Financial, Commercial and Real Estate

Safety

That should be your first thought when investing money, and the rate of interest secondary. You can have both safety of your principal and a good rate of interest if you will invest your money in our 5-year Debentures, which are secured by real estate to the value of $5,000,000.00.

The Royal Loan & Savings Company

for sums of One Hundred Dollars and upwards to anyone applying for the same.

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

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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.

Investment Advice

Let us advise with you regarding investments under war conditions. We can suggest a number of investments which combine safety with a fair return in interest.

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.

CHRISTMAS HOLIDAYS

Fare and One-Third (Minimum 25c)—Good going Dec. 22, 23, 24, 25; returning Dec. 28, 1914.

Single Fare (Minimum 25c)—Good going Dec. 24, 25; returning Dec. 26, 1914.

NEW YEAR'S

Fare and One-Third (Minimum 25c)—Good going Dec. 30, 31, Jan. 1; returning Jan. 4, 1915.

Single Fare (Minimum 25c)—Good going Dec. 31, Jan. 1; returning Jan. 2, 1915.

Tickets for sale to all points on T., H. & B., M. C. R., C. P. R. in Canada east of Fort William and Sault Ste. Marie.

Also to Buffalo, Black Rock, Niagara Falls and Suspension Bridge, N.Y., and Detroit, Mich.

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

The Coal with a REPUTATION

A CHRISTMAS BOX FOR ALL

For a little while longer we have decided to give our customers that genuine Black Diamond Scranton Coal, the same as you have been getting in the past, but minus that customary raise during the winter months.

Don't buy a cat in a bag, but come and see for yourself that superior grade of Black Diamonds, protected from all kinds of weather.

Our Motto: "FAIR AND SQUARE"

National Coal Company

137 to 141 WEST ST.

Both Phones 219

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 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. Pre emption 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.—64288.

A vain attempt was made by the Germans to capture Mowassa, in British East Africa.

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

The Kaiser's Chrsitmas dinner was attended by much pomp and arrogance.

WARSAW STILL HELD

(Continued from Page 1)

that "alcohol and false assurances" have provided the inspiration which has sent the Germans forward to wholesale slaughter in their unceasing attacks of the last fortnight along the Bzura and the Rawka.

The correspondent of the Daily News sends the following:

"Following immediately upon the complete failure of the plan for an Austrian aggressive around the Russian left wing in Galicia, Gen von Hindenburg has ordered the suspension of the determined frontal attacks maintained for the past fortnight in Central Poland. The great plan which opened at the beginning of November with an invasion from Thorn and developed into a series of battles between the Vistula and the Warthe, has evidently failed. That would have been compensated for had the southern portion of the general plan been realized.

MAY RETIRE.

"The Russians hold the Carpathian passes and sand over the plains of Hungary and the enemy is apparently seeking a new rendezvous near Neumarkt, fifty miles direct south of Cracow. The situation as regards Hungary has great immediate possibility that the Hungarian forces may wholly separate themselves from the Austro-German campaign and leave the Russians free to bring their southern army directly upon Southern Silesia.

"Gen. von Hindenburg now apparently accepts the facts of the situation, and comparative silence reigns along the Bzura, where the Germans have been driven from the river bank. The Russians, after a quiet day, surprised the Germans by fording the river after dark and delivering a bayonet charge. This was the last of several furious close-quarter struggles, and the Germans left so many dead under a stone bridge at Sochaczew, that the bodies partially dammed the river.

"Their army along the front of Rawa-Skierniewice remains inactive, except for occasional shells from the heavy guns. It is possible that Gen. von Hindenburg still seeks fresh reinforcements from the west, but his strategic scheme has failed finally owing to the fact that the Russians have secured the entire offensive advantage.

"The Russians have captured the entire Hussar Regiment of Stuttgart, whose officers include many members of the German aristocracy. They were much mortified at having to march twenty miles on foot to the prisoners' camp."

THE OFFICIAL STATEMENT.

