

We Invite Farmers' Accounts

Our service to farmers is as complete as 87 years of growth and knowledge of Canada's agricultural condition can make it.

We collect or discount sale notes, cash produce cheques—by mail when desired—and make advances to responsible farmers.

We extend courteous, friendly service to our farmer customers at all times.

Paid-up Capital \$ 7,700,000
Reserve Fund - 18,000,000
Resources - 220,000,000

THE BANK OF NOVA SCOTIA

A. J. CUNDICK
Manager, Kitchener Branch



SHE SUFFERED FIVE YEARS

Finally Restored to Health by Lydia E. Pinkham's Vegetable Compound.

Key West, Fla.—"For five years I suffered from irregularities, with terrible pains and an awful weakness in my back. The doctor gave me different medicines but they did me no good. A friend asked me to try Lydia E. Pinkham's Vegetable Compound and I found it to be the best medicine I ever tried because it made me well, and I can now do my housework. I am telling my friends about it."—Mrs. J. M. CAMUS, 728 Caroline St., Key West, Florida.

Many women at some period in their life suffer from ailments peculiar to their sex and which in most cases may be readily relieved by this famous root and herb medicine, Lydia E. Pinkham's Vegetable Compound, just as Mrs. Camus found it helped her after suffering for years and trying everything else in vain.

If you have any annoying symptoms you fail to understand, write Lydia E. Pinkham Medicine Co., Lynn, Mass. The results of the 40 years' experience advising women on this subject is at service.

Tobacco Habit Dangerous

My Doctor, Dr. Conner, formerly of Johns Hopkins Hospital, told me that men suffering from fatal diseases would be in perfect health to-day were it not for the deadly drug, nicotine. Stop the habit now before it's too late. It's a simple thing to do. Just go to any apothecary and get some Nicotol tablets; take them as directed, and let the nicotine leave your system. Nicotol is a powerful medicine. Druggists refund the money if they fail. Be sure to read the directions. The danger of nicotine poisoning, and how to avoid it, is in the meantime try Nicotol tablets; you will be surprised at the result.

SHILOH 30 DAYS COUGHS

IF BACK HURTS BEGIN ON SALTS

Flush Your Kidneys occasionally if you eat meat regularly. No man or woman who eats meat regularly can make a mistake by flushing the kidneys occasionally, says a well-known authority. Meat forms uric acid which clogs the kidney pores so they sluggishly filter or strain only part of the waste and poisons from the blood, then you get sick. Nearly all rheumatism, headaches, liver trouble, nervousness, constipation, dizziness, sleeplessness, bladder disorders come from sluggish kidneys. The moment you feel a dull ache in the kidneys or your back hurts, or if the urine is cloudy, offensive, full of sediment, irregular of passage or attended by a sensation of scalding, get about four ounces of J&J Salts from any reliable pharmacy and take a tablespoonful in a glass of water before breakfast for a few days and your kidneys will then act fine. This famous salt is made from the acid of grapes and lemon juice, combined with lithia and has been used for generations to flush clogged kidneys and stimulate them to activity, also to neutralize the acids in urine so it no longer causes irritation, thus ending bladder disorders. J&J Salts is inexpensive and cannot injure; makes a delightful after-dinner drink which also keeps the regular meat eaters should take now and then to keep the kidneys clean and the blood pure, thereby avoiding serious kidney complications.

The Merchants' Column

Edited by Mansfield F. House



FAKE PIANO SCHEME UN-EARTHED IN LOUISVILLE

Not only did the Better Business Bureau of the Louisville Advertising Club obtain a complete confession from a "warehouse" piano dealer who recently advertised illegally in Louisville newspapers, and an agreement from him not to repeat such advertisements, but it also obtained the co-operation of the Louisville newspapers so that such advertisements cannot in the future be repeated either by the advertiser in question or any one else.

This advertiser had stated in the classified columns of two Louisville newspapers that he had "a brand new piano" which he would sell for balance due.

An investigator for the bureau was informed that a major, recently returned from the army, had ordered the piano but that when it arrived the soldier had failed to keep his agreement, with the result that the man who inserted the advertisement was selling the piano for the balance due, the major having had a deposit of \$485. The advertiser offered the piano for the \$965 which supposedly remained due.

