

NG SALE

Three Days

cleared out in the next three days regardless of cost, such as Fur-ers, and Winter Cloakings.

es' Shirt Waists to Clear at 98c

of broken lines of Ladies' Shirts in various styles and Worth up to \$2. To clear at 98c

Reduced for Stock-taking Black Paillette Silk, 36 in. 89c (Worth \$1.25. For..... 39c

75c Fancy Silks, also Raw To clear at..... 75c

and \$1.00 ends of Colored Silks, 1 to 2 yds. To clear at, per yard..... 75c

y Lines of Blankets and Comforters at Reduced

Blankets, about 6 pairs, in singles, bed ends, regular \$4.00 \$4.50. Special at, each \$1.25

lines to clear at \$3.98, \$4.50 and Worth one-third more.

large size Comforters, choice cover-Special at \$1.98 and \$2.50.

er cent. off all Eiderdown Comforters, overings.

cial Prices on all Special Wares

and Eyes, black and white, all sizes, ds for..... 5c
Fasteners, all sizes, 2 dozen for..... 5c
g Wool, 4 cards for..... 5c
Own Pins, regular 10c, for..... 5c
ets, regular 10c, for..... 5c

& CO'Y

es' Tailoring

Large heads of m... among the rarest and prettiest in the market.

The craze for dancing has resulted in afternoon and evening gowns of remarkable shortness.

The brilliant colored vest of some rich texture is one of the prettiest points of winter suits.

People possessed of lace flounces are lucky, for they can be used to make a fashionable skirt.

There seems to be no doubt that the fashionable figure of the future will have much larger hips.

Practically all of the new corsets are of flexible boneless character. Some are even made minus the bust.

Some of the soft, shapeless Rembrandt hats edged with skunk fur are picturesque enough for a painter.

Low necked styles, soft and simple dominate in women's neckwear, although high stocks are promised.

Blue probably will be the greatest favorite among spring colors, unless yellow proves too strong a rival.

The fashionable woman has her boot tops the same color as her costume.

It is said the graceful low collars are to be changed for high and merciless methods of hairdressing.

ER DAY IS PAST

BUT OUR

JAL SALE

on better than ever!

ple are buying the

d are saving lots of

y doing so.

nd Do Likewise!"

UTHERLAND

You Needn't keep on feeling distressed after eating, nor belching, nor experiencing nausea between meals. Hood's Sarsaparilla cures dyspepsia—it strengthens the stomach and other digestive organs for the proper performance of their functions. Take Hood's.

Many friends will be very glad to learn that Turkey Hogan of the County jail, who has been seriously ill, is now improving.

Financial, Commercial and Real Estate

1836 THE BANK OF 1914 British North America

78 Years in Business. Capital and Surplus \$7,786,863.

In the financial end of your farming operations the Bank of British North America wants to be of definite service to you, just as it is to the financial men in the largest firms and corporations. Open both Current and Savings Accounts, and avail yourself fully of our services.

BRANTFORD BRANCH - G. D. WATT, MANAGER
Open Saturday Evenings from 7 to 9

The Royal Loan and Savings Company

38-40 MARKET STREET

Board of Directors

Christopher Cook President
Chas. B. Heyd Vice-President
A. J. Wilkes, K.C. Franklin Grobb
A. K. Bunnell, C.A. John Mann
W. G. Helliker, Manager

Deposits Received

and interest allowed at the following rates:

- 3 per cent. on Daily Balances.
- 4 per cent. on Deposit Receipts for 6 months.
- 4 1/2 per cent. on 2-year Debentures.
- 5 per cent. on 5-year Debentures.

Some Things We Can Do For You

We can collect your rents, Administer your estate. Sell your property. Act as Trustee or Guardian. Invest your money.

There are many ways a trust company can serve you. For instance—Is your will made? Write for "Will Booklet."

THE Trusts and Guarantee COMPANY, LIMITED.

