

**IMPERIAL**

Capital and Reserves  
Total Assets

**Savings**

Interest From

Open Saturday

BRANTFORD BRANCH: 17  
Harvey

**THE COURIER**

DAILY COURIER—Published six days a week, Brantford, Ontario, per year. Edition at 3 p.m.

WEEKLY COURIER (16 pages) published on Thursday mornings, per year.

Toronto Office: Suite 19 and 20, City Chambers, 22 Church St., Toronto. H. E. Smallpiece, Representative.

**THE BRANTFORD COURIER LIMITED**

Thursday, April 3, 1913

**THE COST OF LIVING**

J. J. Hill, the railway man, a habit of saying trite things of his recent remarks that "cost of living is the cost of living."

In many cases that state quite true. Certain classes of these days have all kinds and trinkets and pleasure spending money such as it bears never had. In like too many young married people to start keeping house scale their parents achieved after many years of struggle.

When the present Prince and future King of England, boy, under instruction, his allowance was 25 cents a week in Canada today there are far too many parents who think of tossing one of the sticks a quarter on demand, enough to say, as it can be a large number of instances, can afford to do so. The tendency to develop extravagance is very hard to overcome in them.

They seem to do this in the Old Land. There vast estates there with large incomes, but the children instances are incalculable with a sense of duty and ability. This surroundings are of the nature which are ally brings but their spend is very properly limited.

All this, of course, is mental part of the thing.

The fact is that in mature vast majority of mankind, ed with inherited means, hard struggle to make ends there are apt to wonder who created wages, they are as much of a fight as when in receipt of far less.

The trouble is that most not stop to think that a dollar worth what it will buy in days of high prices a dollar begin to purchase as much as it.

In addition increased round, means an increase production in connection manufactures and general, and naturally an advance.

And without doubt on to present day people more have a crave for pleasures more are determined to have.

**THE GALL OF I**

Says the Toronto Globe

The voting of the funds to carry on the Government for two months not by any means indicated. Opposition does not intend to put the naval bill through the House. In any case, the opposition would hardly be possible, since considerable needed to print voters.

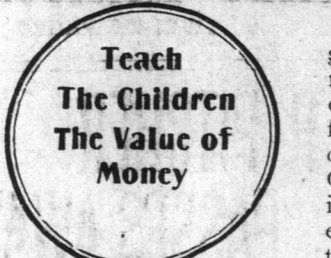
Moreover, the Opposition give the Government time out the proposal for the redistribution bill this fore appearing to the people.

On the Government side definite unanimity of opinion seems to be that fore must be avoided. Every day strong opinion.—Toronto Globe

How is that program for a neck?

It means in the first place

1836 THE BANK OF 1913  
**British North America**



77 Years in Business. Capital and Surplus Over \$7,800,000.

If your children learn, while growing, not only how to spend money wisely, but how, by self-denial, to save something for the future, you will have started them on the road to financial success. Open a Savings Account for each in the Bank of British North America, and encourage them to add to it regularly.

Brantford Branch - G. D. WATT, Manager  
Open Saturday Evenings from 7 to 9

**MALE HELP WANTED**

- WANTED**—Boy to learn the printing business. Apply at Courier.
- WANTED**—Messenger boy to work all day. McDowell's drug store.
- WANTED**—A first-class floor molder at once. Apply Hartley Foundry Co.
- LABORERS WANTED**—Apply the Ontario Portland Cement Co., Limited.
- WANTED**—Man to do porter work, also bell boy. Apply New American Hotel.
- WANTED**—Two good men for packing room; also man for factory. Apply Singsby Manufacturing Co., Hamilton.
- WANTED**—Clerk for office of manufacturing concern, one with experience in posts preferred. Apply Box 4, Courier office.
- BENCH MOLERS** wanted; \$3.25 to \$5.00 per day; piece work; open shop. Dominion Steel Castings Co., Limited, Depey St., Hamilton, Ont.

