

PATTERNS  
W READY

for  
ug

ale

& CO.  
MILORING

... Father Cox closed the Jubilee  
... Rev. Father's Clooney  
... his Jubilee has been granted by  
... Done to the whole Christian  
... to commemorate the sixteenth  
... of the great Roman Emperor  
... saw a mysterious cross in the  
... which promised him vic-  
... over Masenius. The victory was  
... free freedom to Christianity and  
... a Christian himself, A.D. 313.

Personal

... Mrs. E. A. Hughes were  
... for Thanksgiving Day.

... Kathleen Rennie of Wood-  
... is the guest of Miss Gladys

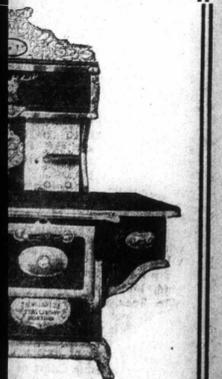
... Miss Clark, who has been  
... Miss Edith Browning, has re-  
... to her home in Sarnia.

... D. B. Bannister of London, who  
... spending a few days with  
... Ward, returned to the Forest  
... today.

... F. B. Crompton has left for  
... to receive with her daughter  
... the first time after the latter's re-  
... marriage.

... Mrs. Thompson and little  
... T. Tompkins, were guests of Mr.  
... Mrs. Joseph Stratford for  
... leaving.

RUGS FOR DENS.  
... rooms, living rooms, all at  
... saving prices this week. E.  
... Thompson and Co.



# 1836 THE BANK OF 1913 British North America

77 Years in Business. Capital and Surplus Over \$7,600,000.

Bank By Mail and  
Save a Trip to  
Town

For the benefit of those who live out of town, we have arranged a plan by which you can do your banking by mail quite as satisfactorily as if you stood here at our counters. Come in and let us explain the plan—or write for the information.

BRANTFORD BRANCH G. D. WATT, MANAGER  
Open Saturday Evenings from 7 to 9

## IMPERIAL BANK OF CANADA

ESTABLISHED 1875

Capital Authorized ..... \$10,000,000  
Capital Paid Up ..... 6,925,000.00  
Reserve and Undivided Profits ..... 8,100,000.00

### 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.

## A Well-Secured Investment Yielding 6 1/4 per cent. Interest

Your money invested in bonds of the municipality of Penitont, B.C., will yield you 6 1/4 per cent. interest. Interest is paid on the first of May and the first of November, and the investment itself is secured by the municipality, assessed at \$2,279,700, and which comprises 7044 acres in one of the most productive fruit-growing districts of Canada.

### WOOD, GUNDY & CO.

Canadian Pacific Railway Building, Toronto, Ont.

## THE BANK OF TORONTO

INCORPORATED 1855  
The Convenience of a Savings Account

Outside of a Savings Account there is no other means offered the public by which it can put its money out at interest in sums of one dollar and upwards. Money so placed, together with the interest which it may have earned, can be recalled on demand. The Bank of Toronto invites Savings Accounts. Interest is added to balances half-yearly.

Assets ..... \$58,000,000  
Deposits ..... \$41,000,000

COR. QUEEN AND COLBORNE STS., A. S. TOWERS, Manager



## The ROYAL LOAN and SAVINGS COMPANY

Pays 3 p. c. Interest Compounded Half-yearly on SAVINGS ACCOUNTS

The Company extends to you every convenience, besides assuring you of the absolute safety of your money. We especially solicit the accounts of systematic savers, those who lay aside a portion of their earnings, and are building for the future, not merely for the present. Are you saving any of your weekly earnings? If not, it is time you began. Open an account to-day.

## ROYAL LOAN and SAVINGS COMPANY

38-40 Market Street, Brantford

## Advice to Trustees

The problem of finding a safe depository for money entrusted to your charge is solved by investing the funds in our Guarantee Mortgage Investments. Five per cent. is paid on sums placed with us for five years and upwards. The security offered is unexcelled.