43-45 King Street West, TORONTO, ONT.
James J. Warren, E. B. Stockdale, President. Gen. Mgr.
BRANTFORD BRANCH: 121 Colborne St.
T. H. MILLER, Manager

SYNOPSIS OF CANADIAN NORTH-WEST LAND REGULATIONS

ANY PERSON who is the sole head of a family, or any male over 18 years old, may homestead a quarter section of available Dominion land in Manitoba, Saskatchewan or Alberta. The applicant must appear in person at the Dominion Land Agency or Sub-Agency for the District. Entry by proxy may be made at any agency on certain conditions, by father, mother, son, daughter, brother or sister of intending homesteader.
Duties—Six months' residence upon and cultivation of the land in each of three years. A homesteader may live within five miles of his homestead on a farm of at least 80 acres, solely owned and occupied by him or by his father, mother, son, daughter, brother or sister.
In certain districts a homesteader in good standing may pre-empt a quarter-section alongside his homestead. Price \$3.00 per acre. Duties—Must reside upon the homestead or pre-emption six months in each of six years from date of homestead entry (including the time required to extra homesteaded portion), and cultivate 30 acres extra.
A homesteader who has exhausted his homestead right, and cannot obtain a pre-emption, may enter for a purchased homestead in certain districts, price \$5.00 per acre. Duties—Must reside six months in each of three years, cultivate 50 acres and erect a house worth \$200.00.
W. W. COBY, Deputy of Minister of the Interior.
N.B.—Unauthorized publication of this advertisement will not be paid for.

You Needn't keep on feeling distressed after eating, nor belching, nor experiencing nausea between meals. Hood's Sarsaparilla cures dyspepsia—it strengthens the stomach and other digestive organs for the proper performance of their functions. Take Hood's.
Many friends will be very glad to learn that Turkey Hogan of the County jail, who has been seriously ill, is now improving.

\$70,000 PASSED FOR HYDRO

(Continued from Page 1)
of electric current, so that it is quite evident that there is a very large field in the domestic lighting class. The success that our solicitors are meeting with has also demonstrated that we must make provision to serve a very much larger number of lighting customers than was originally contemplated. The estate for additional funds provided for lighting service to 1,700 customers. Contracts have already been signed by several power customers and enquiries received from a number of others and there is no doubt that the sale of power will be large. The additional funds for which we are asking include provision for the supply of a total of 1,000 h.p. to power customers, including the Waterworks pumping.

The additional sum of \$68,000 is made up as follows:
Additional primary and secondary lines and street lighting equipment \$15,000 00
Additional services and meters for lighting customers \$16,500 00
Additional lines, wire, meters, services, etc., for Waterworks and private power customers 14,500 00
Switchboard panels and additional service transformers for lighting and power customers 20,000 00
Engineering and consulting agencies 3,000 00
Total \$68,000 00

In order to show that the interest and sinking fund on the proposed new debenture issue will be fully met out of the revenue, I am giving below figures based on an issue of twenty year debentures bearing 5 per cent. interest and with the sinking fund invested at 4 per cent. The fixed charges would then be:
Interest \$3,400 00
Sinking Fund 2,283 56
Total annual charges \$5,683 56
To offset this revenue will be obtained as below:
Revenue from additional street lighting \$2,000 00
Waterworks pumping \$8,400 00
Total \$10,400 00

It is thus clear that not only will the interest and sinking fund be met but also that the revenues from the extensions will be more than sufficient to provide a 5 per cent. depreciation fund.

Engineer Ireland said in addition that the revenue would be more than equal to pay for interest and sinking fund and would as well provide a 5 per cent depreciation fund. He was sure that the demand for power would be very great while at present there were 253 domestic lighting contracts signed.

Engineer Yates of the Ontario Hydro Commission also addressed the Council. He stated that Brantford had made a wonderful start in securing contracts. Business was just falling in here. It was not desirable to sign up too many at the start as connections could not be made. Early estimates did not begin to cover the business of which Brantford is capable. The system in other places was new some years ago, but had worked out so well, that in London, for instance, they started out to get 4,500 users and got 6,600. In Hamilton in a year they got 7,000 customers. The connection in Brantford had been done cheaply and yet would compare favorably with that in any other place. Item by item had been compared and Brantford had been most economical. The amount of construction had been inadequate, however. If the business was to be secured, why not get it? There was a change here in the gas situation and provision had to be made for the change. Mr. Yates thought the business in Brantford would grow far beyond the 1,700 users being figured on.

