Financial, Commercial and Real Estate=-[\$]=

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Gifts

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ACKAGES AS

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B. Railway c.-7.32 a.m., 11.32 a.m., .46 a.m., 11.32 a.m., 4.19

1 & Hamilton

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rd Municipal

nutes after the hour. 9.05 a.m., 11.05 a.m., 5 p.m., 7.05 p.m., 9.05

T.H.&B.RY

Christmas and New Years BRANTFORD MARKETS. (Minimum 25 cents) ing Dec. 24-25; returning Dec. 27, od going Dec. 31, 4915-Jan. 1, 1916; VEGETABLES 
 Pumpkins
 0 05 to

 Beets, bus.
 0 30 to

 Regrs, basket
 0 15 to
 Pumpkins
Beets, bus.
Beets, basket
Radish
Horseradish, bottle
Peppers, basket
Onions, basket
Potatoes, bag
Parsnips, basket
Cabbage, doz.
Celery, 3 bunches
Carrots, basket
Curnius, bushel FARE AND ONE-THIRD going Dec. 28, 1915. 16; returning, Jan. 4, 1916, MARTIN, H. C. THOMAS, A., Hamilton. Local Agent. DAIRY PRODUCTS

of Europe. Our system effects a saving for you in most

OLD

COUNTRY

SHIPMENTS

See us if you are

sending large or small

shipments to any part

Jno. S. Dowling & Co. Erantford, Ont.

Duties—Six months' residence in each of rea years after earning homestead patt; also 50 acres extra cultivation. Preption patent may be obtained as soon homestead patent, on certain conditions A settler who has exhausted his home and right may take a purchased bome and in certain districts. Price \$3.00 per positives—Must reside six months in the of three years, cultivate 50 acres and cet a house worth \$300.

56 lb boxes 56s 9; cheese, Canadian, finest white, new 91s; colored, 92s; Australian in London, 48s 6d; turpentine, spirits 48s; rosin, common, 19s; petroleum, refined 10 1-2d; linseed oil, 37s; cotton seed oil, hull refined, spot 43s 6d.

MONTREAL MARKETS
By Special Wire to the Courier.

Montreal, Dec. 22.—Trade at the

The area of cultivation is subject to re-uction in case of rough, scrubby or stony and. Live stock may be substituted for attivation under certain conditions.

THE TRANSCONTINENTAL TORONTO - WINNIPEG

Lv. Toronto 10.45 P. Tuesday, Thursday and Saturday Ar. Winnipeg 3.50 P. Thursday, Saturday and Monday Connecting at Winnipeg with G. T. P. train leaving 6.00 p.m. daily for Regina, Saskatoon, Ed-

Through Tickets to Prince George Prince Rupert, Alaska Vancouver, Victoria, Seattle and San Francisco

MT. VERNON

Princeton. rs. Wm. Coakley has returned

We understand that Mrs. Alex. Se- hogs, fed and watered \$9.25; calves, food as well as clothing. and has rented her farm to Mr. \$4.00 to \$10.25. Mr. Byers of Northfield.

MARKETS

LIVERPOOL MARKETS.

Liverpool Dec. 21.-Wheat, spot, firm; No. 1 Manitoba 12s 7d; No. 2 Manitoba not quoted; No. 3 Manitoba 12s 3d; No. 2 hard winter, new 11s 11d 12s 3d; No. 2 hard winter, new 11s 11d corn, spot, quiet; American, new 9s, 3d; flour, winter patents 44s; hops in London (Pacific Coast). £4 to £5; appear in person at the Double Agency or Sub-Agency for the Entry by proxy may be made minion Lands Agency (but not b), on certain conditions.

Six months' residence upon and ork, prime mess, western 117s 6d; hams, short cut, 14 to 16 lbs 97s; bapaties Six months' residence upon and ovation of the land in each of three is. A homesteader may live within miles of his homestead on a farm of ast 80 acres, on certain conditions. A table house is required except where lence is performed in the vicinity. standing may pre-empt a quarter of alongside his homestead. Price of the homestead. Price on alongside his homestead. Price on alongside his homestead. Price of the homestead o 56 lb boxes 56s 9; cheese, Canadian,

Montreal, Dec. 22.—Trade at the East End Cattle Market was good today without much change in the W. W. CORY. C.M.G..

