

Financial, Commercial and Real Estate

Telephone 351 Bell and Mach.

GAINS!

Special Fawn Raincoats, full Worth 60c. \$4.50

Special for the Day

Parasols, steel rods, patent natural wood handles, strong Para. \$1.19

Linoleum choice patterns, suitable for dining-room, kitchen. Regular 65c. 55c

Special Fine and Paillette Silks in sets, 36 inches wide, also extra. Regular 85c. 85c

Fancy Color Wools for Wool, all colors, suitable for clear at. 5c

YOUNG & CO. TAILORING

It Takes a Lot OF WATCHES

To watch-please all the people. Some men's work requires absolute watch accuracy. We have Watches for these men at \$25.00 up.

Others can get along with a watch that runs relatively true. These are cheaper—say \$5.00 or more.

Some want large models, others prefer small sizes. But no matter what you wish in Watches, it's here for men, women, boys and girls.

It's here, too, at the most for the money.

NEWMAN & SONS BRANTFORD JEWELERS OPTICIANS

Issuer of Marriage Licenses

STOCK OF Mouldings Shades Great Value

Best in these, market value.

ERLAND and Window Shades

1836 THE BANK OF 1913 British North America

77 Years in Business. Capital and Surplus Over \$7,600,000.

Plan Ahead for the Children's Education

Times may be no better, and money no more plentiful, when the education of your maturing children begins to make heavy demands on your purse.

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

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 Grob A. K. Bunnell, C.A. John Mann W. G. Helliher, 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.

Advice to Trustees

The problem of finding a safe depository for money entrusted to your charge is solved by investing the funds in our Guarantee Mortgage Investments. Five per cent. is paid on sums placed with us for five years and upwards. The security offered is unexcelled.

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.

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 Silvester of New Ulm, Minn., and the second was \$350,000 on the life of T. T. Reid of Montreal, N.J.

The largest in Canada was \$143,750 to the beneficiary of Benjamin F. Pearson of Halifax, and the second, \$135,352 on the life of Frederick W. Thompson of Montreal. The payment of \$80,212 on Charles M. Hays was third.

The above extract is from a recent issue of a Toronto paper. All those men know 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.

3 OILS ANYTHING CLEANS, POLISHES EVERYTHING PREVENTS RUST EVERYWHERE

3-In-One has been for 15 years the Old Reliable, largest-selling home and industrial. It is light enough to oil a watch; heavy enough to oil a lawn mower. On a soft cloth it becomes an ideal furniture polish. Makes a yard of glossy cloth the best and cheapest in any climate.

3-IN-ONE OIL COMPANY 422 B BROADWAY NEW YORK CITY

USE "COURIER" WANT ADS.

MARKET REPORTS

CHICAGO, Oct. 29.—Nervousness over the crop outlook in India and Argentina made the wheat market today show a material advance. The wind up, however, was weak—a rise of 1/2 to 7-8c net. Corn finished 1-8c to 3-8c higher than last night, oats varying from a shade off to an equal gain, and provisions down 1/2c to 2c.

TORONTO GRAIN MARKET. Wheat, fall, bushel... 98 1/2 to 99 1/2. Barley, bushel... 23 1/2 to 24 1/2. Oats, bushel... 23 1/2 to 24 1/2. Buckwheat, bushel... 81 1/2 to 82 1/2.

TORONTO DAIRY MARKET. Butter, creamery, lb rolls... 23 1/2 to 24 1/2. Butter, separator, lb rolls... 23 1/2 to 24 1/2. Butter, store, lb rolls... 23 1/2 to 24 1/2. Cheese, cheddar, lb... 15 1/2 to 16 1/2. Eggs, cold storage... 29 1/2 to 30 1/2.

WINNIPEG GRAIN MARKET. Local grain exchange opened 1/2c to 3/4c higher and closed with a gain of 1 1/2 to 1 3/4c for the day. The market was in a fluctuating for December was 2c. Cash demand for No. 1 and No. 2 northern was good.

MINNEAPOLIS GRAIN MARKET. Wheat, Dec. 29c to 30c; May, 28c; No. 1 hard, 87c; No. 1 northern, 84c to 85c; No. 2 do., 83c to 84c; No. 3 do., 81c to 82c; No. 4 do., 79c to 80c; No. 5 do., 77c to 78c; No. 6 do., 75c to 76c; No. 7 do., 73c to 74c; No. 8 do., 71c to 72c; No. 9 do., 69c to 70c; No. 10 do., 67c to 68c; No. 11 do., 65c to 66c; No. 12 do., 63c to 64c.

