

# Gains DAY

Selling in Ladies' These are things holiday.

**Women's Dresses**  
In velvet, serge, cashmere, elegant range of sizes, sizes 1 to 16 years.  
50 cents **\$8.00**  
Waists in linen, vesting, 45 to pick **\$7.00**

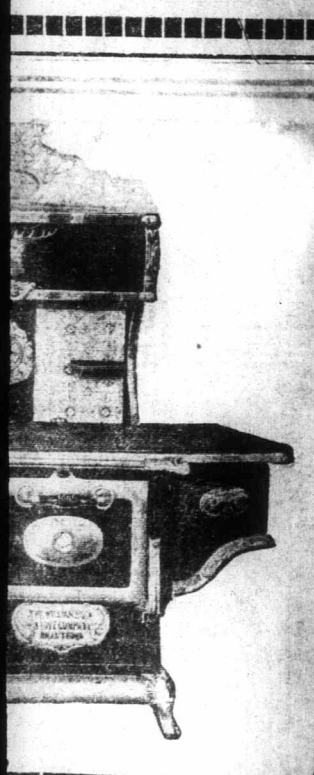
**Neckwear**  
Hat of dainty new neck- ties for the holiday trading, and Pleat-  
55c, 40c **50c**

**Hand Bags**  
Nice Handbags in black, lined, strap handles, 25, \$1.50  
**\$10.00**  
Parasols at **\$2.25**

**\$2.00 Suitings**  
Suits in medium and inches wide; regular **75c**

**Gains from Our Sale**  
Wool blankets, 70 x 80, wool, worth **\$1.98**  
Cotton blankets, 60 x 80, damaged, **\$1.90**  
Saturday **\$2.19**  
Wool blankets in perfect condition, Satur- **\$2.89**

# CO. TAILORING



Friday. The various rooms radiant in light and heavy and a hundred of these kind wishes expressed for a very happy day. An additional program delighted the present. Mrs. person played with skill and grace and Mrs. Frank Leeming her rich contralto voice, sang with sympathy and feeling, stanzas of the table arrayed with embellishments of the day, which finished a most beautiful evening.  
Additional Social on Page 8)

Baptist convention of Ontario. Quebec opened its sessions at Toronto.

Old England—a that quality makes everywhere in

# OSE good tea

Department of Public Works.  
Ottawa, October 16, 1913.  
Newspapers will not be paid for this advertisement if they insert it without authority from the Department.—4655.

# Financial, Commercial and Real Estate

1836 THE BANK OF 1913  
**British North America**  
77 Years in Business. Capital and Surplus Over \$7,600,000.

The athlete who uses all his strength throughout the race loses in the final sprint to the man with a reserve. So he who spends all his income as he goes loses when the inevitable need arises for extra funds.

Start a Savings Account now in the Bank of British North America and build up a Reserve against that need.

**YOU NEED A RESERVE FUND**

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

**The ROYAL LOAN and SAVINGS COMPANY**  
Pays 3 p. c. Interest Compounded Half-yearly on SAVINGS ACCOUNTS

The Company extends to you every convenience, besides assuring you of the absolute safety of your money. We especially solicit the accounts of systematic savers, those who lay aside a portion of their earnings, and are building for the future, not merely for the present. Are you saving any of your weekly earnings? If not, it is time you began. Open an account to-day.

**ROYAL LOAN and SAVINGS COMPANY**  
38-40 Market Street, Brantford

**Regarding a Trustee**

Great care must be exercised in selecting a trustee if the appointment is to give permanent satisfaction. We offer the services of this company, as in a position to accept the heavy responsibility imposed, and able to perform the exacting duties satisfactorily.

**The TRUSTS and GUARANTEE Company, Limited**  
43-45 King Street West - Toronto  
James J. Warren, President E. B. Stockdale, General Manager  
Brantford Branch, 121 Colborne Street  
T. H. MILLER, Manager.