## 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.

## MARKET REPORTS

CHICAGO, Oct. 20.—Reports from India that crops had failed had much to do with a bulge in the price of wheat. The market closed steady at an advance of 1/2c to 3/4c net. Corn wound up with a gain of 1/2c to 3/4c and oats leaved by 1/2c to 3/4c. The finish in provisions was irregular, varying from 1/2c decline to a rise of 1/2c to 3/4c.

LIVERPOOL CLOSE.  
LIVERPOOL, Oct. 20.—Wheat—Spot steady; No. 1 Manitoba, new, 6s 10d; No. 2 Manitoba, do, 7s 2d; No. 3 Manitoba, old, 7s 1d. Futures firm; Dec. 6s 9 3/4, March 6s 11 1/2, May 6s 10 3/4.

MINNEAPOLIS, Oct. 20.—Close—Wheat—Dec. 84c; No. 1 northern, 85c to 85 1/2c; No. 2 do, 79c to 81c; No. 3 hard Montana, 80c to 82c; No. 3 wheat, 77c to 79 1/2c.

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## FOR SALE!

New brick cottage, No. 340 St. Paul's avenue, 6 rooms, large lot; cement floor in cellar, good location. This can be bought on very easy terms. Small payment down; balance monthly.

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

## Excellent Investment

Store, dwelling, grocery stock and fixtures; very large lot, in good location in Brantford, only \$2,350.

Choice Cottage on Emily St.—Only \$1,500. For information 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

## 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 1 1/2 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.

Real Estate Agents and Auctioneers

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, \$7,500.

\$2,600—Fine red brick house on Jarvis street.

\$1,900—New red brick, 1-3-4 storey sewer, gas, etc., just completed.

\$1,500—Fine new red brick cottage, 5 rooms, sewer, gas, etc.

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

## W. E. DAY.

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

## R. W. Simons

105 Dalhousie Street  
Cor. Market  
Phones: Office 799; Residence 1229

## 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 Silverson 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 \$143,750 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.

## Buff Brick House, all improvements; garage



\$3500 4883

Choice Cottage on Emily St.—Only \$1,500. For information apply to,

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, Ant. 175. House—Both Phones 237.

## For Sale!

\$2,550—New red brick, East Ward, containing hall, parlor, dining room, kitchen, 3 bedrooms, clothes closets, 3-piece bath, electric lights, gas, 3 piece cellar, furnace, double-deck verandah, bed-rooms, all finished in white. This will be sold on the acceptance of easy terms of \$500 cash, and balance at 6 p.c.

\$8,000—100 acres of first-class land in the County of East Oxford, 2 miles from station, close to school, on which is a good house, 3 bank barns, pig pens and drive barn, good orchard, soil is clay loam. Will exchange for improved city property and take balance on a mortgage at 6 p.c.

\$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

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 bed-rooms, 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.

\$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, 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, 11-2 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.

## One of the Fine Central Properties For Sale

This property is located on West street near the New Bell Memorial, best schools and churches; also convenient to street car and railroad; has a frontage of 66 ft, and a depth of 170 feet. House contains 13 rooms, good cellar, furnace, bath, electric lights, gas and two verandahs. A bargain if sold this month.

11-2 storey house, 7 rooms and hall, sewer connection, electric lights in every room, gas for cooking, cellar, hard and soft water, 2 verandahs, nicely decorated all through. Lot 33 x 132 with all kinds of fruit. A cheap home at \$2,100. For particulars of the above apply to

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 and Company  
7 South Market Street  
\$2,400—New 2 storey solid red brick, 3 bedrooms and closets, hall, parlor, dining room, kitchen, 3 compartment, basement with hot, cold and soft water; also outside entrance; gas; electric lights with fixtures. Complete bath room. Lot 190 feet deep. This house will rent for \$20.00 per month. \$200 cash required. Balance arranged. A snap and only six blocks from Market.

FOR RENT—Several fine 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