In large gold letters inside of the case the price, \$850 was stenciled. Investigation showed that this advertiser had shipped several pianos into Louisville, to a local freight office or express office that advertised them in a manner similar to the procedure which resulted in this investigation, selling them off the floor of the express or freight office. The bureau's attorney reported that the Kentucky truth-in-advertising law had been violated and that it would be possible to make a case against the advertiser.

A consultation with the advertiser in the course of which the facts and the opinion of the attorney of the bureau were submitted to him, brought forth a confession and a plea for clemency. The advertiser gave the bureau a written statement, properly witnessed, in which he past performances were acknowledged and in which he made a written pledge as to his conduct in the future. Among other things he agreed that all his advertisements would, in the future, be submitted to the bureau before they were inserted.

Investigation has also shown that three or four other men have been operating in a somewhat similar manner in Louisville and all of these cases are under investigation. The Louisville newspapers co-operating with the Better Business Bureau toward the elimination of all advertisements inserted by any such "guy" dealers until the methods of such dealers, as well as the advertisements, are brought up to the standards prescribed by the Better Business Bureau of Louisville.

INDIANAPOLIS FINDS FARM MARKET A FAILURE

Like St. Louis, Indianapolis has been forced to abandon the idea of the farmers' market. Only six weeks of a campaign born of the hope of lower prices to the consumer was needed to prove that the plan would not work. The fact, results show, did not lie with the public. It lay with the farmers, who promptly took advantage of the situation to stick both the profit of the retailer and that of the wholesaler in their pockets, without lowering the price to the consumer at all. As a matter of fact, they took even greater profit than this, for in the very nature of curb markets their expenses ran far lower than those of wholesale and retail merchants, and this difference, too went in their pockets. Before the city finally abandoned the idea, however, Harry R. Libeau, city market master, made an investigation of the farm products of St. Louis, Seattle, Columbus, Detroit, and Lancaster. In each case the experience was virtually the same. A painfully small number of farmers came to the market regularly with their produce. So small was this number that there existed virtually no competition at all among them, and it was an established custom to base their prices upon the prevailing schedules of the retail stores.

"THE BEST CHRISTMAS AD WE EVER USED"

According to George W. Reece, advertising manager of the D. H. Holmes store, in New Orleans, the best and most profitable Christmas advertisement ever used by the Holmes Company was a page devoted entirely to photographs.

"This page," says Mr. Reece, "pulled like a team of army mules, and the reason, as we figure them, were these:

"The page commanded attention by its size and established the line which we featured for what is the high class product of the largest manufacturers of musical instruments in the world. "It made, 'home selection' easy because it gave all the details of size, finish, price, construction and appearance. "It invited immediate action by laying out the complete outfit which could be bought at the fixed price and on the terms named. "It appeared at a time when competing instruments—especially those of older and possibly more strongly established makes—were scarce, a condition which will very probably be repeated this year. "The page bore the headline, 'Holmes Musical News', with a banner line below stating 'You can have a trade name in your home this Christmas.' Then followed an explanation in the photograph situation in New Orleans and a detailed description of the points of excellence

of the machine in question. At the sides and bottom of this type appeared boxes containing illustrations of the various instruments with a clear-cut statement of the price of each and the terms upon which it might be purchased. A coupon for out-of-town customers was placed in the lower left-hand corner.

GIRLS PAY BILLS, BUT MEN ARE SLOW

Times are good, not bad, if the books of the Watertown New York Business Men's Association, organized last January and engaged in the business collecting bad bills, are to be credited. The books also show more dead beats among the young men than those of more mature years with families and who are under greater expense.

"There is very little trouble with the young women of the city," reads the association's statement. "They may run up bills of over \$100, but in ninety-nine cases out of 100, as soon as they draw a pay envelope, they are on the job, ready to make a payment. 'In the case of the young men, it is a different story and in many instances considerable chasing-up is required.' The association estimates that the "dead" accounts in the city total \$250,000. The association, during its eight months of existence has handled collection accounts totaling \$100,000.

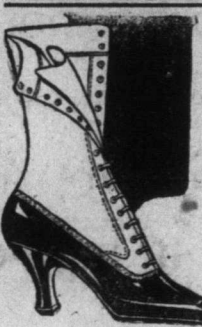
MUST STOP TAKING COM-PETITORS' CLERKS.