**FEMALE HELP WANTED**

- WANTED**—A useful woman for kitchen. Apply the Temple Cafe.
- WANTED**—Competent housekeeper for Kerby House; references required. Apply as above.
- WANTED**—Lady clerks for Saturday trade. Apply the Roberts & Van-Lane Shoe Co., Limited, 203 Colborne St.
- WANTED**—A good capable girl or woman to assist in kitchen work, one to sleep at home preferred. Apply 110 George St.
- WANTED**—Maid for general housework in a family of three; good wages. Apply 262 Park Ave.
- WANTED**—Maid for general work. Apply Mrs. E. B. Crompton, 92 Dufferin.
- WANTED**—Salesladies wanted for Staple and other departments. Apply at once to E. B. Crompton & Co.

**MISCELLANEOUS WANTS**

- WANTED**—\$5 to \$10 a day easily made leaving goods on trial, no canvassing. Write quick. W. D. Morgan, Box 531, London, Ont.
- CENTRAL** Telegraph School, Toronto, produces high-class graduates. Free catalog.
- AGENTS** wanted everywhere for easy selling \$5 proposition; \$25 daily easily made. Particulars free. Box 113, Toronto, Ont.
- AGENTS** wanted everywhere for easy selling \$5 proposition; \$25 daily easily made. Particulars free. Box 451, Toronto.
- WANTED**—Earn good money by learning telegraph and station agents' work at Central Telegraph School, Yonge and Gerrard Sts., Toronto. Free catalog explains.
- \$25.00** per week is average salary that chauffeurs who have taken our correspondence course are getting. Would you like to drive a car? Write for free booklet. Toronto Auto Institute, Toronto.
- WANTED**—Canvassers, whole or spare time, salary or commission; samples free or returnable; no cash or security required; permanent position, regular customers, exclusive territory; premiums; write quick. Alfred D. Tyler, London, Canada.

**FOUND**

**FOUND**—Purse containing money, etc. Owner can obtain on proof and payment of advertisement. Apply 111 Spring St.

**HORTICULTURAL SOCIETY**

Any person wishing to become a member of the Brantford Horticultural Society and receiving shrubs, please send in your order to the secretary, 136 Dalhousie street, previous to April 5th, as orders for shrubs must close on that date. If you have not received a premium list, apply to the secretary. The premiums given costs the society over \$100, which is made up by the Government grant made up by the Government grant. Take advantage of this and make your home beautiful at small cost. Note also the extra prize to be given for lawns on certain streets. Send your order and \$1.00 to the secretary, at once.

**BETTER THAN SPANKING**

Spanking will not cure children of wetting the bed, because it is not a habit but a dangerous disease. The C. H. Rowan Drug Co., Dept. 591, Chicago, Ill., have discovered a strictly harmless remedy for this distressing disease and to make known its merits they will send a 50c package securely wrapped and prepaid. Absolutely free to any of The Courier readers. This remedy also cures frequent desire to urinate and inability to control urine during the night or day in old or young. The C. H. Rowan Drug Co. is an Old Reliable House. Write to them to-day for the free medicine.

Cure all the afflicted members of your family, then tell your neighbors and friends about this remedy.

**CHIROPRACTIC**

**SARA STINSON, D.C.**—Doctor of Chiropractic, Graduate M. C. C. Member I.C.A., 120 Wellington St., Brantford, Ont. Chronic and Nervous Diseases a specialty. Office hours: 10 to 12 a.m., 2 to 5 and 7 to 8 p.m. Sunday and other hours by appointment. Consultation free.

**DR. D. A. HARRISON, D.C.L.W.** and **MRS. E. E. HARRISON, D.C.L.W.**—Doctors of Chiropractic, Graduates R.C.I., members of U.C.A. and O.A.C., not medical, not osteopathy; no drugs, no knife. Chiropractic (ki-ro-prak-tic). The cause of disease removed by Chiropractic. Spinal adjustments based on a thorough knowledge of the nervous system. Any person with ailment that other methods have failed to restore health, call and investigate Chiropractic methods free of charge. Office, 202 Wellington St., Brantford, Ont. Office hours: 2 to 4, 6 to 7, 8, except Sunday. Other hours by appointment.