Deputy of the Minister of the Interior
N.B.—Unauthorized publication of this few Christmas cattle were sold at about 8 cents per pound; prime prices, excepting that hogs were scarce and brought higher prices. A beeves, 71/4c to 73/4c; medium, 51/2c. o 71/4c; common 41/8c to 51/2c; cows \$45 to \$80 each; calves 5c to 9 cents; sheep, 6½c; lambs 9½c to 10c; hogs

Receipts were: Cattle 600; cows and springers, 30; calves 125; sheep and lambs 350; hogs 125.

CHICAGO LIVE STOCK Chicago, Dec. 22.-Cattle, receipts, 15,000; market; native beef, \$5.80 to 10.25; western steers, \$6.20 to \$8.20; cows and heifers, \$7.60 to \$8.30; calves, \$6.25 to \$9.50. Hogs, receipts 60,000; market dull; light \$5.70 to \$6.40; mixed, \$6 to \$6.60; heavy, \$6.-15 to \$6.30; pigs, \$4.25 to \$5.50; bulk of sales, \$6.05 to \$6.55. Sheep, receipts, 15,000; market weak; wethers. \$6.10 to \$6.80; lambs, native \$6.5

EAST BUFFALO MARKET.

East Buffalo, N.Y., Dec. 22.-Cattle -Receipts 200 head; steady. Veals, Receipts 100 head; active and steady; \$4.00 to \$11.00. Hogs—Receipts 6,-500 head; slow; heavy and mixed \$6.60 yorkers \$6.00 to \$6.40; pigs and roughs \$5.75 to \$5.85; stags \$4.50 to \$5.00. Sheep and lambs—Receipts, 1,600; active; lambs \$6.00 to \$10.00; Mr. and Mrs. Chas Read spent yearlings \$5.00 to \$8.50; wethers \$6.75 inday with Mr. and Mrs. N. Force, to \$7.00; ewes \$3.00 to \$6.50; sheep,

m.xed, \$6.50 to \$6.75. TORONTO CATTLE MARKET

ughter, Mrs. E. W. Howey, Brant Toronto Dec. 22—The run Toronto, Dec. 22-The run of cattle was light at the Union Stock Yards Miss Grace Brooks and Miss to-day and an active demand soon cleaned everything up. Receipts 252 cattle, 58 calves, 480 hogs, 170 sheep. Export catle, choice \$7.60 to \$7.90; he Misses Edith and Eva Read butcher cattle, choice \$7.25 to \$7.50 the week-end with their aunt, medium \$6.25 to \$7.00; common \$5.50 to \$6.00; butcher cows, choice \$6.35 Mrs. Richard Eaton of Etonia has to \$6.75; medium \$5.25 to \$5.75; canome to spend the winter with her ners \$3.25 to \$3.75; bulls \$4.00 to laughter, Mrs. Thos. Brooks of this lace.

Mr and Mrs Alva Tougher have re
S5.00 to \$5.50; milkers, choice, each,

\$5.00 to \$5.50; milkers, choice, each,

Forty-Sixth Annual Statement

The Royal Bank of Canada GENERAL STATEMENT

30th November, 1915.

LIABILITIES Deposits not bearing interest ..... \$37,456,997 10 Deposits bearing interest including in-117,519,330 87 154,976,327 97 terest accrued to date of statement Notes of the Bank in Circulation ..... Balances due other Banks in Can-\$ 381,748 82 Balances due to Banks and Banking Correspondents in the United King. 3,137,093 46 3,518,842 28 dom and foreign countries ..... Acceptances unders Letters of Credit. 105,817 29 \$173,148,927 59 To the Shareholders: Capital Stock Paid in ..... 11,560,000 00 \$12,560,000 00 676,472 16 Dividend No. 113 (at 12 per cent, per

ASSETS

Current Coin ...... Dominion Notes ..... Deposit in the Central Gold Reserves Deposit with the Minister for the purposes of the Circulation Fund ....

annum), payable Dec. 1st, 1915 ...