To protect their mutual interests to back movements of interest to the trade generally and to bring about co-operation among themselves retail dealers in women's wearing apparel in Syracuse, N. Y., have organized the Retail Women's Wearing Apparel Association, with J. S. Shanahan of the Shanahan store, as its first president. As explained by H. T. Hatchman, secretary of the organization, one of the first things the association will endeavor to do is to prevent the bidding for employees that now exists, and to stop one proprietor luring the employees of another store away with the promise of higher wages. An effort also will be made to develop Friday as the biggest sales day of the week, in place of Saturday, through using the heaviest advertising of the week on Thursday night and Friday morning.



AGNEW'S Stock Reducing SALE!

SPECIAL FOR SATURDAY



Women's Shoes

Dark Brown Walking Bal, 8 1/2 inch top, medium heel, all sizes.....\$4.48
Brown and Black Vici Kid Bal, 9 inch top, Louis heel, plain toe, same style as cut, all sizes.....\$5.98
Brown Calf Walking Bal, medium low heel, 9 inch top, all sizes.....\$4.98
Black Calf Bal, with walking heels, all sizes, pointed toe.....\$3.98

Black and Brown Vici Kid Bal, B and D width, all sizes.....\$6.98
Brown Kid Bal, high grade stock, newest design, all sizes.....\$7.48
Women's Grey Kid Bals, A to D width, newest style.....\$7.98

Men's Shoes

Men's Gunmetal Calf, lace and button, all sizes, regular \$7.00 and \$8.00.....\$5.98
Men's Brown Calf Bluchers, medium round and recede English last, all sizes.....\$5.98
Men's Black Calf Bluchers, all sizes, medium round toe, real value.....\$4.98
Men's Patent Lace Bals, newest recede last, cloth top, welt.....\$3.98



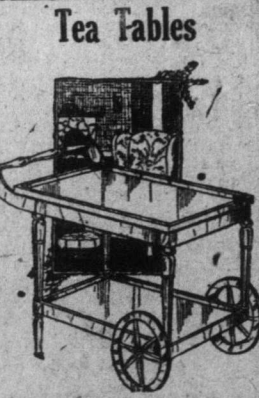
No Goods sent on approval. Everything Cash During this Sale. Sale will be carried on in Both Stores.

SPECIAL PRICES on all Trunks, Bags and Suit Cases. AGNEW'S BOOT SHOP, 59 King St. West.



THE NEWEST IN Gift Furniture

What to give—that is the big problem confronting many of us. Extravagant and useless gifts are often forgotten. But a gift that will serve day after day—one that will be a constant reminder of the forethought and consideration displayed by you—such a one is truly the ideal gift. And good furniture will do all of that. The suggestions below are but a few of the practical articles to be seen on our floors. An early visit to Schreiter's may help you to solve the gift problem.



Tea Tables

Large Comfy Easy Chairs

Easy Chairs or Rockers, covered in good quality tapestry, spring backs, deep spring seats with loose cushions. From.....\$30.00 to \$95.00

Library Tables

A good-looking Library Table makes a desirable addition to any home. We have a large variety to choose from, a prices ranging from.....\$15.00 to \$50.00

Floor and Table Lamps

Artistic Floor Lamps and Shades, mahogany or oak stands, fitted with two chain sockets, plenty of cord and attachment plugs, 24 inch shades in assorted new colors. Priced from.....\$15.00 to \$55.00



A great variety of beautiful Table Lamps. Priced from.....\$7.00 to \$45.00
You will find one of the finest exhibits in the city at this store.

Kitchen Cabinets

Any housewife will appreciate a Kitchen Cabinet to lighten the work in the kitchen. We handle the famous HOOSIER CABINET. None better on the market. All conveniences and compartments—a complete kitchen in itself.

Dining Room Suits

A wonderful assortment of values and designs in Dining Room Suits, Queen Anne, William and Mary and Louis period Suits, and a great variety in other designs. Make your wife a present of that new Dining Room Suite that she has been wanting for so long.

Shreite's Limited

Furniture and Upholstering

117 King West.

Extra Clerks Good Service.



Men

Here you wish. ideas of the wants extra conservativ more set in fitting and. This we K them oursel garment is g actly as repr take it back deal to the Priced \$

What



A nice Silk A Silk Muf A handsome A pair of S A nice Um

Do your Xmas shopping now