

Financial, Commercial and Real Estate

T. H. & B. RY
Christmas and New Years

SINGLE FARE
(Minimum 25 cents)
Good going Dec. 23-25; returning Dec. 27, 1915.
Also good going Dec. 31, 1915-Jan. 1, 1916; returning Jan. 2, 1916.

FARE AND ONE-THIRD
(Minimum 25 cents)
Good going Dec. 22, 23, 24; returning Dec. 28, 1915.
Also good going Dec. 29, 30, 31, 1915-Jan. 1, 1916; returning Jan. 4, 1916.

ON SALE TO ALL POINTS
T. H. & B. RY, M.C.R. and C.P.R. in Canada, East of Port William and Sault Ste. Marie, also to Buffalo, Black Lake, Niagara Falls, Suspension Bridge, N.Y., and Detroit, Mich.

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

OLD COUNTRY SHIPMENTS

See us if you are sending large or small shipments to any part of Europe.

Our system effects a saving for you in most cases.

Jno. S. Dowling & Co. LIMITED
Brantford, Ont.

SYNOPSIS OF CANADIAN NORTHWEST LAND REGULATIONS.

THE sole head of a family, or any male over 18 years old, may homestead a quarter section of available Dominion land in Assiniboia, 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 through the Dominion Lands Agency (but not the Agency) on certain conditions.

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

In certain districts a homesteader in good standing may preempt a quarter-section alongside his homestead. Price \$1.00 per acre.

Duties—Six months' residence in each of three years after earning homestead patent; also 30 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 kept on the cultivation under certain conditions.

W. W. COBY, C.M.G., N.E.—Liaison Officer. Publication of this advertisement will not be paid for.—41208

Women's Institute

Jan. 16th, the Echo Place held their first regular meeting in their new rooms in the Echo Place School. The ladies feel these rooms are going to be very satisfactory as they are so central for the Echo Place ladies and also very convenient to the city cars.

About forty ladies were present. Mrs. Burke, in the chair, opened the meeting by announcing the singing of "God Save the King." Little Harold Day greatly amused the ladies by reciting "His Letter to Santa Claus."

Identically Harold has the child's great faith in Santa, and is living for Dec. 25th.

Mrs. McWebb, of Terrace Hill gave a fine paper on "How to entertain."

Mrs. McWebb took three principal days of home entertainment, Christmas, Thanksgiving and St. Patrick's Day, telling how these days could be made most pleasant for guests and how to decorate appropriately for each occasion. Mrs. McWebb's paper was enjoyed by every lady present.

Miss Marion McCann recited "Everybody Votes but Mother." Miss McCann surely will come down a success woman's votes now. Miss Marion gave "What is Home Without a Father," for her second selection, thereby showing that she believes in standing in line with both men and women suffragettes.

Mrs. Morris' paper on "The Origin of Christmas and Christmas Presents" was very interesting and full of good Christmas thoughts. In her paper Mrs. Morris began at the time of the first Christmas presents to Christ in the manger, and in leading up to the present covered a great deal of ground, showing much time had been spent in his preparation, and the ladies certainly enjoyed hearing it.

Mrs. A. Edman recited a comic recitation, winning hearty applause.

Eight girls from the senior room of the school, after one of their numbers, Miss Margaret Muirhead, had told the origin of the song, "Glory to God in the Highest." This selection was very nicely rendered by the little maids, and in a few years Santa Claus' presents should be

THE CANADIAN BANK OF COMMERCE

Statement of the result of the business of the Bank for the year ending 30th November, 1915

Balance at credit of Profit and Loss Account, brought forward from last year.....	\$ 1,117,763 27
Net profits for the year ending 30th November, after providing for all bad and doubtful debts.....	2,352,035 95
	\$ 3,469,799 22

This has been appropriated as follows:

Dividends Nos. 112, 113, 114 and 115 at ten per cent. per annum.....	\$ 1,500,000 00
Bonus of one per cent. payable 1st June.....	150,000 00
do do do 1st December.....	150,000 00
do do do 1st December.....	150,000 00
Reserved against further depreciation in value of securities held by the Bank.....	1,000,000 00
War tax on bank-note circulation to 30th November.....	122,906 97
Transferred to Pension Fund (annual contribution).....	80,000 00
Subscription to British Red Cross Society.....	5,000 00
Balance carried forward.....	461,892 25
	\$ 3,469,799 22

