudson Seal collar and cuffs, has three stripe border showing skins reversed—for..... \$225-00 No War Tax.
\$675 Genuine Hudson Seal Coats 37 inches long, trimmed with Australian Opossum shawl collar and large cuffs, beautifully finished in every detail, for..... \$337-50 No War Tax.	\$275 Smart Sealine Coats Made of specially heavy full furrow skins; plain, loose styles, with shawl collar and deep cuffs of Sable (Skunk), belt and slash pockets, lined throughout—for..... \$137-50
\$300 Poney Skin Coats Very serviceable, lined throughout with soft figured silk, trimmed with large Opossum collar and cuffs, 37 inch. long, for..... \$150-00 No War Tax.	\$300 Smart Sealine Coats Rich, glossy skins, have shawl collar and large cuffs of Australian opossum, nicely finished in every detail... \$150-00
\$150 Grey Poney Coats Very smart style, belt across front, lined with figured satin—for..... \$75-00	\$324 Smart Sealine Coats Large shawl collar and bell-shape cuffs of Beaver, very good style, with or without belt, richly lined... \$162-00

\$275 Smart Sealine Coats
Short Box Coat style, very nicely lined, trimmed with large collar and cuffs of Ring-tail Opossum—for... \$137-50

You cannot match the values of the finer coats within \$100.00, and the lower and popular priced coats within \$25 to \$50.00.

Falls' for Fine Furs



One of the Best Stores in Ontario

Falls' Departmental Store, Simcoe
A City Store in a Town -- But not City Prices