$ 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 Convenience of a Joint Account

A Joint Account may be opened in the names of two or more persons. Whichever one can most conveniently reach the bank can then deposit the joint funds or withdraw the cash needed. It saves time and trouble.

BRANTFORD BRANCH - - - G. D. WATT, MANAGER

Open Saturday Evenings from 7 to 9

ROYAL LOAN and SAVINGS COMPANY

Dividend No. 89

Notice is hereby given that a **Dividend of one and three-quarters per cent.** on the paid-up Capital Stock of this Company (being at the rate of seven per cent. per annum), has been declared for the three months ending September 30th, 1913, and that the same will be payable at the office of the Company on and after October 1st, next. The transfer books will be closed from September 20th to September 30th, both days inclusive.

By order of the Board of Directors.

W. G. HELLIKER,
Manager.

Brantford, September 23rd, 1913.

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.

HOUSES FOR SALE!

Easy Payments

$2100—Large seven-room and complete bath brick dwelling, Cayuga St.; $300 down, balance monthly payments.

$1850—Modern six-room, new brick bungalow, conveniences. $250 down, balance monthly payments.

$1850—Handsome new red pressed brick dwelling, conveniences, in good locality.

$1000 cash for an investment proposition netting 15 per cent.

1550—Two nice red brick cottages, six rooms, each $1550. Terms $200 down, balance arranged.

Harold Creasser
Insurance and Real Estate
103 1-2 Colborne Street
Phone 886

Let me send you FREE PERFUME
Write today for a testing bottle of
ED. PINAUD'S LILAC
The world's most famous perfume, every drop as sweet as the living blossom. For handkerchief, atomizer and bath. Fine after shaving. All the value is in the perfume—you don't pay extra for a fancy bottle. The quality is wonderful. The price only 75c. (3 oz.) Send 4c. for the little bottle—enough for 50 handkerchiefs. Write today.
PARFUMERIE ED. PINAUD, Department M.
ED. PINAUD BUILDING NEW YORK

USE "COURIER" WANT ADS

MARKET REPORTS

CHICAGO, Sept. 29.—Belief that the crest of the big movement of wheat in both the American and the Canadian northwest has passed, had a bullish effect today on prices here. Largely in consequence, the market closed firm at ⅝ to ¾ net advance. Corn finished ⅛ to 1c to 1⅛c net higher, and oats with a gain of ⅝ at ¾ to ⅞ to ⅞ cent. In provisions, the outcome was irregular, strung out from 10c decline to a rise of 30 cents.

Liverpool closed, wheat unchanged to ⅛ lower. Corn, ¼ higher to ⅛ lower.

TORONTO GRAIN MARKET.

Wheat, fall, bushel	$0 88	to $0 90
Barley, bushel	0 58	0 60
Peas, bushel	1 00	....
Oats, bushel	0 38	0 40
Rye, bushel	0 65	....
Buckwheat, bushel	0 51	0 53

TORONTO DAIRY MARKET.

Butter, creamery, lb. rolls	0 27	0 28
Butter, separator, dairy	0 24	0 25
Butter, creamery, solids	0 25	0 27
Butter, store lots	0 20	0 21
Cheese, old, lb.	0 15	0 15½
Cheese, new, lb.	0 14	0 14½
Eggs, new-laid	0 27	0 28
Honey, extracted, lb.	0 10	0 11
Honey, combs, dozen	2 50	3 00

WINNIPEG GRAIN MARKET.

WINNIPEG, Sept. 29.—Wheat markets generally opened weaker on Liverpool early cables and heavy receipts. Later, with a keen demand for cash and export wheat, assisted by firmer closing cables than expected from Liverpool, prices advanced steadily, closing with a gain for October and December. May was at one time 1¼c higher, and closed ⅞c up.

The cash demand for all grades of wheat was excellent, and offerings heavy, while export enquiry was active, bids about in line, and some heavy sales were made.

Cash wheat prices closed unchanged, ⅛c to ¼c higher.

Oats opened unchanged and flax lower, both firming later in sympathy with wheat. Oats options closed ⅜c to ⅝c higher. New flax options closed ½c down for October and ⅞c up for December, with May unchanged. Cash oats closed unchanged, ¼c to ⅜c higher. Cash flax closed unchanged.

Two days' inspections, Saturday and Sunday, totaled 2714 cars, of which 2244 were wheat, and of this number 2014 were "contract." In sight on Monday for inspection were 1600 cars.

