

Financial, Commercial and Real Estate

1836 THE BANK OF 1913 British North America

77 Years in Business. Capital and Surplus Over \$7,600,000.
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. Open now, in the Savings Department of the Bank of British North America, a special Education Fund, so that you will be able to give your children the start in life which you owe them.

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. Helleker, 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.
4½ per cent. on 2-year Debentures.
5 per cent. on 5-year Debentures.

An Executor's Qualifications

It is imperative that the executor of your will shall be financially responsible, capable of transacting the intricate business details involved, and that his services shall be available just when required. A reliable trust company is admittedly the best executor. Correspondence invited.

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 directorate, should shortly enter the list of dividend payers. We execute 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 map 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.



VERY SARCASTIC.
"Mr. Briggs contends that in this world nothing is so trifling as to be unworthy of consideration."
"That theory will possibly account for the importance he attaches to his own opinions."
ALAS, POOR MAN.
"I suppose Isabel is completely reconciled to her loss of her first husband, isn't she?"
"Oh, yes, but they say her second husband probably never will become reconciled to it."

Local Market This Morning

There was the usual attendance at the Brantford Market this morning of both producers and buyers. Prices were only slightly changed. With the passing of the fruit season, there is not the vast quantity of products on the market that there is at that season. The following prices prevailed:

VEGETABLES:	
Vegetable Oyster, bunch...	0.10 to 0.15
Squash...	0.05 to 0.10
Marrow...	0.05 to 0.10
Potatoes, peck...	0.25 to 0.30
Cabbage, each...	0.05 to 0.10
Tomatoes, basket...	0.25 to 0.30
Pumpkins, each...	0.05 to 0.10
Do, pie...	0.10 to 0.15
Peas, bush...	0.05 to 0.10
Carrots, peck...	0.20 to 0.25
Beets, peck...	0.20 to 0.25
Lettuce, bunch...	0.05 to 0.10
Radishes, bunch...	0.05 to 0.10
Caiflower...	0.10 to 0.15
Parsnips, peck...	0.15 to 0.20
FRUITS:	
Grapes, imported, lb...	0.20 to 0.25
Grapes, home grown, basket...	0.30 to 0.40
Apples, basket...	0.20 to 0.25
Apples, bushel...	0.20 to 0.25
Chestnuts, glass...	0.05 to 0.10
Chestnuts, quart...	0.10 to 0.15
Rickony Nuts, quart...	0.10 to 0.15
Pears, home grown, basket...	0.35 to 0.40
Walnuts, quart...	0.35 to 0.40
Quince, basket...	0.40 to 0.50
MEATS:	
Butter, dairy, lb...	0.30 to 0.40
Do, creamery, lb...	0.32 to 0.36
Eggs, dozen...	0.32 to 0.36
Cheese, cheddar, lb...	0.20 to 0.25
Do, old, lb...	0.20 to 0.25
Steak, round, lb...	0.20 to 0.25
Do, shoulder, lb...	0.15 to 0.20
Do, tripe, lb...	0.22 to 0.24
Do, roasts, lb...	0.15 to 0.20
Chicken, spring, lb...	0.15 to 0.20
Sausage, lb...	0.13 to 0.15
Bacon, back, lb...	0.25 to 0.30
Do, side...	0.25 to 0.30
Bologna, lb...	0.18 to 0.20
Lamb, smoked, lb...	0.40 to 0.50
Do, boiled, lb...	0.30 to 0.35
Chops, lb...	0.20 to 0.25
Veal, lb...	0.15 to 0.20
Mutton, lb...	0.10 to 0.15
Beef hearts, each...	0.25 to 0.30
Kidneys, lb...	0.20 to 0.25
Pork, fresh loins, lb...	0.22 to 0.25
Pork chops, lb...	0.20 to 0.25
Dry salt pork, lb...	0.14 to 0.20
FISH:	
Whitefish, lb...	0.15 to 0.20
Halibut, lb...	0.10 to 0.15
Haddock, lb...	0.10 to 0.15
Herrings, large, each...	0.10 to 0.15
Do, three...	0.25 to 0.30
Do, small, doz...	0.25 to 0.30
Yellow pickerel, lb...	0.10 to 0.15
Perch, lb...	0.10 to 0.15
Ciscoes, dozen...	0.30 to 0.40
Fillets of Haddock, lb...	0.15 to 0.20

THE LONG DAY CLOSES.
No star is o'er the lake
Its pale watch keeping.
The moon is half awake
Through gray mist creeping.
The last red leaves fall round
The porch of roses.
The clock hath ceased to sound;
The long day closes.

Sit by the silent hearth
In calm endeavor—
To count the sounds of mirth
Now dumb forever.
Heed not how hope believes
And fate disposes;
Shadow is round the eaves;
The long day closes.

The lighted windows dim
Are fading slowly.
The fire that was so trim
Now quivers lowly.
Go to the dreamless bed
Where grief reposes.
Thy book of fall is read;
The long day closes.

