$ Financial, Commercial and Real Estate $

A Safe Guide

To the man who puts safety before speculative possibilities, the five-year Debenture Bonds issued by The Royal Loan & Savings Company should prove the most attractive form of investment. They are issued in sums of $100. and upwards, and the safety of the principal is guaranteed by $5,000,000. real estate.

For particulars write or 'phone if you don't find it convenient to call.

The Royal Loan & Savings Company

38 - 40 Market St. - Brantford

IMPERIAL BANK OF CANADA

ESTABLISHED 1875

Capital Authorized	$10,000,000.00
Capital Paid Up	7,000,000.00
Reserve and Undivided Profits	7,000,000.00

Savings Bank Department

Interest Paid on Deposits From Date of Deposit

Open Saturday Evenings from 7 to 9.

BRANTFORD BRANCH: 12 Market Street, Opposite Market Square

HARVEY T. WATT, Manager.

The Safety —of— Invested Funds

Safety is a prime necessity in all investments. You have at your command all the experience of our officers in making investments or negotiating securities. They will give you unprejudiced advice, and at the same time relieve you of all details. Consult us at any time, personally or by mail.

The Trusts and Guarantee Company, Limited

HEAD OFFICE: Toronto, Ontario

JAMES J. WARREN, President. E. B. STOCKDALE, General Manager.

BRANTFORD BRANCH:

T. H. MILLER, Manager.

114 Dalhousie Street.

T. H. & B. Ry.

CHANGE IN PASSENGER TRAIN SERVICE

Trains No. 4, eastbound, due 9.03 a.m.
No. 15, westbound, due 7.25 p.m.
DISCONTINUED beginning Monday, Oct. 19, 1914.

BEGINNING SUNDAY, OCT. 18

Train No. 2, eastbound, due 7.39, will now leave at 7.37 a.m. daily. No. 12, eastbound, due 6.45 p.m., will now leave at 7.00 p.m. daily, except Sunday.

SEE TIME CARD FOR OTHER SLIGHT CHANGES.

G. C. MARTIN, G.P.A., Hamilton. H. C. THOMAS Local Agent Phone 110.

If You Have Money to Burn Don't Read This!

We are in a position to give the citizens of Brantford a quality of coal second to none, at prices that prevailed during the summer months, just to advertise the original Black Diamond Scranton Coal, famous for its lasting qualities over the whole American continent. By buying Black Diamonds from us you have a double satisfaction, quality and quantity, thoroughly screened and free from dust.

We will gladly show you through our immense storehouse, and you will see for yourself the high grade of coal, protected from all kinds of weather.

Our Motto: "FAIR AND SQUARE"

National Coal Company

137 to 141 WEST ST.

Both Phones 219

OUR BIG Motor Truck

is for long distance moving and the rapid handling of Pianos, Furniture, etc.

We do all kinds of teaming and carting.

J. T. Burrows

CARTER and TEAMSTER

226 - 236 West Street

PHONE 365

SYNOPSIS OF CANADIAN NORTHWEST LAND REGULATIONS

ANY 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. Applicant must appear in person at the Dominion Lands Agency or Sub-Agency for the District. Entry by proxy may be made at any Dominion Lands Agency (but not Sub-Agency on certain conditions.

Duties—Six months' residence upon and cultivation of the land in each of three years. A homesteader may live within nine miles of his homestead on a farm of at least 80 acres, on certain conditions. A habitable house is required except where residence is performed in the vicinity.

In certain districts a homesteader in good standing may pre-empt a quarter-section along-side his homestead. Price $3.00 per acre

Duties—Six months' residence in each of three years after earning homestead patent; also 50 acres extra cultivation. Preemption patent may be obtained as soon as homestead patent, on certain conditions.

A settler who has exhausted his homestead right may take a purchased homestead in certain districts. Price $3.00 per acre. Duties—must reside six months in each of three years, cultivate 50 acres and erect a house worth $300.

