

## HOLIDAY GOODS

See our BEAUTIFUL STOCK OF CHRISTMAS GOODS, which includes all the newest and up-to-date articles for the holiday season, and we are waiting to show them to you. Our fair prices are as attractive as the goods. You save time, trouble, money, and get the latest and best by choosing from our HOLIDAY STOCK. Our stock of RINGS, NECKLACES, BRACELETS, BRACELETS, WATCHES, PEARL BROOCHES, STICK PINS, COLLAR PINS, and all lines of Jewellery is very complete and we are offering some Very Excellent values.

**CARL A. CLASS**  
Jeweler and Optician

## BROWNE'S FURNITURE

Furniture that will last.  
Furniture of any style.  
Furniture for everybody.  
Furniture that looks the part.  
Furniture with Big Values for This Month.

**W. C. Browne & Son.**  
FURNITURE DEALERS  
FURNAL DIRECTORS  
RESIDENCE UPSTAIRS.  
PHONE 21.

## Lovell's Bread

More of it is asked for every day in homes where quality is the first demand.  
Cleanliness is Our Motto.

**Lovell's Bakery**

### ARKONA

Miss Stella Wilson is visiting friend in Mt. Clemens, Mich.  
L. F. Jackson, of Toronto, spent Sunday at his home here.  
Follow the "Kiddies" Toy Land. Head-

## "The Best Face Cream I Ever Used"

is what our lady customers tell us about

## Nyal's Face Cream

Knowing what it is made of, we were certain it would be hard to improve on.

We hardly expected that a big quarter package like Nyal's would win favor over other high priced lines, but it has.

Believing it the best article and best value we have, we like to recommend it to you.

Let us show it to you and tell you about it—NYALS that's the name.

**TAYLORS'**  
WHERE QUALITY AND VALUE MEET

quarters for Santa Claus.—Brown Bros.  
Mr. and Mrs. Robt. Riggs spent Sunday with friends in Watford.

Miss Sarah Hilborne, of Theford, called on Arkona friends last Saturday.

Mr. and Mrs. Porter, of Ingersoll, spent a few days last week with Mr. and Mrs. Arthur Butler.

Mr. W. Oliver has disposed of his butcher business to Mr. Beamer Paulds, who took possession last week.

Miss Alta Rook, who has been spending the past month with friends in Atwood, returned home on Tuesday.

The regular meeting of the Woman's Institute will be held at the home of Mrs. Geo. Fair on Saturday, Dec. 7th, at 2.30. A full attendance is requested.

Died, in Sarnia, Tuesday, Nov. 26th, 1912, Hanna, beloved wife of William Martyn, aged 75 years. The remains were interred in Arkona cemetery on Thursday, Nov. 28th, 1912.

We are ready for Xmas buyers. Make your selections early.—Brown Bros.

School Reports for Nov.—Sr. IV. Class—George Fuller 72, Freda Thoman 71, Brock Copeland 68, Bert Baldwin 63. Jr. IV. Class—Orval Huntley 82, Lloyd Richter 73, Lonnie Jackson 67, Sanford Cornell 66, Marjorie Copeland 68. III. Class—Fred Dowling 93, Elsie Haynes 76, Beatrice Oakes 74, Bradford Smith 73, Harvey White 65, Bruce Augustine 64, Arthur Shrier 63, Clara Richter 60, Rhea Thoman 59, May Watts 58.—R. McLEISH, Principal.

Junior Room—Class II.—Charlie Lucas 83, Norman Crawford 82, Morgan Wilson 76, Ruth Richter 71, Clare Dunlop 63, George Rutter 60, Zilla Connolly absent. Pt. II. Class—Mable Topping 90, Maurice Smith 87, Eva Shrier 82, Ida Eastman 80, Bertram Evans 75, Lois Baldwin 72, (Franklin Potter, Elsie Weedmark) absent.—H. A. HILL, Teacher.

### INWOOD.

Miss Etta Hume visited in Watford last week.

Mrs. A. H. Graves spent a few days last week with friends in Detroit.

Mrs. W. R. Dawson received word last Thursday of the death of her sister Mrs. Lidden, of Brandon.

The W. F. M. S. will meet on Thursday afternoon of this week at the home of Mrs. Joshua Thomas.

The W. F. M. S. of Inwood Presbyterian Church intends giving a lime-light lecture with views in the church on Friday evening, Dec. 13th.

Mr. Herbert F. Caskey and Mr. D. M. Rose, Secretaries of the Laymen's Missionary Movement, will give an address in the evening and on Monday evening a banquet will be held in the Orange Hall to which the men of Inwood and vicinity are invited.