Cash: Wheat—No. 1 northern, 83¼c; No. 2 northern, 82c; No. 3 northern, 80¾c; No. 4, 74¼c; No. 1 rejected seeds, 79½c; No. 2 do., 78½c; No. 1 red winter, 85c; No. 2 red winter, 83c; No. 3 red winter, 81c.

Oats—No. 2 C.W., 35⅛c; No. 3 C.W., 33¼c; extra No. 1 feed, 34¼c; No. 1 feed, 33¼c; No. 2 feed, 32½c.

Barley—No. 3, 45¾c; No. 4, 42¾c; rejected, 41c; feed, 41c.

Flax—No. 1 N.W.C., $1.23; No. 2 C.W., $1.21; No. 3 C.W., $1.07½.

MINNEAPOLIS GRAIN MARKET.

MINNEAPOLIS, Sept. 29.—Close—Wheat—Sept., 82¾c; Dec., 85⅝c; May, 90½c; cash No. 1 hard, 86½c; No. 1 northern, 84c to 86c; No. 2 northern, 82c to 84c.

Corn—No. 3 yellow, 65½c to 66½c.

Oats—No. 3 white, 38½c to 39c.

Rye—No. 2, 56c to 59½c.

Flour—Unchanged.

Bran in 100 pound sacks f.o.b. Minneapolis, $20.50 to $21.

DULUTH GRAIN MARKET.

DULUTH, Sept. 29.—Close: Wheat—No. 1 hard, 86⅝c; No. 1 northern, 85⅝c; No. 2 northern, 83¾c to 84⅛c; Sept., 84⅝c, nominal; Dec., 85⅝c asked; May, 90⅝c asked.

CHEESE MARKETS.

ST. HYACINTHE, Que., Sept. 29.—Three hundred boxes cheese offered and sold today at 12⅝c.

INCENSED

(Those who wish to escape harvest bugs are advised to dab the legs with ammonia.)

I carry carbon for the moth,
And camphor for the gnat,
The former sewn about my cloth,
The second in my hat

I fend the wasps with paraffin,
With creosote the ants.
And slip ammoniated skin
In bichromated pants.

Defence, alas! much farther goes;
I compass other ends;
The scents that drive away my foes,
Have kept at bay my friends.

—London Daily Chronicle

Capital Paid Up $3,000,000.
Reserve $3,750,000.
Total Assets Over $48,000,000.

BANK OF HAMILTON

The Saving Habit

MANY people who are earning less than you, and whose necessary expenses exceed yours, have been saving for years and now have snug and comfortable bank accounts. Systematic saving was the foundation of many a large fortune.

It is a habit that is easily acquired, affording more satisfaction and offering larger rewards than any other habit that you could form.

You can open an account in this bank with one dollar, and every six months your savings will be credited with the highest current interest.

Brantford Branches
MAIN OFFICE
B. Forsayeth, agent
EAST END BRANCH
G. S. Smyth, agent

TORONTO SALESS

Spanish River 120 @ 16 to 16 1-4.
MacDonald 80 @ 23 1-2 to 24.
Maple Leaf pfd. 27 @ 94 to 1-4.
C.P.R. 25 @ 229 3-4.
Toronto Rails 40 @ 138 1-2 to 140⅛.
Barcelona 20 @ 34 5-8.
Steel of Can. pfd. 50 @ 86.
Coniagas 300 @ 750 to 775.
Brazilian 1035 @ 92 1-4 to 7-8.
Can. Perm. 477 @ 181 1-2.
Cement 10 @ 35.
Standard 18 @ 212 1-2.
La Rose 50 @ 227.
Elec. Dev bonds $3,000 @ 92½ to 93
Canners 75 @ 68 1-8 to 69.
Do pfd. 16 @ 95 1-2.
Do bonds $2,000 @ 99.
Can. Bread bonds $2,000 @ 88 1-2.

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 constpation. 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 25c boxes

MINING STOCKS

FOR THE
Very Latest
Information regarding
COBALT
and
Porcupine Stocks
Send to
Chas A. Stoneham & Co.
23 Melinda St.,
Toronto, Ont.

for their Weekly Mining Market Letter. Gives full information of leading stocks in Cobalt, Porcupine and the United States.

MAIL CONTRACT.

SEALED TENDERS addressed to the Postmaster-General will be received at Ottawa until noon on Friday, the 7th day of November, 1913, for the conveyance of His Majesty's Mails on a proposed contract for four years, six times per week over Harley (North) Rural Route from the Postmaster's pleasure next.