The area of cultivation is subject to reduction in case of rough, scrubby or stony land. Live stock may be substituted for cultivation under certain conditions

W. W. CORY, C. M. G.,

Deputy of the Minister of the Interior.

N.B.—Unauthorized publication of this advertisement will not be paid for.—41938

A forty-mile gale, accompanied by a blinding snowstorm, raged all day over Lake Superior.

King George Speaks

(Continued from Page 1)

"You will be asked to make due financial provision for the effective conduct of the war, and the only measures which will be submitted to you at this stage of the session are such as seem necessary to my advisers for the attainment of the great purpose upon which the efforts of the empire are set. I confidently commend them to your patriotism and loyalty, and I pray that the Almighty will give His blessing to your counsels."

OFFICIAL FRENCH NOTICE

[By Special Wire to The Courier]

PARIS, Nov. 11.— The French official statement given out in Paris this afternoon, says that the fighting was resumed yesterday morning with very great severity between Nieuport and the Lys. The French forces were successful in maintaining their front. The text follows::

"On our left wing the fighting was resumed yesterday morning between Nieuport and the Lys, with a very great degree of severity. Generally speaking our front was maintained, in spite of the violence and the strength of the German attacks directed against certain of our points of support.

"To the north of Nieuport we were even able to re-occupy Lombaertzyde and advance beyond this town, but towards the end of the day the Germans succeeded in taking possession of Dixmude. We still hold our positions on the approaches of this town, along the canal from Nieuport to Ypres, which has been firmly occupied. The fighting was very hot at these places.

"The British troops attacked also at several points succeeded everywhere in stopping the enemy.

"On the rest of the front the general situation shows no change, with the exception of slight progress by our forces to the north of Soissons and in the region to the west of Vailly, on the right bank of the Aisne. Outside of these two points, the state of the weather permitted only minor engagements, which resulted successfully for us. Particularly at Coincourt, three kilometers north of the forest of Parroy, we routed a detachment of the enemy.

Notes On the War

By An Unmilitary Critic

It does not take a keen observer to note that Berlin (via Sayville) is not saying very much about the punch the Germans got in Poland.

Most people used to think very highly of Nova Scotia until they learned about the Turkish admiral being born there.

A German commander doing a lot of work these days is that fine old campaigner, General Demoralization.

Deadly War Correspondents

Since the war began the war correspondents have treated the Crown Prince as follows:

	Times
Killed him	27
Wounded him	23
Surrounded him	46
Made him retreat	32

Only Von Kluck has a record to approach this. Von Kluck has died about sixten violent deaths and has been surrounded by a turning movement on thirty-six separate and distinct occasions. He has also been cut off from his base of supplies twice a week since the retreat from Paris.

These figures are from the special Bureau of Statistics, maintained at great expense by the editor of this column.

In these days of rather dismal naval affairs it is somewhat cheerful to see a German cruiser connect with the business end of one of their own mines.

When the Berlin war office says that the Germans were faced by superior forces it is a polite way of saying that the German army is beating it to the tall timbers.

Blessings of Morotorium

(London Opinion)

"Please, muvver's sent word to say if you don't mean to send the frying pan back as you borrowed a month ago, she'll 'ave to send farver round.'

"And yer can tell yer mother that she can send twenty fathers round—she ain't force dto get it back while the Moritoriyum's on!"

When the English put the ban on German music the Germans replied that unfortunately they couldn't ban English music as there wasn't any to ban. Is the composer of Tipperary going to stand for a deadly insult like this?

The Turks call Emperor William "Hadji Mohammed Wilhelm." Most people are calling him a lot worse than that.

England intends to put the knell in Dardanelles.

Wood's Phosphodine,

The Great English Remedy. Tones and invigorates the whole nervous system, makes new Blood in old Veins. *Cures Nervous Debility, Mental and Brain Worry, Despondency, Loss of Energy, Palpitation of the Heart, Failing Memory.* Price $1 per box, six for $5. One will please, six will cure. Sold by all druggists or mailed in plain pkg. on receipt of price. *New pamphlet mailed free.* THE WOOD MEDICINE CO., TORONTO (Formerly Windsor)

BODY DISCOVERED.