**OSTEOPATHIC PHYSICIANS**

**DR. JOHN R. WITHAM**—Graduate of the American School of Osteopathy, Kirksville, Missouri. Office, Criterion Chambers, 80 Colborne St., Bell Phone 1544. Residence—Bell Phone 40. Hours: 9-12 a.m., 2-5 p.m.; Monday, Wednesday and Saturday, 7-8:30 p.m.

**DR. CHRISTINE IRWIN**—Graduate of American School of Osteopathy, Kirksville, Missouri. Office, Temple Building, next to Post Office, on Dalhousie St., Bell Phone 1380. Automatic Phone 586. Specialty, diseases of women and children. Office hours: 7 to 12 and 2 to 5.

**DR. M. H. GANDIER**—(Successor to Dr. Atkinson)—Graduate under Founder of Osteopathy, Kirksville, Mo. Office at Bank of Hamilton Building, corner Market and Colborne Sts. Residence: 711 Dufferin Ave. Specialties, Nervous Diseases and Diseases of Digestive System.

**NEW LAUNDRY**  
A hand work done at 181 Market St. and delivered. Orders called for and delivered.  
Lee Chey, Proprietor

**WESTERN city property appraised, correct information given Branch offices in all western cities. Fee two dollars for expert valuator's opinion on your property.**

Reference—any firm in Moose Jaw.

**Realty Appraisal COMPANY**  
Room 1 Moose Jaw Chambers

**For Sale**  
\$3500 buys a good brick house on Lorne Crescent, 66 ft. frontage.  
\$1900 and \$2400 for two brick cottages on Brant Ave., No. 365 and 442 F. E.  
No to Searle Ave., contains four living rooms and five bedrooms, hot water heated, all conveniences, all in a No. 1 condition. Good size lot.

**R. W. Simons**  
105 Dalhousie Street  
Phone: Office 799; Residence 1229

**Electric Restorer for Men**  
Phosphonal restores every nerve in the body to its proper tension; restores vim and vitality. Premature decay and all sexual weakness averted at once. Phosphonal will make you a new man. Price \$1 a box, or two for \$1.80. Mailed to any address. The Southwell Drug Co., St. Catharines, Ont.

**POSITIONS FOR GIRLS**  
Girls who would like to earn for themselves, can find pleasant and profitable employment in our new and up-to-date mill. Light, clean work and good wages. Special rates while learning.

**THE WATSON M'FG. CO. LIMITED**  
Holmdale, City

**160 Murray St.**

This very complete house, built of red pressed brick, has been entered with us, as sole agents, for immediate sale.

Erected only two years ago, the building contains parlor, dining-room, kitchen, 3 bedrooms, with 3 clothes presses, cellar (full size of house), with furnace, hot and cold water, complete bath, gas, front and back stairs, 2 verandahs, grained throughout.

Price only \$3500.

Make appointment for inspection, either day or evening, with the undersigned sole agents.

**FOR SALE**

\$2300—New 1-1/2 storey buff brick house, '9' wall, stone and cement foundation, reception hall, cloak room, parlor, sitting-room, kitchen pantry, oak mantel in sitting-room, hard and soft water in cellar and kitchen, cellar full size three compartments cement floor, 3 bedrooms, 3 clothes closets, bathroom with 3-piece bath, heater and boiler, furnace, gas for cooking, extra fine electric fixtures, verandah, large cistern. This house is finished throughout in Georgia pine, three minutes walk from market.

\$2000—White brick cottage containing hall, parlor, dining-room, kitchen, 2 bedrooms, pantry, sewer connections, cellar, electric lights, five blocks from market.

TO LET—Two Offices half block from market.

**S. P. Pitcher & Son**  
Auctioneers and Real Estate Brokers  
43 MARKET STREET  
Office Phone 861, House 889, 515

**FOR SALE!**

\$1,350—Good frame cottage, large lot, convenient to Verity's, Cockshutt's and Adam's Works. \$250 down and balance on easy payments.

\$1,900—Nice Brick Cottage, North Ward, first-class condition, terms easy.

