

PLAIN TALKS ON MINING

BY MARK HARRIS

MARGIN TRADING

Personally I do not approve of margin trading as I consider it akin to gambling.

Many small investors after becoming inoculated with the "Get Rich Quick" germ take to margin trading as a short cut to wealth but in time they find it but a trap where they rarely emerge with anything but experience.

The man who works hard for his money and manages to save a few hundred dollars with a view to investing should beware of margin trading for, in my opinion, investment and margin trading are diametrically opposed to each other.

Some brokers attempt to defend margin trading by saying it is the same thing as buying a house with a mortgage on it but this is not exactly true, for when you buy a house with a mortgage the home is yours as long as you pay interest on the mortgage, while the stock you purchase on margin can be sold by the broker at any time with or without notice.

No broker as a rule will sell out a client's stock until the margin is close to the exhausting point, but according to the rules of the game he can do so if he so elects.

What I dislike about margin trading is the fact that it sooner or later makes a gambler out of a man and in time he buys and sells securities simply to make a quick profit without giving intrinsic value, future earnings, or dividends any consideration.

Experience has taught me that fully 90 per cent. of investors lose their money in margin trading and any honest broker will confirm this statement with figures from his books.

The investor who buys on margin sooner or later loses his money, while the investor who buys outright seldom loses a penny providing he makes his purchases through some responsible brokerage house that gives clients honest advice.

Your own intelligence will convince you that it is far better to depend on your broker when selecting investments than on your own judgment, for where you have one opportunity of investigating a proposition the broker has twenty.

In addition the broker has ways and means of getting confidential information that is not open to the average investor, therefore, if you have the right kind of a broker, he will never recommend an investment unless he is fully satisfied it is meritorious in every way.

My firm (Mark Harris and Co.) policy is to make their profits THROUGH their clients not OUT of them, and consequently they are just as careful in recommending a purchase to a client as they would be if their own money was involved.

We could make more money for a short time by advising margin trading, for margin trading means many additional commissions and commissions, as you know, are the backbone of a broker's business.

We want all the commissions we can honestly earn but we don't want them at the expense of our clientele and that is exactly what it would mean if we recommended margin trading.

We have the same clients on our books to-day that we had when we started business and we know these customers will remain with us as long as we treat them right.

These customers have made money through good investments recommended by the firm and they are contented and happy and so are we.

This condition would not prevail had we recommended margin trading.

Yours faithfully,

Mark Harris

The Next Plain Talk on Mining will appear on Feb. 7.

BOSTON NEW YORK BUFFALO MONTREAL

In making an investment the selection of the security is the most important factor. Write for advice before making a purchase.

MARK HARRIS & CO.

(Members Standard Stock and Mining Exchange)

BROKERS

Standard Bank Building, Toronto

TELEPHONE MAIN 272 Send for copy of "Canadian Mining News"

Take Notice

The annual meeting of the members of the County of Brant Farmers Mutual Fire Insurance Company will be held in the County Council room, Court House, in the City of Brantford, on Thursday, Feb. 15th, 1917, at two o'clock, p.m., to receive and dispose of the financial statement and Auditor's report, to elect directors and Auditors and transact such other business as may be considered for the welfare of the company.

The retiring Directors are Chas. McIntyre, Hugh Allan and Edward Knight, all of whom are eligible for re-election.

DUNCAN MILLER, President
JOHN H. CAMPBELL, Secretary.

AUCTION SALE

W. J. Bragg, auctioneer, will sell by public auction on Tuesday next, February 6, at 21 Rose Ave., Eagle Place, at 1.30 p.m. sharp, the following:—14 yards Brussel carpet, new parlor table, oak rocker, mahogany rocker, 16 yards linoleum, extension table, 3 leaves, 6 H. B. dining chairs, Sunbeam coal heater, sideboard, couch, Singer sewing machine, 2 rockers, 9 yds. wool carpet, glassware, dishes, cutlery, fruit crystal, Peninsular coal range, kitchen table, tub boiler, baby carriage, 3 iron beds, springs, mattresses, dressers, commodes, carpets, bedding, pictures, curtains blinds and all kitchen utensils. Also 1 sleigh for delivery purposes. On Tuesday next, February 6, at 21 Rose Ave., at 1.30 sharp. No reserve. Terms cash.
Miss Emma Crandell, proprietress
W. J. Bragg, Auctioneer.