MERRICKVILLE, Ont., Nov. 11 —The body of Section Foreman McLaren of the C. P. R. was discovered in the river Lock here this morning. How the accident happened is not known. Deceased leaves a wife and two children.

Luxemberg is In Sore Straits

[By Special Wire to the Courier]

LUXEMBURG, Grand Duchy of Luxemburg, Nov. 11, via The Hague and London, 11.55 a.m.—This small country, which has almost been forgotten since the commencement of the war, is beginning to show signs of unrest under the prolonged German rule.

Entirely cut off from the rest of the world and obliged to read newspapers, which, under a strict German censorship, are giving exclusively pro-German information, the people show the same tendencies to fly into panic and to believe hysterical news as are so familiar in Brussels, Liege, Namur and other Belgian cities, where the people systematically are kept in the dark. They are willing to believe even the most incredible rumors.

The Luxemburgians have suffered greatly since the Germans three weeks ago stopped the iron industry, the main support of the country by forbidding the use of dynamite. After prolonged negotiations, the operation of the mines has again been allowed but the miners are obliged to use other and less violent explosives.

Continual friction is apparent between the Luxemburgians and the Germans on the frontier villages. The people who ordinarily are bi-lingual, under pressure of the uninvited Germans, now are exclusively using French as the only means at their disposal of showing resentment, the natives say, at their country's invasion and continued domination.

MARKET REPORTS

CHICAGO, Nov. 10.—Difficulty in finding enough vessels to provide a sufficient outlet for exports from gulf cities had a depressing influence today on the wheat market here. Prices, altho firm at the close, were 1c to 1⅛c under last night. Corn finished 1c to 1⅛c down, oats off ⅛c to ⅜c and provisions varying from unchanged figures to a decline of 32½c.

TORONTO GRAIN MARKET.

Wheat, fall, bushel	$1 15 to $....	
Goose, wheat, bushel	1 15	....
Barley bushel	0 67	0 68
Peas, bushel	1 50	....
Oats, bushel	0 54	0 55
Rye, bushel	0 90	....

TORONTO DAIRY MARKET.

Butter, creamery, lb. sq.	0 29	0 31
Butter, creamery, solids	0 28	0 29
Butter, separator, dairy	0 27	0 28
Cheese, new, large	0 16	....
Cheese, new, twins	0 16½	....
Eggs, new-laid	0 35	....
Eggs, cold-storage	0 28	0 30
Honey, new, lb.	0 12	....
Honey, combs, dozen	2 50	3 00

GRAIN AND PRODUCE.

TORONTO, Nov. 10.—Quotations on the Board of Trade are as follows:

Manitoba wheat—Lake ports, new crop, No. 1 northern, $1.26; No. 2 northern, $1.22¾; No. 3 northern, $1.17¾.

Manitoba oats—Bay ports, old crop, No. 2 C.W., 45¾c; No. 3 C.W., 64¾c; new crop, No. 2 C.W., 61¼c; No. 3 C.W., 58¾c.

Ontario wheat—Car lots, $1.10 to $1.12, outside, according to freights.

Ontario oats—New, outside, 49c to 50c.

American corn—Fresh shelled, No. 2 yellow, 86c, Toronto; Canadian corn, 82c, Toronto.

Peas—No. 3, $1.25 to $1.30, car lots, outside, nominal.

Rye—No. 2, 83c to 84c, outside.

Barley—Good malting barley, outside, 68c to 70c; Manitoba barley, 68c to 70c, lake ports.

Rolled oats—Per bag of 90 lbs., $3.05 in smaller lots, $3.15 to $3.25; per barrel, $6.30, wholesale, Windsor to Montreal.