The Women's Institute held their regular meeting in the Foresters Hall on Thursday, Nov. 28th, with a good attendance. After the regular business was over Mrs. T. Mathews read a valuable paper on "The care of the sleeping room" after which Mrs. Arthur Whyte and Miss Pearl Spearman gave good papers on "Christmas Gifts." Roll call—Recipes for Christmas Cake." Lunch was then served by the hostesses and the meeting closed to meet again the last Thursday of December.

### Sutorville.

It is our sad duty to chronicle the death of a highly esteemed citizen in the person of Mr. A. J. Davis, of Sutorville, which sad event occurred about 10 a.m. on Tuesday, Nov. 26th. The deceased who enjoyed good health up to two weeks ago, was stricken with a severe attack of erysipelas, and although the best medical aid was in constant attendance he gradually grew worse until the time of his death. The late Mr. Davis was born at Wainfleet, near Hamilton, in April, 1866, and was consequently in his 47th year. He received his early education in the public schools of Wainfleet and at Hamilton Business College. When quite a lad he sailed the great lakes for several seasons and afterwards conducted a general store at Tupperville, Ont. On May 20th, 1890, he was united in marriage to Eliza Smith of Tupperville, and soon afterwards removed to Sutorville, where he built a small store on the corner of lot 6 in 13 con., Brooke, where now stands a large general store. His well-directed efforts and industry met with reward that

comes to such and established a good home and a prosperous business. Deceased is survived by his widow and family of two sons and one daughter, namely, John, Bryan and Ruth, all at home. Two brothers, Moses and John, of Hamilton, also survive. In those earlier days around Sutorville young men did not make their start in life under such favorable auspices as now, and the subject of our sketch worked hard to bring his business to the success which it has attained. He was a man of more than ordinary intelligence and very liberal to those in need. In politics he was a staunch Liberal and in religion was an Anglican, having held the position of vestry clerk ever since the church was built here. Many beautiful wreaths were received in honor of the deceased, among them being one from each of the following:—R. Struthers & Co., London; T. Kenny Co., Sarnia; Holmes family, Tupperville; Citizens of Watford; S. Stapleford & Son, Watford; Lillie Saunders, Letha and Beulah Saunders, and Saunders Bros., Sutorville; also one from family of deceased and one from L.O.L. 1029 and Court Pearl C.O.F., of which deceased was a member. The funeral was held on Thursday at 1.30 p.m. to Christ Church, Sutorville, where the services were conducted by the Rev. S. P. Irwin, B.A., rector, assisted by the Rev. Canon Downey, Port Stanley, for many years rector of this parish. Rev. Irwin spoke briefly from a text found in Rev. 22 chap. and 5 vs. "And there shall be no night there, and they need no candle, neither light of the sun. For the Lord God giveth them light, and they shall reign forever and ever." After the services at Christ Church, Sutorville, interment took place at St. James cemetery, 6th line. The pall-bearers were all neighbors, Thos. H. Lucas, Absolam Lucas, Richard Lucas, Daniel Saunders, Jacob Saunders, Richard Williamson. Mrs. Davis and family have the heartfelt sympathy of the entire community.

Those from a distance who attended the funeral of the late A. J. Davis were Wm. Holmes, Dresden, Harvey Holmes, Tupperville, John Holmes, Chatham, brothers of Mrs. Davis; and Earl Smith, her son, also William Davis and Moss Davis, of Hamilton, brothers of deceased; T. Kenny, Sarnia, and Mrs. J. L. Eadie, London.

### Co-operation in Lambton County.

Owing to an unusually heavy crop of apples in the United States and Canada the demand for fruit this year is not so keen. The Canadian West has been invaded by British Columbia as well as Washington, Oregon and other Western States. Eastern Provinces and States have contributed liberally to the Old Country market with the result that Canadian apples have this year sold at somewhat reduced figures. This unfavorable condition has told most heavily upon the individual grower, who, with only a few barrels for sale, looks in vain for a buyer. The buyer does not come for he goes to the Sory of a co-operative association and books 5000 barrels of apples as quickly as he could purchase 50 barrels from the individual grower.

Many orchardist not acquainted with actual conditions predict ruin for the industry and express themselves disgusted with that line of farming. Conditions do not warrant this opinion. The last census shows a decrease throughout Canada amounting to 212,562 bearing trees. Pears, plums and cherries have fallen off to a considerable extent while peaches alone show any increase over the previous census. In the West, towns and cities spring up in a night surrounded by a farming country which will never be able to produce fruit. Conditions augur well for the future of the fruit industry.