DULUTH GRAIN MARKET. DULUTH, Oct. 29.—Close: Wheat, 1 hard, 87c; No. 1 northern, 84c to 85c; No. 2 do., 83c to 84c; No. 3 do., 81c to 82c; No. 4 do., 79c to 80c; No. 5 do., 77c to 78c; No. 6 do., 75c to 76c; No. 7 do., 73c to 74c; No. 8 do., 71c to 72c; No. 9 do., 69c to 70c; No. 10 do., 67c to 68c; No. 11 do., 65c to 66c; No. 12 do., 63c to 64c.

CATTLE MARKETS. UNION STOCK YARDS. TORONTO, Oct. 29.—Receipts of live stock at the Union Yards were 167 cars, comprising 4977 cattle, 655 hogs, 1973 sheep and lambs and 550 calves.

There was a seasonal good to choice butchers' steers and heifers, mostly sold at \$7.25 to \$7.50, choice steers, \$7.50 to \$8.00; medium, \$6.75 to \$7.25; good cows, \$5.25 to \$6.00; choice cows, \$6.25 to \$7.00; good cows, \$4.50 to \$5.00; medium cows, \$3.50 to \$4.00; export butts, \$4.75 to \$5.00; butchers' butts, \$4.50 to \$5.00; hogs, \$4 to \$4.75.

Stocks and Feeder. The market for stocks and feeders was again active at the following quotations: Steers, 1000 to 1500, and at \$6.25 to \$6.50; steers, 500 to 800 lb., \$5.25 to \$5.50; rough eastern steers, \$4.50 to \$5.00; rough western steers, \$4.25 to \$4.50.

Milkers and Springers. Choice milkers and forward springers were in demand and sold readily at \$69 to \$70 each. The bulk of sales were between \$65 and \$80 each.

Sheep and Lambs. The market for live calves held steady, as follows: Choice calves sold from \$9 to \$10; good calves, \$8 to \$9; medium calves, \$7 to \$8; rough calves, \$6 to \$7; rough western calves, \$5 to \$6.

MONTEAL LIVE STOCK. MONTEAL, Oct. 29.—At the Montreal stock yards, offerings this morning consisted of 9000 cattle, 1000 sheep and lambs, 2700 hogs, and 500 calves.

CHICAGO LIVE STOCK. CHICAGO, Oct. 29.—Cattle—Receipts, 18,000; market, steady. Heavy, \$12.50 to \$13.00; medium, \$11.50 to \$12.00; light, \$10.50 to \$11.00; yearlings, \$9.50 to \$10.00; calves, \$8.50 to \$9.00; hogs, \$6.50 to \$7.00; sheep, \$4.50 to \$5.00.

NEW YORK. We offer One Hundred Dollars reward for any case of Catarrh that cannot be cured by Hall's Catarrh Cure.

W. J. CHEWET & CO., Toledo, O. We, the undersigned, have known F. J. Chewet, for the last 15 years, and believe him perfectly honorable in all his business transactions and financially able to carry out any obligation made by him.

Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces of the system. Testimonials sent free. Price 75 cents per bottle. Sold by all druggists.

Take Hall's Family Pills for constipation.

TORONTO SALES

Steel Corp.—100 @ 39 to 39 1/2. Cement pd.—10 @ 93 1/4. Cannons—15 @ 66 1/2. Maple Leaf pd.—18 @ 91. C.P.R.—20 @ 226 1/2. St. Law.—3 @ 122. Winnipeg—35 @ 197 1/2 to 198 1/2. Toronto R.R.—125 @ 140 1/2 to 141 1/2. Gen. Elec.—100 @ 107. Twh City—15 @ 104 1/2. Coniags—50 @ 720. MacDonald—5 @ 19 1/2. Toronto—5 @ 205. Commerce—43 @ 204 1/2 to 204 3/4. Dominion—2 @ 220. Huron & Erie—100 @ 212. Do 20 per cent. paid 90 @ 203 1/2.

BREAKS A COLD IN A FEW HOURS—PAPE'S

First Dose of Pape's Cold Compound relieves all gripe misery. Don't stay stuffed up! Quit blowing and snuffling! A dose of "Pape's Cold Compound" taken every two hours until three doses are taken will end gripe misery and break up a severe cold either in the head, chest, body or limbs. It promptly opens clogged-up nostrils and air passages, stops nasty discharge or nose running; relieves sick headache, dullness, feverishness, sore throat, sneezing, soreness and stiffness.