Buckwheat—68c to 70c.

Millfeed—Car lots, per ton, bran, $23 to $24; shorts, $25 to $26; middlings, $27 to $28; good feed flour, $32 to $34.

Manitoba flour—First patents, $6.60 in bags; second patents, $6.10 in bags.

Cornmeal—Yellow, 98-pound sacks, $2.65 to $2.75.

Ontario flour—Winter, 90 per cent. patents, $4.50 to $4.70; Montreal or Toronto freights, in bulk, nominal.

WINNIPEG GRAIN MARKET.

WINNIPEG, Nov. 10.—Wheat opened ⅛c to ⅛c lower, oats unchanged to ¼c down and flax 1c lower. An easier tone generally prevailed and Liverpool cables, which were ½d up from Saturday, had little or no influence. The continued heavy primary receipts in the States and more favorable news regarding the Argentine crop were the bearish factors.

Cash oats were quiet. Barley was in good demand at slightly higher prices.

Inspections Monday were 626 cars, as against 1237 last year, and in sight were 500 cars.

MONTREAL GRAIN MARKET.

MONTREAL, Nov. 10.—The demand from foreign buyers for Manitoba spring wheat this morning was good, and sales of 25 loads were made, but owing to the weaker feeling in the Winnipeg market, and the decline in prices of over 1c per bushel, late cables came weaker at a decline of 3d to 6d per quarter, which naturally tended to check any further business being done.

There was no change in the condition of the local market, the demand for all lines of coarse grains being still somewhat limited. There was some demand from foreign buyers for spring wheat flour today, and, as the prices bid for the lower grades were in line with millers' views, sales of several round lots were made, but the bids for export patent were 2d to 1s per sack out of line.

The local trade continues quiet, but firm. Demand for millfeed continues good, and the market is more active, with a larger volume of business doing than for some time past.

The trade in butter is quiet, and principally of a local character. Cheese is firm. Eggs active and strong.

MINNEAPOLIS GRAIN MARKET.

MINNEAPOLIS, Nov. 10.—Wheat—No. 1 hard, $1.18; No. 1 northern, $1.14½ to $1.17; No. 2 do., $1.11½ to $1.16; December, $1.14.

A BUSINESS PROPOSITION

In order to make this a better business year than last, from now until the close of the year we will give special terms and prices upon a number of properties that we hold for sale. We will also give 10% discount on all pianos or organs where 25% is paid down on the purchase of any one piano or organ, or 20% discount on any sewing machine purchased, upon which the sum of $15 is paid down at time of sale.

On all vacant lots purchased in either Prospect Park, Terrace Hill; Elliott Park, Mount Pleasant St., or Robinson Park, Hamilton Road, or lots in Bellview, we will give 10% from present price lists to all customers who pay 10% on the purchase price at time of sale. For all women whose husbands have gone to the front in service of their King and Country we will conduct auction sales at reduced rates of commission. We will have a perfect system of liberal and generous treatment toward all our customers or the public generally. We extend a cordial invitation to everyone to call and see us and give us an opportunity of doing the best we can to supply their needs.

S. G. READ & SON, Limited

Real Estate and Insurance Agents, Brokers and Auctioneers

129 COLBORNE STREET

A TORPEDO BOAT

Japs Lose One Which Was Engaged in Clearing Up Mines.

[By Special Wire to the Courier]

TOKIO, Nov. 11, 2 p.m.—Official announcement is made that Torpedo Boat No. 33 of the Japanese navy was sunk by a mine early to-day at the mouth of Kiao-Chow bay, while dragging for mines..

The crew was rescued. Other torpedo boats made an attempt to tow No 33 into shallow water, but failed. Six men on board No. 33 were killed or wounded and three are missing.

Many of the men aboard the German cruiser Emden, which was beached and burned on Cocos Island after a fight with the Australian cruiser Sydney were killed or wounded in the battle, according to an announcement made here to-day.