The Russian official statement records slight but steady progress at nearly all points south of the Lower Vitula to the Carpathians. No mention is made of the operations in North Poland, where at last reports a German offensive was developing from the region of Mlawa. A total of 50,000 Austrian prisoners have been taken during the last fortnight, according to the Russian statement.

Tuesday's fighting in the region west of Warsaw, between the Lower Vistula and the Pilica River, is described as of small importance. The Germans were expelled from a position they held east of the Bzura and retreated to the other bank. An artillery duel and alternating infantry attacks occurred along the Rawka, the Germans being dislodged from one of their trenches with losses in guns and prisoners.

Artillery also preponderated in the fighting between the Pilica and the Upper Vistula in South Poland. The Russians made progress on both wings of this section of the front, South of Inowlodz, on the Pilica, east of Tomaszow, they captured some machine guns in an attack on a German redoubt, while on the Lower Nida they crossed this river and took by storm two villages on the west bank, securing 1,700 Austrian prisoners.

Operations south of the Upper Vistula, in Western Galicia and the Carpathians, were impeded by mud, which has made the country almost impassable. The report says, however, that the Austrians have been driven from their latest defensive front in this region, with the loss of much artillery.

GERMAN TACTICAL SCHEME

The correspondent of the Daily Mail, telegraphing from Petrograd yesterday, says;

"The advance on Warsaw was not a strategical advance, but was merely a tactical manoeuvre. The aim set by the German general staff was to save Silesia from invasion. In order to accomplish this, it was necessary to prevent the Russians from taking Cracow. The best hope of doing this appeared in a plan drawn up by Colonel Hoffman, professor of tactics in the Berlin Military Academy.

"This provided for the concentration at Thorn of a large number of troops from various parts of the front and their rapid advance in the direction of Warsaw. Warsaw was threatened merely in order to force the Russians to withdraw from Cracow, but at the same time the plan enabled the general staff to please the Kaiser who was fanatically eager to occupy Warsaw for political reasons.

"'Simultaneously with the movement from Thorn, Austro-German armies were to advance against the Russians threatening Cracow and the Austrians under Gen. Boehme-Ermolli were to attack from the Carpathians, satisfying the Hungarian demand for protection against the invaders. Everyone admits the plan was sound and ingenious. It succeeded at first in spite of the blunder which caused the Germans huge losses at Lodz.

"The mouse trap success did not last long, however, First the East Prussian army, sent to act as a support to the north Vistula, was driven back to the frontier. Next General Boehme-Ermolli was compelled to return to the mountains. The Cossacks are now pursuing them through the passes. The Austrians can only retreat in narrow columns, and the pudsuers have a great advantage. Meanwhile the Austro-German armies operating East of Cracow along the Nida and Dunajec Rivers have also been put to flight, their right wing turned. How disorderly the retreat is shown by the large number of prisoners taken."

Cook's Cotton Root Compound.

A safe, reliable regulating medicine. Sold in three degrees of strength—No. 1, $1; No. 2, $3; No. 3, $5 per box. Sold by all druggists, or sent prepaid on receipt of price. Free pamphlet. Address: THE COOK MEDICINE CO. TORONTO, ONT. (Formerly Windsor.)

DORSCH'S VERSION OF SHOOTING DENIED

Firing Ceased, Says Police Officer, When Surrender Was Signalled.

BRIDGEBURG, Ont., Dec. 30.—At least nine witnesses will be called to give evidence at the inquest into the death of Walter Smith, who was shot and killed while shooting ducks at the head of Niagara River at Fort Erie Monday morning by one of the privates of the detachment of soldiers stationed at Fort Erie. Of course, the most important witness will be the police officer, T. W. Delaney, who will tell of his requesting Capt. N. G. Fite to send him a couple of men to help make an arrest, and how the men who were duck-shooting out of season refused to come ashore when he ordered them to do so. He will tell that when the soldiers fired their first volley one man, Dorsch, it is believed, held up his hands in token of surrender and that the firing immediately ceased and did not continue as Dorsch has stated. He will also tell of Dorsch jumping into the boat and both he and Smith rowing away as hard as they could. Dorsch says that he fell into the boat after being hit with a bullet and that Smith had already dropped. It was Corporal Kyle, formerly a Grand Trunk employe at Bridgeburg, who was in command of the little squad sent out by Captain N. G. Fite to assist Officer Delaney to make the arrest. The two men under him were Private L. MacIntosh and Private L. Kinsman. They have been placed under guard, awaiting further enquiry into the affair. The occurence has aroused considerable feeling against Canada in Buffalo.