**CARIBOU-COBALT**

This new Cobalt Company, a proved producer, with an excellent retort, should shortly enter the list of dividend payers. We expect orders in it, either for cash or on marginal basis of one-third purchase price. Write us for exhaustive story of the property; also free copy of Cobalt producing area.

**CHAS. A. STONEHAM & CO.**  
Commission Mining Brokers.  
23 MELINDA STREET, TORONTO. PHONE M. 2580.  
Main Office, 41 Broad Street, New York City.  
Our New York office and all branches are connected by a private telegraph system affording instantaneous communication.

**TENDERS** addressed to the undersigned and endorsed, "Tender for Public Improvements of Port Hope, Ont." received at this office until 4.00 on Monday, November 17, 1913, for the construction of a Public Building at Milverton, Ont.

Plans, specifications and form of contract may be seen and forms of tender obtained on application to the office of J. S. Russell, Esq., Architect, Stratford, Ont., at the office of Thomas A. Hastings, Clerk of Works, Postal Station "F", Yonge St., Toronto, on application to the Postmaster, Milverton, Ont., and at this Department.

Persons tendering are notified that tenders will not be considered unless made on the printed forms supplied, and signed with their actual signatures, stating their occupations and places of residence. In the case of firms, the actual signature, the name of the occupation, and place of residence of each member of the firm must be given.

Each tender must be accompanied by an accepted cheque on a chartered bank, payable to the order of the Honourable the Minister of Public Works, equal to ten per cent of the amount of the tender, which will be forfeited if the person tendering declines to enter into a contract within the time specified, or fails to complete the work contracted for. If the tender is not accepted, the cheque will be returned.

The Department does not bind itself to accept the lowest or any tender.

By order,  
R. C. DESROCHERS, Secretary.  
Department of Public Works,  
Ottawa, October 16, 1913.

**MARKET REPORTS**

CHICAGO, Oct. 17.—Huge stocks of wheat in Europe, leaving an apparent outlet for Canadian shipments unless the marketing be done this side of the border kept prices today on the down-trade. After an unusually active session and violent fluctuations, the close was nervous, 3-8 to 5-8c net lower. Corn was down 1-2 to 5-8c, oats 1-8 to 1-4c, and provisions 2-12 to 7-12c. Liverpool close of wheat was from 1 to 1 1/4 lower, corn, 3/4 to 1 1/2 lower.

**TORONTO GRAIN MARKET.**  
Wheat, No. 1, bushel, 84 1/2 to 85 1/2  
Barley, bushel, 23 1/2 to 24 1/2  
Oats, bushel, 14 1/2 to 15 1/2  
Rye, bushel, 18 1/2 to 19 1/2  
Buckwheat, bushel, 8 1/2 to 9 1/2

**TORONTO DAIRY MARKET.**  
Butter, creamery, lb. rolls, 21 1/2 to 22 1/2  
Butter, separator, do., 20 1/2 to 21 1/2  
Butter, creamery, solids, 27 1/2 to 28 1/2  
Butter, store lots, 23 1/2 to 24 1/2  
Cheese, old, lb., 15 1/2 to 16 1/2  
Cheese, new, lb., 14 1/2 to 15 1/2  
Eggs, new-laid, 23 1/2 to 24 1/2  
Eggs, cold storage, 22 1/2 to 23 1/2  
Eggs, select, cold storage, 21 1/2 to 22 1/2  
Honey, extracted, lb., 10 1/2 to 11 1/2  
Honey, comb, dozen clear, 1 1/2 to 2 1/2

**WINNIPEG GRAIN MARKET.**  
WINNIPEG, Oct. 17.—Following the heavy drop in wheat values on Thursday, the opening today was very quiet with demand slack. Covering by shorts later caused a steady advance, but the close was at a decline for the day of 1/4c. Clear grain prices were unchanged to 1/4c lower.