The greatest impetus to fruit growing is the confidence displayed by the largest grower in Lambton, Norfolk, Northumberland and Durham counties; they understand market conditions and are confident regarding the stability of future fruit growing. One thing however must come, and that is the co-operative method of selling. It is sweeping Ontario and is responsible for the sale of the greatest apple crop ever produced in Lambton County. Not only does it facilitate the matter of selling but through the estimates handed in by the different associations the supply of fruit can be determined much more easily than were each individual acts separately in the matter. This condition will insure a steadier market throughout the season and make the business less of a gambling game.

In evidence of the usefulness of such an organization one might cite the vicinity of Inwood. A satisfactory shipment of apples of any account was never booked at Inwood until this year when, through the energetic endeavors of a Fruit Growers Association, newly formed, four hundred and seventy-five (475) barrels of apples were disposed of to good advantage. Another instance can be cited in the County also where one individual made five hundred dollars (500.00) more from the crop by selling through an association, rather than alone as was the old time practice. The orchard is becoming a valuable adjunct to the farm and ways and means to make it more profitable should not be overlooked. Egg circles also have done good work in many localities by supplying the market with fresh produce and returning to the farmer an increased revenue from his flock.

It is the intention of the Dept. of Petrolea to establish every effort this winter to establish associations in districts which are not already served, and we ask all parties who may be interested to confer with us at an early date that active organization work may be accomplished this winter before the rush of the summer months renders it more difficult. The next article will discuss Commercial Varieties of Peaches for planting in Lambton County.

W. H. PORTER,  
Dept. of Agriculture.

## THE STERLING BANK

OF CANADA

### CONSERVE

Conservation of financial resources is one of the liveliest issues every man and woman faces. Let us assist you to save.

Head Office—King and Bay Streets, Toronto.

WATFORD BRANCH  
KERWOOD BRANCH

W. A. WYKESMITH, Manager.  
V. R. MCCALLUM, Manager.

## THE INDUSTRIAL MORTGAGE & SAVINGS CO.

SARNIA, ONT.

### DIVIDEND NO. 45

Notice is Hereby Given That a Dividend at the Rate of Six and One-half Per cent (6½ p.c.)

Per Annum Has Been Declared on the Paid-up Capital of the Company for the Six Months Ending December 31st, 1912. The Same Will be Payable on and after the 2nd day of January, 1913. The Transfer Books Will be Closed from the 15th to the 31st day of December, both days inclusive.

By Order of the Board,  
D. N. SINCLAIR, MANAGER.

## THE MERCHANTS' BANK

OF CANADA

President.....SIR H. MONTAGU ALLEN  
Vice-President.....JONATHAN HOBSON, Esq.  
General Manager.....E. F. HERMAN

Paid-up Capital.....\$6,000,000  
Reserve Fund and Undivided Profits.....5,458,878  
Deposits Nov. 30, 1911.....63,494,580  
Assets Nov. 30, 1911.....81,928,960

183 BRANCHES IN CANADA.

General Banking Business transacted. SAVINGS DEPARTMENT at all Branches. Deposits of \$1.00 and upwards received and interest allowed at best current rates.

Watford Branch - F. KENWARD, Manager

### Horse Blankets and Surcingles

### Halters, Brushes and Combs

### Stable Brooms, Shovels and Pails

### Cow Chains and Stall Fixtures

### Whips, Lanterns and Globes

### Tar Paper, Felt Paper, Paroid Roofing and Glass

Our Prices are Right  
Our Goods Satisfactory

## The N. B. Howden Est.

Heavy Cowhide Suit Cases, Walms Club Bags from \$3.95 to \$7.50. Some Leather Lined—would make a Nice Xmas Gift.

Ladies', Misses' and Children's Leggings and Spats, specially fine lines—showing to-day—Felt Goods, Lined Shoes and Slippers.

The Only Redman—Gum Rubbers. No paint used on those. Men's, Boys' and Ladies' Hockey up to \$3.00, Inside Ankle Supports.

1 case Men's Socks, direct from factory.

The Invictus Shoe.

Dollars saved by buying at a shoe store. We have the goods and can fit you in almost any kind required.

The best fitting Rubbers for men and women. Some lines with leather heel and counters.

Buy the Best and get Satisfaction.

36 CLOCKS ONLY LEFT. CASH OR PRODUCE

**J. WHITE.**