\$3,900—1/2 acre good garden land with considerable small fruit. Property close to town.

\$1,500—Each two good lots Paris Hill Survey, Grand View.

Lots in all parts of the city.

**W. E. DAY**  
833 Colborne St.  
Real Estate, Fire, Accident and Health Ins. Both Phones.

**Look Around**  
Just take a look around your place and count those shabby places which could be brightened up by a coat of paint.  
We are specialists in beautifying the home. Let us prove this to you by having your next painting order placed with

**R.C. Ballantyne & Son**  
Painters and Decorators  
5-7 KING STREET  
Telephone 525

**ERNEST R. READ**—Barrister, Solicitor, Notary Public, etc. Office, Temple Building, 78 Dalhousie St. Office phone 8; house phone, Bell 463.

**BREWSTER & HEYD**—Barristers, etc. Solicitors for the Royal Loan & Savings Co., the Bank of Hamilton, etc. Money to loan at lowest rates. W. S. Brewster, K.C., Geo. D. Heyd.

**WILKES & HENDERSON**—Barristers, Solicitors, Notaries and Conveyancers. Money to loan in large and small amounts. A. J. Wilkes, K.C., W. T. Henderson, K.C. Offices, 116 Dalhousie St., over C. P. R. office.

**DR. WATSON**, Dentist—Office, corner of Market and Colborne Sts.  
**DR. CUNNINGHAM**—Dental Graduate of Toronto University and the Royal College of Dental Surgeons, Toronto. Office, 370 Colborne St. Telephone 34.

**ELOCUTION AND ORATORY**  
**M. E. SQUIRE, M.O.**, Honor Graduate of Neff College and of the National School of Elocution and Oratory, Philadelphia. Pupils taken in Elocution, Oratory, Literature, Psychology and Dramatic Art. Special attention paid to defective speech. Persons wishing to graduate from Neff College may take the first year's work with Miss Squire. Studio, 12 Peel St.

**160 Murray St.**

This very complete house, built of red pressed brick, has been entered with us, as sole agents, for immediate sale.

Erected only two years ago, the building contains parlor, dining-room, kitchen, 3 bedrooms, with 3 clothes presses, cellar (full size of house), with furnace, hot and cold water, complete bath, gas, front and back stairs, 2 verandahs, grained throughout.

Price only \$3500.

Make appointment for inspection, either day or evening, with the undersigned sole agents.

**S. G. READ & SON, Ltd.**

129 Colborne St. Brantford

**East Ward Modern Residence With Garage**

Two story and attic red pressed brick residence, containing reception hall, parlor, dining-room, serving pantry, kitchen and summer kitchen, reception hall and dining-room in black and white oak floors, parlor finished in white enamel, three bedrooms, sewing room, bath complete, fine large attic, cellar full size with three compartments, outside entrance, hot-air furnace, gas for cooking, gas water heater, electric lighting, house newly decorated throughout, large verandah.

Lot 42 x 100. Extra Lot 40 x 100. For price and further particulars, apply at this office.

**F. J. Bullock & Co.**

Telephone—Bell 28.  
207 Colborne St. (Upstairs).  
Real Estate, Insurance, Valuations, Money to Loan.

**INVESTMENT!**  
We have several safe investments in Hamilton and Brantford Real Estate. We do not handle risky Western land. There is nothing in Canada that will better.

**HAMILTON**

lots for big profits and quick returns. The growth of East Hamilton is remarkable. Lots have actually increased from \$375 to \$800 since Jan. 1st. We own and control many popular surveys, particulars for the asking.

**Crompton, Newman & Chambers**  
Temple Building and at Hamilton  
Phone Bell 1482 Auto 676  
Office open Sat. and Wed. ev'gs. 8 to 9

**LEGAL**

**ANDREW L. BAIRD, K.C.**—Barrister, Solicitor, Notary Public, etc. Office, Temple Building, 78 Dalhousie St. Office phone 8; house phone, Bell 463.

**ERNEST R. READ**—Barrister, Solicitor, Notary Public, etc. Office, Temple Building, 78 Dalhousie St. Office phone 8; house phone, Bell 463.