DR. DEVAN'S FEMALE PILLS Restores monthly medicine for all Female Complaints. 25¢ a box or three for \$1.00, at drug stores. Mailed to you on address on receipt of price. THE SCORRELL DRUG CO., St. Catharines, Ontario.

PHOSPHONOL FOR MEN Restores Vitality for Nerve and Brain. Increases "grey matter." A tonic—will build you up. \$3 a box, or two for \$5, at drug stores, or by mail on receipt of price. THE SCORRELL DRUG CO., St. Catharines, Ontario.

Good Roads System Occupies Attention of County Council

Mr. A. McVicar is Appointed Superintendent at a Salary of \$1,600—Law Library Gets Quarters Occupied by Board of Trade

The major portion of the two sittings of the County Council Friday was consumed by a discussion relative to the Good Roads System adopted by that body. To comply with the provisions of the Act it was necessary for the county, once they had decided to enter the scheme, to appoint a road overseer, subject to the approval of the "Minister of Public Works for the Province of Ontario." The application of Mr. Archie McVicar of the Township of Brantford was considered favorably by the councillors, and he was therefore appointed to the position of County Roads Superintendent with a salary of \$1,600, his entire time to be devoted to the duties of that office. His duties will commence on the first of March, and he will be required to give two months notice of his intention of severing his connection with the county, should he wish to do so.

The question was then introduced of a committee to assist the superintendent, and it was thought by a majority of the councillors, that a small committee would be more efficient and at the same time less expensive to the ratepayers. Second Deputy Reeve Seace of Brantford Township took the stand that as this was the first year following the adoption of the scheme, and as there would necessarily be more consideration than actual work done, he favored a larger committee on which all the various municipalities would have a representation. He was supported in this contention by Messrs. McCann of Brantford Township, and who reminded the council that some members would probably not be again re-elected next year, and that if any of the few comprising the committee should be defeated, the benefit of the knowledge gained by them during their year's experience would be lost to the county. Some doubt existed as to the conditions governing the appointment of the committee, and on the suggestion of the Warden, it was decided to delay the selection of the members of the committee until after the return of the roads and bridges committee from conferring with the good roads department of the provincial government in Toronto next week, when the desired information will be secured.

A deputation consisting of the Warden and Messrs. Watts and Seace was delegated to wait upon the city council for the purpose of explaining what roads have been taken over by the county, and soliciting a grant, to which they are entitled under the Act.

The trouble that has existed for some time between the counties of Brant and Oxford, concerning the Puttoun bridge account, owing to Messrs. Bain and Ross, was brought to the attention of the councillors. The County of Brant have paid their share of the account, but the neighboring county have expressed a desire to repudiate the debt. A delegation consisting of Messrs. McCann, Greenwood and Burdett was given power to meet with the Oxford County Council or a committee thereof, for the purpose of arriving at a suitable settlement of the difficulty.