ASKS FOR INVESTIGATION.

Washington Wants Ottawa to Clear Up Fort Erie Incident.

WASHINGTON, Dec 30—Through the British Embassy here the Canadian authorities have been requested by the State Department to investigate the shooting of two American duck hunters near Fort Erie by Canadian patrols.

A brief report was received yesterday from Vice-Consul Curtis at Fort Erie. This report merely gave the bare facts of the case and contained no details as to how the men came to be shot. The Vice-Consul has been instructed to obtain all available information in the case. It is expected that a complete report will be received from him after the Canadian authorities have made their investigation.

A British Royal Mail steamer sank at her dock in London.

Children Cry
FOR FLETCHER'S
CASTORIA

Wishing One and All a Merry Christmas AND A Happy New Year

E.H. Newman & Sons

S. G. READ & SON, Limited

129 COLBORNE STREET

Wish Their Friends, Customers, and the Public Generally, a Happy and Prosperous New Year!

We still have a few pianos, organs and sewing machines of good makes to be sold, on easy terms, before New Year's Eve. Office and store open until 9.30 Thursday evening, and closed all day Friday.

Again wishing you a Happy and Prosperous New Year.

S. G. READ & SON, Limited

129 COLBORNE STREET

Brantford, Ont.

BRITAIN'S ANSWER

(Continued from Page 1)

this newspaper contends. It absolves Washington from any such intention and points out that if the difficulties are faced in a spirit of fairness, the two governments by friendly agreement will be able to ease the situation for each other.

A plea for mutual good will is made by the Pall Mall Gazette, which urges that between two English-speaking nations so accustomed to frank discussion and plain dealing there is no necessity for irritation over any apparent brusqueri in the message. This newspaper admits that the United States is suffering considerable inconvenience, but says it is quite evident that Germany is receiving war materials from neutral sources, Britain, it declares, is bound to uphold its right to check this traffic and has done everything within its power to mitigate the inconvenience experienced by neutrals. It is prepared to go still further if the way can be pointed out.

The Evening Standard asks America to continue to recognize that the prime duty of the British navy is to see that nothing goes to Germany, which can help her. "We have little doubt of her willingness and may have as little uncertainty as to the spirit of fairness to neutrals in which the British Government desires to interpret international law and its obligations," says the Standard. "As President Wilson himself hints, there are people in America who complicate the situation by taking a less rigid view than their government."

The comment in the Globe is characteristic of that newspaper's' attitude towards American affairs:

"The American Government in effect demands that we should renounce in the interest of American profits our most potent weapon against our enemy; that we should raise the blockade against the enemy's supplies," says The Globe. It contends that the American Government remained silent in the face of the violations of all the conventions adopted at The Hague and the "indefensible outrages inflicted on Belgium." It continues:

"The voice of the great neutral nation which seeks to be the final arbiter of civilization is raised for the first time, not on any question of higher morality, but to express impatience at the fact that the greatest war in the history of the world has interfered with the opportunities of American traders to make money out of the necessities of belligerents."

The Globe concludes its comment as follows:

"'There is only one possible answer to the American demand, "No."'"

Aches and Pains of rheumatism are not permanently, but only temporarily, relieved by external remedies. Why not use an internal remedy—Hood's Sarsaparilla, which corrects the acidity of the blood on which rheumatism depends and cures the disease?

Mr. W. M. O'Beirne, editor of the Stratford Beacon, was presented with a purse of $500 in gold on the occasion of the 50th anniversary of the paper's first issue.

NOTICE TO CREDITORS.

In the Matter of the Estate of John Minsinger, late of the City of Brantford, in the County of Brant, Laborer, deceased.