Mayor Spence said he was present when the Engineer figured on \$65,000 extra, but after opening the tenders received for the original \$150,000 debentures, it was felt that some provision ought to be made for a 2 1/2 basis in the sale of debentures. Every contingency of expense was thus taken care of under the by-law. The money would only be spent as the city needed it. The Hydro Board would only spend its as the Water Commissioners did. The \$150,000 used up to that board would be used up this year and the Water Board would have to come back for more. That did not mean, however one mill raise in taxation as under both Hydro and Water systems taxes were more than met.

Ald. Ryerson wanted to know the cost of an ornamental system on State avenue. The painting would not be done until spring. The color will be a dark green.

soon be a commercial proposition which would cost 15 cents per foot per year on a 20 year debenture. The magnetic arc was too expensive, he said, for residential purposes.
Ald. Pitcher asked the engineer if the amount of \$70,000 would put Hydro on such a basis so as to avoid coming back to the council for more money.
Engineer Ireland said that if the business did not increase beyond 1,000 h.p. and 1,700 domestic users, there would be no necessity for coming back. If it did, he would be happy to come back for more money.

Mayor Spence said it was really hoped they would have to come back for more money. If they did come back, they would show that they had revenue to cover interest and sinking fund. The Ontario board required a lowering of rates. Ald. Charlton wanted to know if the Ontario Board had to be shown interest and sinking fund on \$70,000 or \$185,000.
Ald. Hollinrake said the people had voted \$115,000 and it was not necessary for the board to approve of that. Ald. Charlton congratulated Engineer Ireland on the excellent way in which construction had been carried out. He had watched it carefully and was more than pleased.
The council thereupon went into committee of the whole and the by-law was carried.

For Ornamental Lights.
The by-law which Ald. Ryerson introduced, made provision for the payment for construction of the ornamental lighting system as it is, today completed. The by-law was not put through last year to include all the work, and, therefore, had to be carried last night.
Those present were Mayor Spence, Ald. Hollinrake, Robinson, Wood, Sigman, Charlton, Pitcher, Woolams, Ryerson, Bragg, Calbeck, Ward, English, Broadbent, Sutcliff.

Encourage House-Owning!

From time to time there have appeared articles in the daily papers advocating the organization of a company for the construction of houses for working men. So far as Brantford is concerned, the S. G. Read agency has supplied 73 houses within the last few years to working men from their own capital, and hundreds of other houses have been sold through the same agency, and the agreements of purchase carried by private friends and clients of this agency. About 8 years ago this agency became a limited liability company, principally for the purpose of furnishing homes, to those who required to purchase on the easy-payment plan, and our business has grown year by year, until we now have so many applications for homes that we find it necessary to offer some thirty or forty thousand dollars' worth of our Preferred Shares to the general public. These shares are \$100 each, par value, and pay 6 per cent. per annum, regularly, dividends payable half-yearly. The present shareholders, who have been in our Company since its inception, would not sell their shares for \$100, because of the splendid security they offer. The Company desires to continue to be able to sell their properties on payments to bear interest at no greater rate to the purchaser than 6 per cent. per annum. Therefore, we can appeal to all classes of people who have money to invest who desire to see our working men with comfortable homes without being oppressed by high rates of interest, to assist us in this good work by securing some of our shares with a guaranteed dividend of six per cent. per annum, payable half-yearly.

We also offer first-class Industrial stocks, good dividend payers.
For further information regarding the above securities, call at our office.
MILK ROUTE WANTED—We want to buy immediately a good milk route.
Hundreds of houses and garden properties and farms for sale.
S. G. Read & Son, Limited
Real Estate Agents and Brokers
129 Colborne St. Brantford

Brick Cottages in Different Parts of the City For Sale!

New red brick cottage in West Brant, just outside of limits, county taxes, hall, parlor, dining-room, kitchen, summer kitchen, 3 bedrooms, 2 clothes closets, pantry, cellar with cement floor, lot 32 x 155. This cottage is newly papered and grained and has electric light fixtures. Price \$13,275. Possession at once. Reasonable terms.
White brick cottage, East Ward, 8 rooms and hall, cellar, sewer, newly decorated. Price \$2,100.
Red brick cottage, Terrace Hill, 7 rooms and hall, cellar, hard and soft water, lot 50x145. Price \$15,500. \$300 down. Immediate possession.
New red brick cottage, Eagle Place, 6 rooms and hall, all conveniences, lot 38x120. Price \$2,000.