Law Library

A committee representing the

MARKETS

Apples, Basket, small	0 00 to 50
Apples, Basket, large	0 15 to 70
Pears, Basket	50
MEATS	
Bacon, side	31 to 38
Bacon, back	33 to 38
Beef, per lb.	0 15 to 20
Beef, hinds	0 14 to 18
Pork, ham	25 to 30
Geese	1 75 to 3 00
Chickens, each	75 to 1 00
Chickens, lb.	12 to 16
Ducks	0 80 to 1 00
Dry salt pork	0 18 to 20
Dressed Pork	20 to 25
Kidneys	0 10 to 12
Lamb	0 25 to 30
Live Hogs	30 40 to 35
Smoked shoulder	18 to 20
VEGETABLES	
Beans, quart	0 08 to 10
Beets, 3 bunches	0 10 to 0 00
Celery	9 10 to cents
Carrots, basket	0 12 to 0 15
Cauliflower	0 10 to 0 25
Horseradish, bottle	0 15 to 0 20
Cabbage, each	0 10 to 0 25
Cabbage, doz.	2 00 to 0 00
Onions, pk.	0 50 to 0 60
Potatoes, basket	0 50 to 0 60
Potatoes, bushel	1 25 to 1 35
Parsnips, bag	0 25 to 2 00
Turnips, bushel	0 00 to 0 50
FISH	
Halibut, steak, lb.	0 20 to 0 30
Ripped herring	0 13 to 0 15
Pickled	0 12 to 0 15
Perch	0 12 to 0 00
Salmon, trout, lb.	0 17 to 0 09
Whitefish, lb.	0 15 to 0 10
DAIRY PRODUCTS	
Butter, creamery, per lb.	0 48 to 0 50
Butter, dairy	0 45 to 0 50
Eggs, per doz.	0 55 to 0 60
Coney, comb, clover	0 25 to 0 00

MAIL CONTRACT

SEALED TENDERS addressed to the Postmaster General, will be received at Ottawa, until noon, on Friday, the 23rd day of February, 1917, for the conveyance of His Majesty's Mails, on the proposed contract for four years, six routes per week over Brantford, No. 1 Rural Route, from the 1st of April, 1917.

Printed notices containing further information as to conditions of proposed Contract may be seen and blank forms of Tender may be obtained at the Post Office of Brantford, Eagle's Nest, Brantford, and at the office of the Post Office Inspector, London.

G. C. ANDERSON, Superintendent
Post Office Department, Canada, Mail Service Branch, Ottawa, 12th January, 1917.

Brant County Law Library Association, waited on the council at its inaugural meeting asking that the present quarters occupied by that body be replaced by more commodious and adequate rooms, and suggested those now occupied by Secretary George Hatley of the Board of Trade. Whereas the rooms are really at the disposal of Crown Attorney Wilkes, who has allowed the occupancy of the Board of Trade on account of his not utilizing them, he having a business office in the central portion of the city, the council were unanimous in approving of the stand taken by the Law Library Association, and were instructed in this attitude by the fact that it was granted by Mr. Geo. Hatley without lawful authority, fitted and constituted the County Law Library, the county council being prepared to supply the Crown Attorney and clerk of the peace for the county with proper offices as required by the statute in that behalf, and that the buildings and grounds committee of the council be instructed to carry out the terms of this resolution.

An amendment to the county roads by-law was suggested by Warden Ross, and a portion of the Township of Onondaga. He claimed that under the present circumstances the proposed roads to be improved would not give the most satisfactory service to the residents of that locality. After some discussion his point was granted by the council, who ordered that the words in the by-law, "Lots sixty-one and sixty-two" be substituted for the words, "Lots seventy-eight and eighty-four."

To Enlarge Burford Boundaries A few minutes before the meeting was adjourned until Saturday afternoon at 2 o'clock. Deputy Reeve Blackwell Doran of Burford brought up a matter concerning the police village of Burford, the residents of which were desirous of including another twenty acres within their boundaries. He stated that a petition was being prepared for this purpose, and that it would probably be presented to the council at its next meeting. He was assured of the most sympathetic consideration of the petition when it appeared.

THE REE. With projection now as nearly perfect as possible to obtain, and an excellent run of pictures with punch and grip far above the average, the new program to become more popular daily. The bill featuring with Theda Bara in "Under Two Flags," and the opening episode of the great serial, "The Purple Mask" featuring Francis Ford and Grace Cunard, the popular Universal stars, in one of the best picture programs ever seen in Brantford. For Monday and Tuesday, Robert Warwick will be seen in "Sudden Riches" featuring Francis Ford and Grace Cunard, the popular Universal stars, in one of the best picture programs ever seen in Brantford. For Monday and Tuesday, Robert Warwick will be seen in "Sudden Riches" featuring Francis Ford and Grace Cunard, the popular Universal stars, in one of the best picture programs ever seen in Brantford.