**BREWSTER & HEYD**—Barristers, etc. Solicitors for the Royal Loan & Savings Co., the Bank of Hamilton, etc. Money to loan at lowest rates. W. S. Brewster, K.C., Geo. D. Heyd.

**WILKES & HENDERSON**—Barristers, Solicitors, Notaries and Conveyancers. Money to loan in large and small amounts. A. J. Wilkes, K.C., W. T. Henderson, K.C. Offices, 116 Dalhousie St., over C. P. R. office.

**DR. WATSON**, Dentist—Office, corner of Market and Colborne Sts.  
**DR. CUNNINGHAM**—Dental Graduate of Toronto University and the Royal College of Dental Surgeons, Toronto. Office, 370 Colborne St. Telephone 34.

**ELOCUTION AND ORATORY**  
**M. E. SQUIRE, M.O.**, Honor Graduate of Neff College and of the National School of Elocution and Oratory, Philadelphia. Pupils taken in Elocution, Oratory, Literature, Psychology and Dramatic Art. Special attention paid to defective speech. Persons wishing to graduate from Neff College may take the first year's work with Miss Squire. Studio, 12 Peel St.

**LOOK HERE!**

**PARK AVENUE**—Splendid home in very best part of street. Has all conveniences and good lot.

**TRINITY HILLS STREET**—Nice home on lot 99 x 100 in best section. Has double parlors, dining-room, kitchen and three bedrooms. Has complete plumbing and is offered at a very reasonable price.

**PORT STREET**—One of the finest homes in Eagle Place. Has stone verandah, p. essel brick, complete plumbing and furnace. Splendid lot.

**GREY STREET**—A splendid new home having complete plumbing at \$2,000 on easy terms.

**MURRAY AND MARLBOROUGH STS.**—The best block of lots for the price in the city. See us about these soon if you want one reserved for you.

If you have properties to dispose of, place them in our list for speedy sale.

**ARTHUR O. SEGORD**  
Real Estate, Fire, Accident and Life Insurance  
ROOM 8, TEMPLE BLDG. OPEN EVENINGS 7-8  
Phones Bell 1750, Aut. 175. House—Both Phones 237.

**LARGE REAL ESTATE TRANSFERS!**

Nearly \$100,000 sold during the month of March through the agency of S. G. READ & SON.

1. House 63 Brant St. belonging to Mr. Creamer.
2. The large fine lot No. 1, West side of Dufferin Ave., sold to an investor.
3. The splendid house and grounds of Mrs. Cottage on Kennedy St.
4. The fine property on Chestnut Ave. belonging to D. D. Taylor.
5. The fine central property No. 114 Darling Street belonging to Mr. N. Cawdwell.
6. Lots 156 and 163 Point View Place.
7. House 40 and 42 Sheridan St. belonging to Mr. J. B. Holt.
8. The fine property, consisting of 8 acres, near Charnville, belonging to Mrs. Mary Lee.
9. The new red brick house on Rawdon St. belonging to Mr. O. S. Churchill.
10. Residence 165 Albion St. belonging to Mr. H. Eagleton.
11. The splendid New American Hotel property sold at a considerably advanced price for Mr. H. T. Wesbrook.

Options have been granted on a number of other properties. This is the live selling agency of Brantford, a continual stream of sales every month, and one of the strongest agencies in Ontario.

We have splendid properties throughout the city, the very best, list you can get to choose from vacant lots in all the popular sub-divisions, farms and garden properties throughout the Counties of Brant, Oxford, Norfolk, Waterloo, Haldimand, and Wentworth.

**S. G. READ & SON, LIMITED**  
Real Estate and Insurance Agents, Brokers and Auctioneers  
129 Colborne Street Brantford

**FOR SALE**

**200 FARMS**—All sizes and locations. Call for Catalog.

**\$2000** for 5 acres, good frame house, 8 rooms, new barn, two acres of fruit, one mile from city.

**\$1000** for 7 acres, five miles from city, good frame cottage; 6 rooms, barn 32x54, shed; 2 1/2 acres of fruit.

**\$2400** for new red brick house, two storeys, 10 rooms, a large lot, with barn; a bargain.

**\$2300** for new red brick, two storeys, large cellar, 10 rooms in house, lot 32x120; a snap.

**\$850** for frame cottage; 5 rooms, nice lot of fruit.

**George W. Hawland**  
Real Estate Bell Phone 1630  
61 Brant St. Brantford

**FOR SALE**

\$550—Small cottage for immediate sale, Brook Lane.