GENERAL STATEMENT
30th November, 1915

LIABILITIES	
TO THE PUBLIC	
Notes of the Bank in circulation.....	\$ 16,397,907 68
Deposits not bearing interest.....	\$ 52,964,795 51
Deposits bearing interest, including interest accrued to date.....	141,538,283 05
	194,523,078 56
Balances due to other Banks in Canada.....	751,376 67
Balances due to Banks and Banking Correspondents elsewhere than in Canada.....	6,300,029 77
Bills payable.....	1,501,442 90
Acceptances under Letters of Credit.....	1,458,398 64
	\$ 220,932,234 22
TO THE SHAREHOLDERS	
Dividends unpaid.....	2,715 35
Dividend No. 115 and bonus payable 1st December.....	325,000 00
Capital paid up.....	15,000,000 00
Reserve Account.....	13,500,000 00
Balance of profits as per Profit and Loss Account.....	461,892 25
	\$ 28,991,897 25
	\$ 250,421,840 02
ASSETS	
Current Coin.....	\$ 18,363,031 97
Dominion Notes.....	21,538,961 50
	\$ 39,901,993 47
Notes of other Banks.....	1,676,137 00
Cheques on other Banks.....	7,854,036 29
Balances due by other Banks in Canada.....	58 19
Balances due by Banks and Banking Correspondents elsewhere than in Canada.....	6,319,807 98
	\$ 15,850,039 46
Dominion and Provincial Government Securities, not exceeding market value.....	1,923,576 27
British, Foreign and Colonial Public Securities and Canadian Municipal Securities.....	1,719,258 60
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	9,613,178 80
Call and Short Loans (not exceeding 30 days) in Canada on Bonds, Debentures and Stocks.....	12,847,521 37
Call and Short Loans (not exceeding 30 days) elsewhere than in Canada.....	18,534,329 37
Deposit with Minister of Finance for the purposes of the Circulation Fund.....	783,460 60
	\$ 101,173,357 94
Other Current Loans and Discounts in Canada (less rebate of interest).....	130,893,064 62
Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest).....	10,027,802 39
Liabilities of Customers under Letters of Credit, as per contra.....	1,458,398 64
Overdue Debts (estimated less provided for).....	508,515 56
Real Estate other than Bank Premises (including the unsold balance of former premises of the Eastern Townships Bank).....	1,264,083 21
Less mortgage assumed.....	100,000 00
	1,164,083 21
Mortgages on Real Estate sold by the Bank.....	389,534 21
Bank Premises at cost less amounts written off.....	5,039,623 55
Less mortgage assumed on property purchased.....	300,000 00
	4,739,623 55
Other Assets not included in the foregoing.....	67,459 90
	\$ 250,421,840 02

B. E. WALKER, President JOHN AIRD, General Manager

Report of the Auditors to the Shareholders of The Canadian Bank of Commerce

In accordance with the provisions of sub-sections 19 and 20 of Section 56 of the Bank Act, 1914, we report as follows:

We have audited the above Balance Sheet and compared it with the books and vouchers at Head Office and with the certified returns from the branches. We have obtained all the information and explanations that we have required, and are of the opinion that the transactions of the Bank which have come under our notice have been within the powers of the Bank.

We have checked the cash and verified the securities representing the investments of the Bank at its chief office and principal branches at a date other than, and in addition to, the verification at 30th November, 1915, and found that they were in agreement with the entries in the books of the Bank relating thereto.

In our opinion the Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the affairs of the Bank according to the best of our information and the explanations given to us, and as shown by the books of the Bank.

T. HARRY WEBB, C.A. of Webb, Read, Hegan, Callaghan & Co. } AUDITORS
JAMES MARWICK, C.A. of Marwick, Mitchell, Peat & Co. }

Peace Party Gets Hearing

Nobel Institute Received Ford Unofficially Wednesday.

By Special Wire to the Courier.

Christiania, via London, Dec. 23.—Members of the Nobel Institute unofficially received members of the Ford peace expedition on Wednesday. The president of the institute without promising to support the peace mission, expressed hope for its success. He said that neutral countries throughout the world desired a speedy termination of the war.