S. P. Pitcher & Son
Auctioneers and Real Estate Brokers—Issuers of Marriage Licenses.
43 MARKET ST.
Office Phone 961, House 889, 515

Peruse This!

We are offering for immediate sale 100 acres of land in Tp. of South-Dumfries, with frame house and barn, at a price that is too ridiculously low for publication. Good, strong, producing land. Would exchange for small house in Brantford as part payment.

F. J. Bullock & Company
307 Colborne St. (Upstairs)
Real Estate.
Insurance—Fire, Life, Accident and Plate Glass.
Valuators and Financial Agents

Farms and Garden Properties

We have a large number of choice Farms and Garden Properties, different sizes, all prices, and in almost every locality.
If you are thinking of purchasing a farm or garden property, it would pay you to see our list before you purchase.
We have several farms which we can sell on easy terms or we can trade for city property.

W. ALMAS & SON
Real Estate Agents and Auctioneers
For Sale
\$1450—Two storey brick, eight rooms, double lot, good condition location A1. Price away down, a owner lives West and wants a little needed.
\$2400—Two storey brick, first-class shape, 3-piece bath, ideal location North Ward. Terms easy.
\$100 each for lots and on up, according to your idea. Help yourself.
Our farms are worth your while. At present we have a \$2000 bargain, but we cannot pass it around, so call and see our new offers on Ryerson's Fruit Store, No. 20 Market St.
Money to Loan. Patent Solicitors
Phone 1488

Fair & Bates
THE PLUM
was picked by James Brown. Here are a few others, and, remember, you will have to reach much higher for the latter one.
\$1100—Frame cottage, Fair Ave.
\$1200—New red brick cottage, Oak St.
\$1350—New storey and a half brick, Holmedale.
\$1750—New storey and three-quarter brick, Walter St.
\$6000—One of the best houses, Chatham St.

L. Braund
136 Dalhousie Street
Phones: Office 1533, Residence 1309
Open Wednesdays and Saturday Evenings.
THE TEA POT INN
"TEA AS YOU LIKE IT"
134 Dalhousie Street

"Everything in Real Estate"

P. A. SHULTIS and Company
7 South Market St.
BE WISE—BUY NOW—PRICES WILL ADVANCE IN THE SPRING
\$1950—New brick bungalow all conveniences, 6 rooms, lot 38 ft. x 120 ft. \$300 cash. SEE THIS.
\$2300—New bungalow, 6 rooms, all conveniences except furnace, North Ward. \$400 cash.
\$2350—Good 1 1/2 storey brick, six rooms, 3-piece bath, on one of the finest avenues in the city. \$350 cash.
\$2400—Fine 2 storey brick, all conveniences, lot 52 ft. x 115 ft. \$500 cash.
\$2400—New 2 storey red pressed brick, all conveniences, choice location, 5 minutes' walk from our office. \$500 cash.
PHONES: Office 326, Residence 1919
OPEN: Tues., Thurs., Sat. Evenings
Marriage Licenses
Insurance and Investments

FOR SALE!

\$1800—That valuable building lot on Wellington St., between George and Charles Streets.
Three nice building lots on Campbell Street at a snap if sold this month. Owner wants the money.
\$4500—100-acre farm one mile from Scotland village, 70 acres under cultivation, running stream through the farm, 2 spring wells, good 8-roomed house, stable for 20 head of stock, good barn, hog and chicken pens, nice orchard, or will exchange for city property.
\$2400—Will buy a good property built for grocery and butcher shop; has 4-roomed flat above and nice brick table. The property is in a good location and district rapidly growing.

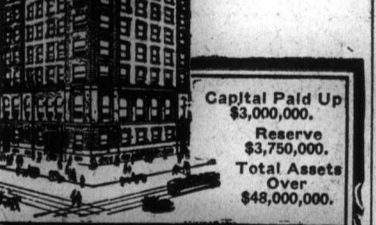
Jno. S. Dowling & Co., LIMITED.
Both Phones 198; Night Phones 354, 1284, 1237 and 1091.
54 MARKET ST., BRANTFORD.