—Henry F. Chorley.

A VEGETABLE CONSTIPATION CURE.
Because they contain mercury and mineral salts, many pills are harsh. The easiest and safest laxative is Dr. Hamilton's Pills of Mandrake and Butternut. They clean the stomach, intestines and bowels—drive out waste matter, tone the kidneys and forever cure constipation. As a general tonic and system cleanser nothing is so mild and efficient as Dr. Hamilton's Pills of Mandrake and Butternut. Sold everywhere in 25 cent boxes.

John Webster, a London bricklayer, who disappeared three weeks ago, was killed by a train at Niagara Falls, N.Y.

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 Plate Glass.
Valuators and Financial Agents

2 Central Residences.
Two storey red pressed brick—Parlor, living-room, dining-room, kitchen, three bedrooms with clothes closets, den, 3-piece bath complete, cellar under whole house with outside entrance, furnace, large verandah across front, gas and electric light, large lot. This house is finished in hardwood throughout and is situated on Sheridan St. Price \$4200.

1 1/2 storey new red pressed brick—Three bedrooms, bathroom complete, gas and electric light, cellar under whole house, furnace and laundry tubs, large verandah, central situation. Price \$3000.

W. ALMAS & SON
Real Estate Agents and Auctioneers

FOR SALE!
100 Acres—The best you ever saw or put a plow in. 11-4 miles from live town of 2,000 inhabitants, \$7,600.
\$2,600—Fine red brick house on Jarvis street.
\$1,000—New red brick, 1 1/2 storey sewer, gas, etc., just completed.
\$1,500—Fine new red brick cottage, 7 rooms, sewer, gas, etc.

L. Braund
Real Estate, Insurance, etc.
136 Dalhousie Street
Phone: Office 1533, Residence 1309
Open Wednesday and Saturday Evenings.

FOR SALE!
New 1 1/2 storey red pressed brick house, with all conveniences, 10 minutes walk from Market. A bargain on easy terms if sold at once.

TO RENT
New cottage on St. Pauls Ave., \$12 per month.

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

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 TUESDAY, THURSDAY, AND SATURDAY EVENINGS.
Phones—Bell 1750, Aut. 175. House—Both Phones 237.

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 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.

\$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.

For Sale!

\$1550—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.

\$2350—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.

\$1250—New buff brick bungalow, East Ward, close to factories. \$100 down, balance monthly. No. 494 F.E.

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

W. E. DAY.

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

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 Montclair, N.J.
The largest in Canada was \$163,750 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 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.

For Sale!

1 1/2 storey pressed brick house on Brant Ave., lot 38 ft. frontage; 3 bedrooms, complete bath, full size cellar, stone foundation, hallway, parlor, dining-room, kitchen, cloakroom, gas for cooking and lighting, verandah. Would exchange for smaller property.

New buff brick cottage, North Ward, contains 6 rooms, complete bath, gas and electric fixtures, basement with cement floor, hard and soft water, verandah, lot 33x66. Price \$2350.

TO RENT—Several houses in different parts of city at \$10, \$12, \$20 and \$30 per month.

New 1 1/2 Milton pressed red brick house, East Ward, stone foundation, 6 rooms, every convenience. Price \$2500. Easy terms.

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

Everything in Real Estate

P. A. Shultis and Company
7 South Market Street,
Choice Farm

50 acres, all cleared, black loam, good orchard, excellent 10-room house, new bank barn, with cement floors and good stabling, also outbuildings, good well water. A snap at \$3200.

Before buying it will pay you to see our windows and inspect our lists of both farm and city properties.

TO RENT—Several 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, parlor, three bedrooms, bath room, large cellar, electric light with nice fixtures. This is a nice property and lots will sell quickly.

\$1,500—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 198, Night Phones 561, 1294, 1297 and 1291
54 MARKET ST., BRANTFORD.

For Sale

200 Farms—Call for Catalog
\$3500—For 62 1/2 acres near Waterford—a bargain.
\$8500—For 150 acres of choice land, extra good buildings.
\$2500—For 50 acres, good buildings.
\$900—For 7 acres at Greenfield, frame house and barn.
\$1100—For new red brick cottage, 3 rooms.
\$1150—For new red brick cottage, 6 rooms; easy terms.
\$4400—For a new red brick house, very central, two storey, all conveniences—a bargain.
\$1850—For new buff brick house, two storey, 10 rooms—on easy terms.

George W. Haviland
Real Estate Bell Phone 1530
61 Brant St., Brantford.

For Sale

\$1450—Two storey brick, eight rooms, double lot, good condition, location A1. Price away down, as owner lives West and wants a little needful.
\$2400—Two storey brick, first-class shape, 3-piece bath, ideal location, North Ward. Terms easy.
\$160 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 offices over Ryerson's Fruit Store, No. 20 Market St.
Money to Loan. Patent Solicitors.
Phone 1458

Fair & Bates