TOWNSHIP COUNCIL The regular monthly meeting of the Township Council will be held in their chamber at the Court House on Monday morning.

STOP DANDRUFF! HAIR GETS THICK, WAVY, BEAUTIFUL

To be possessed of a head of heavy, beautiful hair; soft, lustrous, fluffy, wavy and free from dandruff is merely a matter of using a little Danderine.

It is easy and inexpensive to have nice, soft hair and free of dandruff. Get a 25-cent bottle of Knowlton's Danderine now—all drug stores recommend it—apply a little as directed and within ten minutes there will be an appearance of abundance, freshness, lustrousness and an incomparable gloss and lustre, and try as you will you cannot find a trace of dandruff or falling hair; but your real surprise will be after about two weeks' use, when you will see new hair—fine and downy at first—yes, but really new hair—sprouting out all over your scalp—Danderine is, we believe, the only sure hair grower, destroyer of dandruff and cure for itchy scalp and it never fails to stop falling hair at once. If you want to prove how pretty and soft your hair really is, moisten a cloth with a little Danderine and carefully draw it through your hair—taking one small strand at a time. Your hair will be soft, glossy and beautiful in just a few moments—a delightful surprise awaits everyone who tries this.

Financial and Commercial

50-Acre Farms For Sale

No. 5382—50 acres situated 2 miles from Gobles, 7 from Woodstock. Buildings—frame house, cellar full size; frame bank barn, 34x45, hay barn, pigpen, chicken house, stabling for 18 head, drive house 20x20. Price \$3,500. Payable \$1,400 cash, balance 5 per cent. The owner will also sell implements and stock at a very reasonable valuation.
No. 5384—50 acres situated on Cocksbutt Road near Burch P. O., buildings—2 storey frame house, frame barn, blacksmithshop, chicken house, pigpen, orchard of 3 acres apples, plums, cherries, grapes, etc. Price \$4,750.
No. 5388—50 acres 4 miles south and 1 1/2 miles west of Burford, about 2 miles from Harley. Frame house and barn. Price only \$3,000, half cash.
No. 5392—50 acres in Walpole Tp., 10 miles from Port Dover, 1 1/2 storey rough cash house, 5 rooms, frame barn. Price \$2,500, payable \$1,000 cash, balance 5 per cent. Would exchange for city property.
No. 5394—50 acres Wyndham Tp., 1 1/2 miles from Teeterville, 4 1/2 miles from Wyndham Centre, 2 storey brick house, bank barn 34x54, drive house 40x20, stabling 15 head, 1 1/2 acre apple orchard. Price \$4,200. Owner would sell stock and implements at valuation, and would exchange for city property.
Write to or call upon us for further information and make appointment with us for inspection of properties.

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Boilers Tin or Copper	Preserving Kettles All sizes.

And other articles too numerous for special mention.

W. S. STERNE
120 MARKET STREET — Open Evenings

FOR EXCHANGE—A very fine farm in Norfolk County, would exchange a city property not to exceed \$1,800. This is a good farm, well situated, and in high state of cultivation.

FOR IMMEDIATE SALE—Two red brick houses, 84 and 86 Ontario St.

FOR SALE—One of the best Confectionery stores in Brantford. For terms and particulars apply to S. F. Pitcher and Son, 43 Market Street, Brantford, Ont.

S. F. Pitcher & Son
Auctioneer and Real Estate Broker—Issuer of Marriage Licenses.
42 MARKET ST.

3 Bargains

Three people leaving the city, have just placed their properties in my hands for quick sale. Two full 2-storey, new red brick, and one bungalow. All conveniences. See these. Don't wait.

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