Battle in Police Court.

Montreal, Dec. 22.—A dozen Russians put up a furious battle in the court house here this morning because one of their number was in danger of going to the cells. Arms, fists and legs flew fast as guards and foreigners battled. Two Russians were injured before the prisoner was locked up safely.

Will Brantford Have Good Hotels Under Local Option?

Why not? There's a good living in the hotel business. Let us not worry. These nine men are not the only nine men who can keep hotel. Let them quit. We will still have hotels. Owen Sound, Orillia, Newmarket have, why not Brantford?

But these men will not quit. The hotel business pays well without the bar—six per cent. in Newmarket. We will have better hotels. The bar-room and its odiferous presence will be absent. The hotel keeper will have to HUSTLE for trade like any other business man. We will get better accommodation than ever. It is the possible necessity of the "hustle" that is causing the trouble? Hustle for business like the butcher and gro-

Christmas Greetings
S. G. Read & Son Limited

with all customers and friends and the buying public generally as 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.
2. 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 instrument sold, and we, as their agents, endorse this guarantee.

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,
S. G. READ & SON, Limited.

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



Home for Christmas
Excursion Fares

Single Fare
Good Going Dec. 24th and 25th, 1915. Return limit Dec. 27th, 1915. Also Dec. 31st, 1915, Jan. 1st, 1916. Return limit Jan. 3rd, 1916.

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.

Minimum Charge 25 Cents

Apply to any C.P.R. Ticket Agent for particulars, or write M. G. Murphy, District Passenger Agent, corner King and Yonge Streets, Toronto.

COAL AS USUAL AT RIGHT PRICES

Ask for Double Winner Match-Box When Ordering

Mann's COAL

323 COLBORNE ST. PHONES: Bell 90, Mach. 46

Baggage and Express

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

LOW PRICES QUICK SERVICE COURTESY ALWAYS

RAPID TRANSFER

PHONES 2043 - 2192
OFFICE 75 DALHOUSIE ST.

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 for cooking, cellar under whole house, verandah. Price \$2,450.

S. P. Pitcher & Son
Auctioneers and Real Estate Brokers—Issuers of Marriage Licenses.
43 MARKET ST.
Phone: Of. 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 a 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 Street
Phones: Office 1533, Residence 1309
Open Wednesday and Saturday Evenings.

For Sale

3 acres good garden land, with 1 1/2 storey brick house, 7 rooms, two small barns, quantity of small fruit, in village of Mount Pleasant, near station, school and post office.

100 acres clay loam, 3 miles from Brantford market, good bank barn, drive barn, good well, frame house, 8 rooms.

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

A number of 4 and 6-room cottages on easy terms in all parts of the city.

Lundy & Dimelow
Real Estate and Insurance.
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
PHONE 365

GIBSON COAL Co.

D. L. & W.
Scranton Coal

OFFICES:
154 Clarence St.
150 Dalhousie St.
52 Erie Ave.

GRAND TRUNK RAILWAY SYSTEM
CHRISTMAS and NEW YEAR FARES

SINGLE FARE	FARE & ONE-THIRD
Good going Dec. 24th and 25th. Return limit Dec. 27th.	Good going Dec. 22nd, 23rd, 24th and 25th. Return limit Dec. 28th.
also good going Dec. 31st, 1915, and Jan. 1st, 1916. Return limit Jan. 3rd, 1916.	also good going Dec. 29th, 1915, to Jan. 1st, 1916, inclusive. Return limit Jan. 4th, 1916.

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

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

R. WRIGHT
Depot Ticket Agent, Phone 320
THOS. I. NELSON
City Passenger and Ticket Agent, Phone 61

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pose-soap is a prime attention and the bath unexcelled, her soothies its mild is a wonder-working agent, public odor after use.

GROCERS

with chequered in very good provided with glass, and are rich gilding, pic and other things. Bagdad is her College. The of many of them for their unusual covered with green, blue, black, with remarkable anarets are also being of a light hue to mark the bricks. These beautifully shaped of the sun with Many of them by the nests of est, highest, and built as far back of Abdul Kadder, e of Muslim de-beautiful.

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