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 and at Harley and at the office of the Post Office Inspector at London.

G. C. ANDERSON,
Superintendent.

Post Office Department,
Mail Service Branch.
Ottawa, 20th September, 1913.

SYNOPSIS OF CANADIAN NORTH-WEST LAND REGULATIONS

ANY PERSON who is the 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. The applicant must appear in person at the Dominion Land Agency or Sub-Agency for the District. Entry by proxy may be made at any agency on certain conditions, by father, mother, son, daughter, brother or sister of intending homesteader.

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, solely owned and occupied by him or by his father, mother, son, daughter, brother or sister.

In certain districts a homesteader in good standing may pre-empt a quarter-section alongside his homestead. Price $3.00 per acre. Duties—Must reside upon the homestead or pre-emption six months in each of six years from date of homestead entry (including the time required to earn homestead patent), and cultivate 50 acres extra.

A homesteader who has exhausted his homestead right, and cannot obtain a pre-emption may enter for 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 $300.00.

W. W. CORY,
Deputy of Minister of the Interior.

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

Department of Railways and Canals, Canada

CANADIAN GOVERNMENT RAILWAYS.
Halifax Ocean Terminals Railway,
Halifax, N.S.

SEALED TENDERS addressed to the undersigned and endorsed "Tender for Docks, First Unit, Contract No. 3, Halifax Ocean Terminals," will be received at this office until twelve o'clock noon, Wednesday, the fifteenth day of October, 1913, for the construction of about 6,500 lineal feet of quay wall, foundations for buildings, sewers, dredging of harbor to a depth of 35 feet at low water and filling reclaimed areas.

Plans and specifications and form of tender may be seen and full information obtained at the office of the General Manager, Moncton, N.B., at the office of the Chief Engineer of the Department of Railways and Canals, Ottawa, and at the office of the Superintending Engineer, Halifax, N.S.

The right is reserved to reject any or all tenders.

By order,
L. K. JONES,
Assistant Deputy Minister and Secretary.

Department of Railways and Canals,
Ottawa, Sept. 2nd, 1913.

Cook's Cotton Root Compound

The great Uterine Tonic and only safe effectual Monthly Regulator on which women can depend. Sold in three degrees of strength—No. 1, $1; No. 2, 10 degrees stronger, $3; No. 3, for special cases, $5 Per box. Sold by all druggists, or sent prepaid on receipt of price. Free pamphlet. Address: THE NORK MEDICINE CO., TORONTO, ONT. (Formerly Windsor)

CITY PROPERTIES FOR SALE.

Red brick cottage on Oak Street. Price $1,550. Easy terms. 5413.

Double brick house on Greenwich street. Renting for $28. Price $2,800. 5413.

Double house on Sheridan Street, renting for $28. Price $3,300. 5413.

$5,500—That very centrally located property belonging to the Estate of the late William Donaldson, situated on the corner of Marlborough and Charlotte streets. On the lot is erected a very substantially built frame double house, renting for $36 per month. Further particulars regarding property upon application to the undersigned. 5409.

$1,550—Red brick cottage on Walnut street, containing parlor, dining room, kitchen, three bedrooms, city water, sink, electric wiring, good cellar, soft water, etc. Payable $100 down, $13 per month. 5403.

$1,500—New red brick cottage on Grey St., bath, etc. Terms $300 down, balance monthly. 5401.

$1,600—Good rough cast house on Carlyle St., containing parlor, dining room, kitchen, 3 bedrooms, etc., drive well, cistern, electrics. Barn and stable for 3 horses. 5399.

$2,300—Double red brick house on Walnut street; renting for $22 per month. This is a good paying investment. 5267.

$2,100—Double frame house on Walnut street; renting for $22 per month. 5417.

$2,800—2 storey red pressed brick residence on Cayuga street, stone foundation, cellar full size of house, parlor, dining room, kitchen, 4 bedrooms, gas, electrics, sewer connection. Lot 33 x 132. 5419.

$1,800—Good frame 2 storey house on Webling street, 3 bedrooms, parlor, dining room, kitchen, hard and soft water, sink, gas, sewer connections, 2 verandahs, lot 50 x 128. 5421.

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, Aut. 175. House—Both Phones 237.

For Sale

able for store, containing parlor, dining room, kitchen, summer kitchen, three bedrooms, three clothes closets, good cellar, with cement floor; bath room.