Cash—Wheat—No. 1 northern, 78 1/2c; No. 2 do., 76 1/2c; No. 3 do., 74 1/2c; No. 1 rejected seeds, 73 1/2c; No. 1 do., 71 1/2c.  
Oats—No. 2 C.W., 31 1/4c; No. 3 C.W., 30 1/4c; extra No. 1 feed, 21c; No. 1 feed, 20c; No. 2 feed, 20c.  
Barley—No. 3, 40c; No. 4, 37c; rejected, 35c; feed, 32c.  
Spec. feed—No. 1 N.W.C., \$1.14; No. 2 C.W., \$1.12; No. 3 C.W., \$1.01.

**MINNEAPOLIS GRAIN MARKET.**  
MINNEAPOLIS, Oct. 17.—Close—Wheat—Dec., 80 1/2c; May, 80c; No. 1 northern, 80 1/2c; No. 2 do., 78 1/2c; No. 3 yellow, 63 1/2c to 64c.  
Oats—No. 2 white, 34 1/4 to 34 1/2c.  
Flour—Patent, 4.30 to 4.45; second patents, \$3.55 to \$3.65; first clear, \$2.40 to \$2.50; second clear, \$1.80 to \$1.90.

**DULUTH GRAIN MARKET.**  
DULUTH, Oct. 17.—Close—Wheat—No. 1 hard, 84 1/2c; No. 1 northern, 83 1/2c; No. 2 do., 81 1/2c; 81 1/2c; Dec., 81 1/2c; No. 1, 81 1/2c; No. 2, 79 1/2c; No. 3, 77 1/2c.

**FOR SALE!**  
New brick cottage, No. 340 St. Paul's avenue, 6 rooms, large lot; cement floor in cellar, good location. This can be bought on very easy terms. Small payment down; balance monthly.

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

**Excellent Investment**

Store, dwelling, grocery stock and fixtures; very large lot, in good location, in Brantford, only \$2,350.

Choice Cottage on Emily St.—Only \$1,500. For information apply to,

**F. J. Bullock & Company**  
207 Colborne St. (Upstairs)  
Bell Phone 28  
Real Estate.  
Insurance—Fire, Life, Accident, and Plate Glass.  
Valuators and Financial Agents

**Farms! Farms! Farms!**  
63 acres choice clay loam, situated 5-12 miles from Brantford. Good house, ten rooms, bank barn, fences good, excellent water at house and barn. Two natural gas wells on farm. Price \$5,300. No. A 73

150 acres clay loam, 2 storey red brick house, new bank barn, cement floors; hog pen, drive shed; wire fences; 20 acres timber; well watered; good orchard; situated 11 miles from Brantford; 1-1/2 miles from railway station; 1-1/4 mile from church and school. This is an A1 grain and dairy farm and a snap. Price \$10,000. No. B 73.

**W. ALMAS & SON**  
Real Estate Agents and Auctioneers

**For Sale!**

100 Acres—The best you ever saw or put a plow in. 1-1/4 miles from live town of 2,000 inhabitants, \$7,600.

\$2,600—Fine red brick house on Jarvis street.

\$1,800—New red brick, 13-1/2 storey sewer, gas, etc., fully completed.

\$1,500—Fine new red brick cottage, 7 rooms, sewer, gas, etc.

**L. Braund**  
Real Estate, Insurance, etc.  
136 Dalhousie Street  
Phones: Office 1333, Residence 1309  
Open Wednesday and Saturday Evenings

**SALE OF RED AND WHITE PINE TIMBER.**

NOTICE is hereby given that tenders will be received by the undersigned up to and including Thursday, the 30th day of October, 1913, for the right to obtain licenses to cut the Red and White Pine timber on timber berths in the Township of Thistle and McWilliams in the District of Nipissing.

For maps and conditions of sale apply to the undersigned or to the Crown Timber Agents at Sudbury and North Bay.

Minister of Lands, Forests and Mines  
W. H. HEARST,  
Toronto, Aug. 23rd, 1913.  
N.B.—No unauthorized publication of this notice will be paid for.

**TENDERS FOR PULPWOOD LIMIT**

TENDERS will be received by the undersigned up to and including Wednesday, the 31st of December next for the right to cut pulpwood on a certain area situated on the Magnetin River in the District of Timiskaming.