Tokio is to-day celebrating with a mammoth civic demonstration, attended by no fewer than 500,000 people the turning over yesterday to the Japanese and British of the German fortified position of Tsing-Tau. Addresses were delivered by the diplomatic representatives of the allied powers. The streets are decorated with flags and are plentifuly illuminated and the people marching in processions show much enthusiasm.

RHINE VALLEY CLOSED

LONDON, Nov. 11.—The Cologne Gazette learns from Zurich, according to an Amsterdam despatch to Reuter's Telegram Company, that communication on the frontier between Baden and Switzerland is now difficult, and that the whole Rhine valley has been closed by the military owing to the discovery of a case of spying at Basel against Germany...

IS MORE SANITARY.

TORONTO, Nov. 11—The use of ordinary tinware in the public institutions of Ontario, such as the prisons and hospitals for the insane, is being gradually eliminated, and is being replaced by aluminum utensils of all kinds. The cost of aluminum is greater at the beginning, but results in substantial saving to the province, to say nothing of the sanitary advantages.

SEALED TENDERS addressed to the undersigned, and endorsed "Tender for fittings, Brantford, Ont., Post Office, Customs and Inland Revenue fittings," will be received at this office until 4.00 P.M. on Wednesday, November 25, 1914, for the work mentioned.

Plans, specification and form of contract can be seen and forms of tender obtained at this Department and at the offices of Mr. G. W. Hall, Architect, Brantford, Ont., and Mr. Thomas A. Hastings, Clerk of Works, Postal Station "F," Toronto, Ont.

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 nature 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. (10 p.c.) of the amount of the tender, which will be forfeited if the person tendering decline to enter into a contract when called upon to do so, or fail to complete the work contracted for. If the tender be 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. November 9, 1914.

Newspapers will not be paid for this advertisement if they insert it without authority from the Department.—69266.

H. B. Beckett

FUNERAL DIRECTOR AND EMBALMER

158 DALHOUSIE ST.

First-class Equipment and Prompt Service at Moderate Prices

Both 'phones—Bell 93, auto. 93

Stores To Rent

Dalhousie Street Store for rent. Good location.

Colborne Street large store to rent. Enquire about these.

Brick cottages to rent from $7.50 per month up.

A POSITIVE BARGAIN

FOR SALE—1¾ storey red brick residence, well situated, 6 rooms, 3 closets, pantry, electric lights, gas, city and soft water, sink, 3-piece bath, cellar full size of house, newly grained and papered. Price only $1650.

F. J. Bullock & Co.

207 Colborne St. (upstairs)

Real Estate—Insurance—Money to Loan—Valuators.

GRAND TRUNK RAILWAY SYSTEM

DOUBLE TRACK ALL THE WAY

TORONTO - CHICAGO
TORONTO - MONTREAL

"The International Limited"

Canada's Train of Superb Service.

Leaves Toronto 4.40 p.m. daily, arrives Detroit 9.55 p.m. and Chicago 8.00 a.m.

MORNING SERVICE

Leaves Toronto 8 a.m., arrives Detroit 1.45 p.m. and Chicago 8.40 p.m. daily.

LAST TRAIN OUT OF TORONTO AT NIGHT

Leaves 11.45 p.m., arrives Detroit 8 a.m. and Chicago 3.00 p.m. daily, assuring important connections with principal trains for Western States and Canada.

FOR MONTREAL

Leave Toronto 9 a.m., 8.30 p.m. and 11 p.m. daily.

Berth reservations, etc., at G.T.R. ticket offices.

THOS. J. NELSON
City Passenger and Ticket Agent. Phone 97

E. WRIGHT
Depot Ticket Agent. Phone 966.

CANADIAN PACIFIC

WINTER TOURS

TO THE LAND OF Sunshine and Summer Days

CALIFORNIA, FLORIDA, LOUISIANA, ETC.

Limited trains leave Toronto daily, making direct connection at Detroit and Buffalo for the Southern States, and at Chicago for California, etc.