$3,150—Buff brick, centre of city, close to school, containing parlor, dining room, kitchen, china closet, clothes closets, bath room complete, large pantry, three bedrooms.

$1,675—Eagle Place, red brick, suitplete, furnace, electric lights, gas, outside and inside cellar entrance. House finished in Georgia pine. Verandah along front and one side. Sale on easy terms.

$1,350—East Ward, good cottage, 6 rooms, gas, city water, sewer connection, first-class location. For terms and card of admission apply at this office.

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

For Sale

$2250—For quick sale, brick cottage on Palace street contains reception hall, double parlors, dining room, kitchen, two large bedrooms, bath room, two compartment cellar with furnace; elegant electric fixtures; gas, large lot. Best location. Rents for $20.00 per month.

$3600—Buys fine home on Queen street, very central, contains double parlors, dining room, kitchen, 5 bedrooms, three-piece bathroom, furnace, electric light and gas; verandah. Considering the location this is a real bargain. The lot is worth $1,800. No.84. F.E.

$3000—New brick house Brock street, 3 living rooms; 3 bedrooms, bath room, wash room. Full sized cellar, furnace; verandah. No. 479 F.E.

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

Bargain!

$3050—2 storey red brick house, with parlor, dining-room, kitchen and summer kitchen, 3 bedrooms, with clothes closets, large cellar with cement floor, electric light, gas and 3-piece bath. Easy terms if required. Houses built or sold in all parts of city.

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

Fruit and Garden Farm

Containing 125 acres of loam soil, with good drainage having a natural spring for water use; 1 1-2 storey frame house with six rooms. Good barn 50 x 74; hog pen 50 x 20. Implement and drive barns all in good condition; being 1 1-4 miles from Simcoe. Adjoining farm being divided into small garden plots. For information call or write.

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 1-2 miles from Brantford. Good house, ten rooms; bank barn, fences good, excellent water at house and barn. Two natural gas wells on farm. Price $6,300. 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; 1-4 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

HOUSES

Last week I told you of three good buys on Murray street. I have only one of these left. At

$2,150—New 2 storey brick, three bedrooms, three clothes closets, 3-piece bath, hall, parlor, dining room, kitchen, gas, electric light with fixtures; full size cellar, etc. Easy terms.

$2,800—New house on Peel street; a gem; all conveniences, furnace, bath, gas, electric light; full size cellar; beautiful mantle. Right up to date.

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

Stop Paying Rent

BUY A HOME ON EASY PAYMENTS

$350 down; 1 3-4 brick house, 6 rooms, 3-piece bath, cellar, hard and soft water; gas throughout house. Price $2,300.

$200 down, 6 room cottage, gas for lighting and cooking. Lot 40 x 200; hard and soft water, Price $1,300.

$300 down, 1 1-2 storey frame, 7 rooms, cellar under all of house, sewer connection, gas. Lot 40x103, hard and soft water. Price $2,000.

$100 down, 6 rooms brick cottage, cellar, hard and soft water, pantry, clothes closets, gas for cooking. Price $1,450. Possession Oct. 14th.

$200 down, 1 1-2 storey white brick house, 7 rooms, large lot, cellar, cement floor, hard and soft water; price $2,000.

S. P. Pitcher & Son
Auctioneers and Real Estate Brokers
Issuers of Marriage Licenses
43 MARKET STREET
Office Phone 961, House 889. 515

"Everything in Real Estate"

P. A. Shultis & Co.
Insurance and Investments,
7 South Market Street,

$1,300 — New brick cottage; gas electricity. Easy terms.

$2,000— New 2 storey brick, complete plumbing, gas, electricity; 2 compartment cellar. Easy terms.

$2,350—New 2 storey brick; all conveniences except furnace. Lot 52 x 110. Easy terms.

$2400—Bungalo. North Ward.

$2,950—New 2 storey brick. All conveniences and very modern.

TO RENT — Several nice houses.

Phones: Office 326; House 1913
Open Tues. Thurs. and Sat. Evgs.
ISSUERS OF
MARRIAGE LICENSES.

FOR SALE

$2,200—New buff brick bungalo 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 layed 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, 1284, 1237 and 1091
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 loam soil.

$3,000 for 52 acres, 45 cleared, balance bush. White brick cottage, 6 rooms. Bank barn 30 x 60.

$12,500 for 130 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 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