Tenders shall state the amount they are prepared to pay per cubic foot in addition to the Crown dues of 40c per cord for Spruce, and 50c per cord for other pulpwoods, or such other rates as may from time to time be fixed by the Lieutenant Governor in Council, for the right to operate a pulp mill and paper mill on or near the area referred to.

Such tenderer shall be required to erect a mill or mills on or near the territory and to manufacture the wood into pulp and paper in the Province of Ontario—the pulp to be stored within the territory as directed by the Minister of Lands, Forests and Mines.

Parties making tender will be required to deposit with their tender a marked cheque payable to the Honourable the Treasurer of the Province of Ontario, for ten per cent of the amount of their tender, to be forfeited in the event of their tender not being accepted, or if the tenderer fails to enter into a contract to carry out the conditions.

The highest or any tenderer not successfully accepted.

For particulars as to description of territory, capital to be invested, etc., apply to the undersigned.

W. H. HEARST,  
Minister of Lands, Forests and Mines,  
Toronto, Ontario, September 17th, 1913.

**Buff Brick House, all improvements; garage**  
**\$3500** 4883

**S. G. Read & Son, Limited**  
129 Colborne Street, Brantford

**For Sale**

**SHERIDAN STREET**—New two storey red clay brick dwelling, completed in every partition and on splendid lot in fast improving section.

**ARTHUR STREET**—Very fine residence with best plumbing and hot water heating. This is very complete and the neighborhood is first class.

**MURRAY STREET**—Only two fine lots left out of block.

**ARTHUR O. SECORD**  
Real Estate, Fire, Accident and Life Insurance  
ROOM 8, TEMPLE BLDG.  
OPEN TUESDAY, THURSDAY, AND SATURDAY EVENINGS.  
Phones—Bell 1750, Ant. 175. Homes—Both Phones 237.

**For Sale!**

\$2,550—New red brick, East Ward, containing hall, parlor, dining room, kitchen, 3 bedrooms, clothes closets, 3-piece bath, electric lights, gas, 3-piece cellar, furnace, double-deck veranda, bed-rooms, all finished in white. This will be sold on the acceptance of easy terms of \$500 cash, and balance at 6 p.c.

\$8,000—100 acres of first-class land in the County of East Oxford, 2 miles from station, close to school, on which is a good house, 3 bank barns, pig pens and drive barn, good orchard, soil is clay loam. Will exchange for improved city property and take balance on a mortgage at 6 p.c.

**For Sale**

Five building lots, the best in East Ward, corner of Arthur and Murray streets. Will sell frontage to suit purchaser. Enquire price. No. 491 F.E.

\$2,800—Buys red brick house on St. Paul's avenue, with three extra lots; house contains three living rooms, 3 bed-rooms, bath room, city and soft water in sink; electric light and gas. Terms, \$200 down, \$100 per year; interest at 6 p.c., No. 492 F.E.

\$2,500—For 50 acres with buildings, 6 miles from Woodstock. Would exchange for city property. No. 89 F.C.

\$1,400—For 6 room cottage on Dundas street, \$100 down, balance monthly. No. 493 F.E.

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

**R. W. Simons**  
105 Dalhousie Street  
Cor. Market  
Phones: Office 799; Residence 1229

**Rich Men Insure**

Insured for \$412,403

The largest life insurance claim paid in 1912 on this continent was \$412,403, on the life of Charles Silverstein of New Ulm, Minn., and the second was \$350,000 on the life of T. T. Reid of Montclair, N.J.

The largest in Canada was \$141,750 to the beneficiary of Benjamin F. Pearson of Halifax, and the second, \$133,333 on the life of Frederick W. Thompson of Montreal. The payment of \$80,012 on Charles M. Hays was third.

The above extract is from a recent issue of a Toronto paper. All those men knew the value of life insurance, and availed themselves of its benefits—and what is true of them is true of almost every successful business man.

Since you must realize the necessity of making provision for your old age, if you live, or for your family in the event of your early death, can you do better than follow the example of such shrewd, prosperous men?