Start That Home
Material and labor will never be more reasonable, neither will land values be lower. And when it comes to placing contracts, do not forget that we estimate cheerfully, figure graciously and our work in the most satisfactory manner.

John McGraw & Son
Room 10, Temple Bldg., Building Contractors, Real Estate, Brokers' Insurance. Office Phone 1227, Residence Phone 1228.

For Sale

A bargain for quick sale. New red brick house on West Mill St., 5 living rooms, 3 bedrooms, cellar full size 3-piece bathroom, electric light and gas, mantel in parlor; barn 20 x 30, with three stalls. Enquire price. Would exchange for farm. No. 465, F.E.
50 acres good sand loam, 3 miles from Waterloo, 8 miles from Hagersville, frame house, good barn; would exchange for city of Brantford property. Price \$3300. No. 73 F.C.
\$3000 for quick sale, 50 acres, 6 1/2 miles east of Woodstock, brick house, basement barn, silo, all in good shape.
CONTRACTORS! Take notice! I have for immediate sale that most desirable property, corner of Arthur and Murray Sts., contains frame home and six lots. Make me an offer for this property. No. 491 F.E.
R. W. Simons
105 Dalhousie Street
Upstairs
Office Phones: 799; Residence 1280

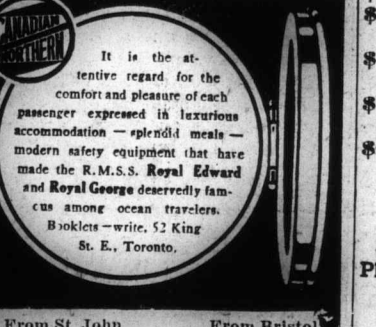


Capital Paid Up \$3,000,000
Reserve \$3,750,000
Total Assets Over \$6,750,000

BANK OF HAMILTON

SAVE YOUR MONEY
WHAT a man earns is not so important as what he saves. An office boy making \$6 a week, of which amount he saves \$1, is actually earning more than the \$25-a-week man who saves nothing. The boy's business is paying a dividend; the man's is a failure.

Brantford Branches
Main Office
B. FORSAYETH, Agent
East End Branch
G. S. SMYTH, Agent



From St. John Jan. 29
From Detroit Feb. 25
From Toronto Feb. 25
From Brantford Feb. 25

HOW TO TREAT ALL SKIN TROUBLE

GREASY OINTMENTS NO USE—MUST BE CURED THROUGH THE BLOOD.
It is not a good thing for people with a tendency to have pimples and a blotchy complexion to smear themselves with greasy ointments. In fact, they couldn't do anything worse, because the greasy ointments clog the pores of the skin, making the disease worse. When there is an irritating rash a soothing boracic wash may help allay the pain or itching, but of course, it doesn't cure the trouble. Skin complaints arise from an impure condition of the blood, and will persist until the blood is purified. Dr. Williams' Pink Pills have cured many cases of eczema and skin diseases because they make new, rich blood that drives out the impurities, clears the skin and imparts a glow of health. The following proof is offered: Mrs. Fred Tremble, Ginter, Ont., says: "For more than a year I was dreadfully afflicted with salt rheum or eczema. My hands were so sore that I could not put them in water without the skin cracking open. I tried all sorts of ointments recommended for the trouble, but they did not do me a particle of good. I was told Dr. Williams' Pink Pills would cure the trouble. This was several years ago and I have never been bothered with it since."
Dr. Williams' Pink Pills are sold by all medicine dealers or by mail at 50 cents a box or six boxes for \$2.50 from The Dr. Williams' Medicine Co., Brockville, Ont.

WHAT is the at-
tention regard for the
center and pleasure of each
passenger expressed in luxurious
accommodation—splendid meals—
modern steamship equipment that have
made the R.M.S. Royal Edward
and Royal George deservedly the
best among ocean travelers.
Bookings—write, 52 King
St. E., Toronto.

From St. John Jan. 29
From Detroit Feb. 25
From Toronto Feb. 25
From Brantford Feb. 25

*Withdrawn for annual inspection