Notes of other Banks ..... Cheques on other Banks .... Balances due by other Banks in Cart-Balances due by Banks and Banking Correspondents elsewhere than in Canada ..... Dominion and Provincial Government

Securities, not exceeding market British and Foreign and Colonial Public Securities other than Canadian, not exceeding market value... Railway and other Bonds, Debentures and Stocks, not exceeding market

Call Loans in Canada, on Bonds, Debentures and Stocks .... Call and Short (not exceeding thirty days) Loans elsewhere than in Can-Other Current Loans and Discounts

in Canada (less rebate of interest) Other Current Loans and Discounts elsewhere than in Canada (less re-vided for) .....

517,865 05 107,070,499 97 Bank Premises, at not more than cost, less amounts written off ...... Liabilities of Customers under Letters of Credit, as Other Assets not included in the foregoing ...... 124,274 63

EDSON L. PEASE, H. S. HOLT, President.

General Manager. AUDITORS' CERTIFICATE

We report to the Shareholders of The Royal Bank of Canada: That in our opinion the transactions of the Bank which have That in our opinion the transactions of the Bank which have come under our notice have been within the powers of the Bank.

That we have checked the cash and verified the securities of the Bank at the Chief Office at 30th November, 1915, as well as at another time, as required by Section 56 of the Bank Act, and that we found they agreed with the entries in the books in regard thereto.

We also during the year checked the cash and verified the securities. We also during the year checked the cash and verified the securities

at the principal branches. That the above Balance Sheet has been compared by us with the books at the Chief Office and with the certified returns from the Branches, and in our opinion is properly drawn up so as to exhibit a true and correct view of the state of the Bank's affairs according to the best of our information and the explanations given to us and

as shown by the books of the Pank.

That we have obtained all the information and explanations required by us. JAMES MARWICK, C.A. S. ROGER MITCHELL, C.A.

of Marwick, Mitchell, Peat & Co.

Montreal, Canada, December 18th, 1915. PROFIT AND LOSS ACCOUNT Balance of Profit and Loss Account, 30th November, 1914. ...

\$ 614,062.25 Profit for the year, after deducting charges of management and all other expenses, accrued interest on deposits, full provision for all bad and doubtful debts and rebate of

1,905,576.57

interest on unmatured bills ...... Appropriated as follows:-Dividends Nos. 110, 111, 112 and 113, \$1,387,200.00

Written off Bank Premises Ac-War Tax on Bank Note Circulation
Balance of Profit and Loss carried

676,472.16 -\$2,519,638.82 EDSON L. PEASE, H. S. HOLT, General Manager. President. Montreal, 18th December, 1915.

At a conference in Canterbury, it was decided that each Kentish man the London education committee \$50,-Mr and Mrs Alva Tougher have respecified to their home in Burford.

Mr. and Mrs. Gordon Swears spent

Mr. and Mrs. Gordon Swears spent

unday at the parental home.

\$5.00 to \$5.50; minkers, choice, cath,
\$75 to \$100; springers \$60 to \$90;

sheep, ewes \$6.50 to \$7.50; bucks and now a prisoner of war in Germany one more next year, it is proposed to should be sent a weekly parcel of \$3.50 to \$10.50 to \$90;

was decided that each Kentish man now a prisoner of war in Germany one more next year, it is proposed to should be sent a weekly parcel of \$3.7275.425

Aches and Pains of rheumatism are not permanently, instead of Mr. Byers of Northfield.

The town of Lurgan, County Armagh, has sent more than 1,000 men magh, has sent more than 1,000 men to the colors.

Aches and Pains of rheumatism are not permanently, relieved permanently, but only temporarily, relieved permanently, but only t

mates of \$27,375,425.

100,000.00

250,000.00

Christmas Greetings S. G. Read & Son Limited

Joyous a Christmas as possible under existing circumstances. To make the Christmas still more Happy, have Music in the Home. The Wright piano we are selling is increasing in popularity and the new Wright piano we have now in stock we declare to be one of the very best made in Canada. We have placed a considerable number of these pianos in Brantford, and the inquiries for them are increasing continually. We expect to increase our output during this Christmas season, and to sell a still greater number of these splendid instruments. Several points in their favor are:

1. The Workmanship is first-class.

The Material is excellent. 3. The practical men in the factory are the very best trained men to be found in any piano factory in Canada or the United States, having had long experience in the very best factories. 4. Moreover, the makers give an absolute guarantee with every

Besides pianos, we offer for sale honorably-made organs and sewing machines. Call and see us. You can also buy homes for yourselves during the Christmas week, after hours. Store and office open until 9 o'clock each evening until Christmas. Wishing you again a Joyous Christmas and Happy New Year.