Our booklet, "A Few Facts," explains why you should place your insurance with The Imperial Life. Write for a copy today—it is very interesting and it's free.

**Harold Creasser**  
District Manager  
**The Imperial Life Co.**  
Telephone 886 103 1-2 Colborne St.

**One of the Fine Central Properties For Sale**

This property is located on West street near the New Bell Memorial, best schools and churches; also convenient to street car and railroad; has a frontage of 66 feet, and a depth of 170 feet. House contains 13 rooms, good cellar, furnace, bath, electric lights, gas and two verandas. A bargain if sold this month.

1-1/2 storey house, 7 rooms and hall, sewer connection, electric lights in every room, gas for cooking, cellar, hard and soft water, 2 verandas, nicely decorated all through. Lot 33 x 132 with all kinds of fruit. A cheap home at \$2,100. For particulars of the above apply to

**S. P. Pitcher & Son**  
Auctioneers and Real Estate Brokers  
Issuers of Marriage Licenses  
43 MARKET STREET  
Office Phone 961, House 889, 815

**"Everything in Real Estate"**

**P. A. Shultis and Company**  
7 South Market Street,  
\$2,400—New 2 storey solid red brick, 3 bedrooms and closets, hall, parlor, dining room, kitchen, 3 compartments, basement with hot, cold and soft water; also outside entrance; gas, electric lights with fixtures. Complete bath room. Lot 190 feet deep. This house will rent for \$20.00 per month. \$200 cash required. Balance arranged. A snap and only six blocks from Market.

**FOR RENT**—Several fine houses.

Phones: Office 326; House 1913  
Open Tues. Thurs. and Sat. Evgs.

ISSUERS OF MARRIAGE LICENSES.  
Insurance and Investments.

**FOR SALE**

\$2,200—New buff brick bungalow on St. Paul's avenue, contains hall, parlor, dining room, kitchen, three bedrooms, bath room, large cellar, cement walks, an extra nice home, and will sell on easy terms.

\$3,000—New red brick house on St. Paul's avenue and three choice lots. The house contains open hall, parlor with grate, dining room, kitchen, three bedrooms, bath room, large cellar, electric light with nice fixtures. This is a nice property and lots will sell quickly.

\$1,800—Red brick cottage in East Ward, just completed; nicely laid out and a bargain; lot 33 x 132.

\$1,650—Lot on Chestnut avenue, 50 x 132; an extra good location and a good buy at the above price.

**Jno. S. Dowling & Co., Limited**  
Both Phones 136; Night Phones 861, 1294, 1237 and 1031  
54 MARKET ST., BRANTFORD.

**For Sale**

200 Farms, all sizes, Call for catalogue.

\$2,800 for 62 1/2 acres; frame house, 10 rooms; two barns; one 28 x 46; barn No. 2, 30 x 50. Fifty acres cleared, balance pine hard wood bush. Four acres of choice fruit.

\$3,200 for 50 acres, good frame house; 8 rooms; good cellar; bank barn, 32 x 60; drive shed 30 x 30; 4 acres of fruit; heavy foam soil.

\$3,000 for 32 acres, 4 1/2 cleared, balance bush. White brick cottage, 6 rooms; bank barn 30 x 60.

\$2,500 for 120 acres on Governor's Road, 7 miles from Brantford; frame house, 1-1/2 storey; good cellar; two bank barns, one 40 x 70; barn No. 2, 30 x 52. Best of soil.

**George W. Haviland**  
Real Estate Bell Phone 1330  
61 Brant St., Brantford.

**For Sale**

\$1480—Two storey brick, eight rooms, double lot, good condition, location A1. Price away down, as owner lives West and wants a little needed.

\$2,500—Two storey brick, first-class duplex, 3-piece bath, ideal location, North Ward, 2 extra lots.

\$3,000 each for lots on up, depending to your idea. Help yourself.

Our terms are worth your while. At present we have a special bargain for our new office over Ryerson's Fruit Store, No. 20 Market St.

Money to Loan. Patent Solicitors.  
Phone 1400

**Fair & Bates**