\$2000—Beautiful new two-storey red brick, all conveniences. \$200 down, balance 6 per cent. East Ward.

\$600—New 2 storey red brick, electric light, gas, sewer connection. \$200 down, balance 6 per cent. East Ward.

\$2000—For 25 acres, 10 miles from city, Galt Road, good buildings, 10 acres cleared, balance in bush.

**L. BRAUND**

Real Estate and Auctioneer.  
Over Standard Bank, 136 Dalhousie St.  
Office open Wed. & Sat. evenings  
Office Phone 1533, House Phone 1309

**FOR SALE**

**\$2300**—For a two-storey brick dwelling in North Ward, all in first-class condition; a large bathroom, with three pieces.

**\$1400**—For a well located grocery stand in East Ward. The spot is right and terms easy.

**\$6000**—For a large two-storey, 10-roomed residence in North Ward, with choice vacant lot worth \$1200.

**\$150 to \$2500** each for lots in various wards of city, some on Dufferin Ave.

**FAIR & BATES**

Money to Loan, Solicitor of Patents  
165 Colborne St. Phone 1458

**GAS RANGES**

If you want to exchange your old Coal Range for one, this is your chance to get it at Removal Sale price. We have 14 new styles to select from.

We also have the sole agency for the new Quick Meal Oil Stove, the latest and best on the market. Come in and see these lines before buying.

**John H. Lake**

35 Colborne St. Open Evenings  
Cash or Credit  
Bell Phone 1486. Mach. Phone 22

**Connaught Park**

We have secured that fine block of vacant land in Grand View, known as the Hitchy property, and are completing plans to offer lots therein, in course of a short time. There will be over forty lots. This is inside property, on Grand Street, a block and a half from Gowan's Grocery Store.

Prices and terms will be reasonable. Provisional plans open for inspection. Don't invest in lots until you see these. Township taxes.

**John S. Dowling & Co.**  
LIMITED  
Both Phones 198, Night Phones 561, 1284, 1237 and 1091  
54 MARKET ST., BRANTFORD

**CHOICE FARMS!**

100 acres extra good clay loam, situated 3 miles East of Brantford, red brick house, 8 rooms, cellar under whole house, bank barn, drive shed, pig pen and other buildings; fences good, spring creek running through farm; 20 acres Fall ploughing, 20 acres seeded down, 2000 bush wheat. Immediate possession. Price \$8500. This is a bargain for any one wishing a choice farm close to the city.

We also have a large list of farm and city property.

Call and see us before buying.

**W. ALMAS & SON**

Real Estate, Auctioneers  
27 GEORGE ST.

**MARKET GARDENS!**

Three acres just across the road from the city limits. Good house, nearly new, good barn, small orchard, could be subdivided into about 30 lots, which would readily sell at from \$150 to \$200 each. Price \$2900.

We have other properties, which we would be pleased to give full particulars of on application to this office.

List your property with us for quick sale. No sale, no charge.

**PROWSE & WOOD**

20 Market St. (up stairs)  
Real Estate, Insurance, Money to loan  
Bell Phones Office 1540 House 1268

**For Sale!**

\$1200 buys a 7 roomed Frame Cottage in the North Ward.

\$1500 buys a New Red Brick Cottage of 6 rooms in East Ward.

\$2250 buys 1 1/2 story Brick House, new, gas and electric lights.

\$4000 buys 2 Brick Houses, new.

\$1100 buys a good lot on Colborne Street.

\$1500 buys a fine lot on Chestnut Avenue  
**Thomas Myerscough**  
181 Brant St. BRANTFORD, Ont.  
Bell Phone 1822