Those contemplating a trip of any nature should consult Canadian Pacific Ticket Agent, who will be pleased to quote rates, arrange reservations and attend to all details in connection with your trip; or write

M. G. MURPHY, District Pass. Agent, Toronto.

W. Lahey, Agent.

Stoves and Pipes

R. Feely

48 Market Street

Call and see the best little Cook Stove in the world for $16.50. Also good lines in Heaters for the co ld weather.

OPEN EVENINGS

Hard Colds—People whose blood is pure are not nearly so likely to take hard colds as are others. Hood's Sarsaparilla makes the blood pure; and this great medicine recovers the system after a cold as no other medicine does. Take Hood's.

FOR SALE

10 acres, 5½ miles from the city, 5-room frame house, good cellar, good barn, 75 fruit trees, ½ acre raspberries, 5 acres rye. Price $1500.

1½ storey frame house, 5 rooms, extra lot. Price $850, $50 down. Possession at once.

$2100 buys new 1¾ red brick, hall, parlor, dining-room, kitchen, pantry, 3 bedrooms, 3 clothes closets, bathroom complete, gas and electric lights, cellar 3 compartments, lot 25 x 190. Easy terms.

S. P. Pitcher & Son

Auctioneers and Real Estate Brokers—Issuers of Marriage Licenses.

43 MARKET ST.

Phone: Off. 961, House 889, 515

"Everything in Real Estate"

P. A. SHULTIS

& Co., 7 S. Market St.

—BARGAINS—

$2250—Just completed, 1¼ storey red brick, stone foundation, 3 bedrooms, 4 closets, 3-piece bath, hall, parlor, dining-room, kitchen, full basement, ready for furnace, gas, electric lights, double deck verandah, good lot. Only $700 cash, balance at 6%.

$2800—Beautiful new 2 storey red pressed brick, stone foundation, 3 bedrooms, 3 living rooms, full basement, all conveniences, finished in Georgia pine, verandah and sleeping porch. Only $800 cash. East Ward.

$3500—Choice William St. residence, nearly new and all conveniences. Ask to see this.

FOR RENT—Several good houses.

BOTH PHONES—Off. 326, Res. 1913

OPEN: Tues., Thurs., Sat. Evenings

Fire Insurance - Marriage Licenses

Special Bargains

All the Real Estate of the late Andrew McMeans, including dwellings, stores and vacant lots. Purchasers are not limited to locations, the properties being situated in all directions from the City Hall.

Come and get prices and do business.

JOHN FAIR

Surveyor and Civil Engineer
Solicitor for Patents.

20 MARKET ST. - Phone 1438

FOR SALE

50 acres, 7½ miles from city. Clay and sand loam, storey and half frame house, barn 30x50, hog and hen house, good water, 4 acres wheat, 11 acres seeded. Will sell stock and implements at bargain. Price $3500.

104 acres, 6 miles from city. Clay and loam, bank barn 34x66, good stabling, cattle shed, hog and hen house, good implement shed, 25 acres wheat, 10 acres rye, 25 acres newly seeded, good orchard, frame house. Price $6000. This is a good buy. Possession this fall.

50 acres, a model farm, 20 acres of maple bush. $10,500.

L. Braund

136 Dalhousie Street

Phones: Office 1533, Residence 1309

Open Wednesday and Saturday Evenings

Choice Garden Property

9 acres black loam, 2 storey frame house, excellent barn, hen house and other outbuildings, large quantity of fruit, all kinds. Situated south of Brantford on Mount Pleasant road. Any person desirous of a choice garden property should avail themselves of this opportunity. Price $4000.

W. ALMAS & SON

Real Estate Agents and Auctioneers

35 and 37 George Street (upstairs)

CARTER & BUCKLEY

REAL ESTATE AND INSURANCE

Address: 150½ Dalhousie St.

Upstairs

We Have Plenty of Coal Have You?