Faithfully yours,

instrument sold, and we, as their agents, endorse this guarantee.

S. G. READ & SON, Limited.

S.G. READ & SON, Limited Brantford 129 Colborne Street



Christmas **Excursion Fares** 

Single Fare Good Going Dec. 24th and 25th, 1915. Return limit, Dec. 27th, 1915. Also

Fare and One-Third Good Going Dec. 22nd. 23rd, 24th and 25th, 1915. Return limit Dec. 28th, 1915. Also Dec. 29th, 30th and 31st, 1915, Jan. 1st, 1916. Return limit, Jan. 4th, 1916.

AS USUAL ATRIGHT Ask for Double Winner Match Box When Ordering



PHONES: Bell 90, Mach. 4 323 COLBORNE ST.

## **Baggage and Express**

called for and delivered to all parts of city, "ANY DAY, ANY HOUR." Every order receives prompt and careful attention.

QUICK SERVICE LOW PRICES COURTESY ALWAYS

RAPID TRANSFER

PHONES 2043 - 2192 OFFICE 75 DALHOUSIE ST.

DIVIDEND NO 35

Notice is hereby given that the usual Half-yearly Dividend at the rate of SIX PER CENT. per annum has been declared for the six months ending December 31, 1915, upon the paid-up Capital Stock of the Company, and the same will be payable at the offices of the Company on and after January 3, 1916. The Transfer Books will be closed from December 20 to December 31, 1915, both days inclusive.

The Trusts and Guarantee Company.

TORONTO

FOR SALE 35 acres of land just outside the city, with frame house, bank barn, pig pen, wind mill, orchard. Would take house in

exchange. Red brick house in the North Ward with hall, parlor, dining room, kitchen, pantry, 3 bedrooms, clothes closets, complete bath, electric lights, gas or cooking, cellar under whole house, verandah. Price \$2,450.

S. P. Pitcher & Son Auctioneers and Real Estate Brokers-Issuers of Marriage

43 MARKET ST. Phone: Off. 961, House 889, 515

MOVED TO 7 South Market Street

Having acquired the offices recently occupied by P. A. Shultis & Co., we feel we are in a better position, being on the ground floor, to render you the best service possible. You will always find us ready and willing to help you locate a home, be it either farm, garden or city residence. Wishing you a merry Xmas, and a prosperous New Year, we remain as ever your servants.

L. Braund

7 South Market Srreet Phones: Office 1533, Residence 1309 Open Wednesday and Saturday
Evenings.

For Sale

3 acres good garden land, with 1½ storey brick house, 7 rooms, two small barns, quantity of small fruit, in village of Mount Pleasant, near station, school and post office.

121 Nelson St., 2 storey brick, contains 4 bedrooms, 3-piece bath, double parlors and dining room. kitchen, furnace and gas.

Lundy & Dimelow Real Estate and Incurance. 147 Dalhousie St. Brantford

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

: THE :

PHONE 365

D. L. & W. Scranton Coal

**OFFICES:** 154 Clarence St.

52 Erie Ave.

150 Dalhousie St

GRAND TRUNK RAILWAY **CHRISTMAS** and NEW YEAR FARES

SINGLE FARE Good going ec. 24th and 25th Return limit Dec. also good going

Dec. 22nd, 23rd, 24th
and 25th
Return limit Dec.
28th
also good going
Dec. 29th, 1915, 40
Jan. 1st, 1916, inclusive. Return limit
Jan. 4th, 1916. Dec. 31st, 1915, and Jan. 1st, 1916 Return limit Jan. 3rd, 1916

Return tickets will be issued between all stations in Canada east of Port Arthur and to Detroit and Port Huron, Mich., Buffalo, Black Rock. Niagara Falls and Suspension Bridge. N.Y.

Tickets and full information on application to Grand Trunk Ticket Agents.