TENDERS FOR SUPPLIES, 1914. THE UNDERSIGNED will receive tenders up to noon on Monday, 10th November, 1913, for supplies of butchers' meat, flour, oatmeal, potatoes, etc., for the following institutions for the year 1914, viz:—At the Hospitals for the Insane in Brockville, Cobourg, Hamilton, Kingston, London, Mimico, Orillia, Penetanguishene, Toronto; the Central Prison and Mercer Reformatory, Toronto, and the Hospital for Epileptics at Woodstock.

Exceptions—Tenders are not required for the supply of meat to the Hospitals at Brockville, Hamilton, Kingston, London, Mimico and Toronto, nor for the Central Prison or Mercer Reformatory, Toronto.

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.

42,800—Buys red brick house on St. Paul's avenue, with three extra lots; house contains three living rooms, 3 bedrooms, 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.

42,500—For 50 acres with buildings, 6 miles from Woodstock. Would exchange for city property. No. 69 F.E.

41,400—For 6 room cottage on Dundas street, \$100 down, balance monthly. No. 493 F. E.

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

For Sale! 11550—New red brick cottage, Terrace Hill, close to factories, containing parlor, dining-room, kitchen, 3 bedrooms, clothes closets, pantry, sink, gas, 3-apartment cellar with inside and outside entrance. Easy terms.

12350—North Ward, new brick bungalow containing six rooms, clothes closets, 3-piece bath, electric lights, gas, cellar under whole house, good verandah. Terms made to suit purchaser.

12150—New buff brick bungalow, East Ward, close to factories; \$100 down.

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

FOR SALE!

First-class farm in the Tp. of North Norwich, 115 acres, all cleared, soil clay and sandy loam, good clay subsoil, wire and rail fences. On premises 1 1/2 storey frame house, containing 12 rooms, beside summer kitchen, cellar, stone foundation; 2 good wells and cistern; rural telephone, Burgessville Phone Co.; frame bank barn 30x55, stone basement; stable and drive house 22x62; good shed 22x55; first-class silo.

In the town there is a good milk condenser. Norwich has splendid schools, churches and places of business, has a population of about 1500 people, is surrounded by first-class farming district, situated between two market towns, Brantford and Woodstock.

This is a splendid property, and the owner being desirous of retiring from farming is the only reason it is offered for sale. Price, only \$70 per acre. Terms will be made to suit purchaser, upon receiving a reasonable cash payment down. The owner would take a small garden property or town residence in part payment.

Kindly communicate with us direct, and we will arrange for an appointment to have the farm seen, and to have you conveyed to the property.

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

For Sale

ALFRED STREET—A splendid residence, containing 10 rooms, complete plumbing, furnace, at an exceptionally low figure.

CHATHAM STREET—Very fine lot at a sacrifice price. This will pay you to look into.

ARTHUR O. SECORD Real Estate, Fire, Accident and Life Insurance. ROOM 8, TEMPLE BLDG. OPEN THURSDAY, THURSDAY, AND SATURDAY EVENINGS. Phone—Bell 1750, Ant. 176. House—Both Phones 237.

For Sale BEAUTIFUL MODERN HOME On Easy Terms

2 storey pressed brick dwelling, containing 2 cellars, parlor, dining-room, kitchen, pantry, hall. Upstairs—3 bedrooms, 3 clothes closets, bath-room and lavatory, city and soft water (hot and cold), electric light and gas throughout, situate on main thoroughfare. For terms apply to

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

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

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12150—New buff brick bungalow, East Ward, close to factories; \$100 down.

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

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.

For Sale!

1 1/2 storey red brick house, central, all conveniences, 8 rooms, \$3300.

2 storey red brick house, East Ward, 8 rooms, all conveniences, \$4100.

2 storey red brick house, 7 rooms, every convenience, East Ward, \$3200.

1 1/2 red brick house, North Ward, 6 rooms, conveniences, \$3000.

Buff brick cottage, 6 rooms, all conveniences, central, \$3150.

TO RENT—Several houses at different prices.

S. P. Pitcher & Son Auctioneers and Real Estate Brokers. Issuers of Marriage Licenses 49 MARKET STREET Office Phone 961, House 888, 815

For Sale

ALFRED STREET—A splendid residence, containing 10 rooms, complete plumbing, furnace, at an exceptionally low figure.

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