NOTICE is hereby given, pursuant to the provisions of R.S.O., 1914, Chapter 121, that all persons having any claims or demands against the estate of the above-named John Minsinger, deceased, who died on or about the 14th day of December, A.D. 1914, are required to send by post, prepaid, or to deliver to the undersigned Solicitor for Eliza Saunders, the Executrix of the Estate of the said deceased, on or before the 1st day of February, A.D. 1915, their names, addresses and descriptions, with full particulars in writing of their claims and statements of their accounts and the nature of their securities, if any, held by them, duly verified by Statutory declaration.

And further take notice that after the 1st day of February, A.D. 1915, the said Executrix will proceed to distribute the assets of the said estate among the parties entitled thereto, having regard only to the claims of which she shall then have had notice, and the said Executrix will not be liable for the said assets or any part thereof to any person or persons of whose claim or claims notice shall have not been received by either the said Executrix or the said Solicitor at the time of such distribution.

W. M. CHARLTON,
20 Market Street, Brantford,
Solicitor for said Executrix.

Dated at Brantford this 26th day of December, A.D. 1914.

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

CHRISTMAS AND NEW YEAR FARES

SINGLE FARE Dec. 24-25, good for return until Dec. 26; also Dec. 31, 1914, and Jan. 1, 1915, valid for return until Jan. 2, 1915.

FARE & ONE-THIRD Dec. 22-23-24-25, good for return until Dec. 28; also Dec. 30 and 31, 1914, and Jan. 1, 1915, valid for return until Jan. 4, 1915.

Above reduced fares apply 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 now on sale at G.T.R. ticket offices.

THOS. J. NELSON
City Passenger and Ticket Agent. Phone 86.

R. WRIGHT
Depot Ticket Agent. Phone 240.

Canadian Pacific

NEW YEAR'S FARES

Single Fare, good going December 31, 1914, and January 1, 1915; return limit January 2, 1915.

Fare and One-Third, good going December 30, 31, 1914, January 1, 1915; return limit, January 4, 1915.

(Minimum charge 25c)

W. Lahey, Agent

Furnace Work

R. Feely

48 Market Street

If your furnace is not working satisfactorily, ring us up, Phone 708. We make a specialty of this work.

Agent for Sunshine Furnace

Use Mann's Coal

ESTABLISHED John Mann & Son 1868

We Have Plenty of Coal Have You?

FOR SALE in North Ward

Storey and half red brick house with hall, parlor, dining room, kitchen, pantry, three bedrooms and two clothes closets, complete bath, electric lights with good fixtures, gas for cooking, cellar under whole house, hard and soft water, verandah, grained, house nicely papered. Lot 38 x 80. Price $2,750.

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.

We extend to you one and all our Heartiest Greetings and Best Wishes for a Happy Christmas and a Prosperous New Year.

INSURANCE of all kinds transacted.

INVESTMENTS of every nature, yielding from 3½ to 10 per cent. income.

AUDITING AND ACCOUNTING by our Chartered Accountant.

MARRIAGE LICENSES issued. No witnesses required.

COLLECTIONS — MONEY TO LOAN

BOTH PHONES—Off. 326, Res. 1913

OPEN: Tues., Thurs., Sat. Evenings

WAR ON RENTS

We have a number of houses to rent in East Ward, Eagle Place and North Ward at low figures; some at $6.00.

Also four residences for sale at prices you will accept.

Have first choice.

JOHN FAIR

Surveyor and Civil Engineer

Solicitor for Patents

20 MARKET ST. - Phone 1458

New Year Greetings

With the New Year changes may have come. Some will want to sell, others will want to buy. Whether it be a Home, Farm, Garden or Business, we have a very choice and extensive list of these for you to choose from, and we are ever ready to help you.

50 acres, 3 miles from Burford, good buildings. $3500.

100 acres, the best, 3 miles from the city. $11,000.

$2900—Beautiful, up-to-date house, all conveniences. Sheridan.

COTTAGES

$1,000, $1,100, $1,200, $1,300, $1,400, $1,500, $1,600, $2,000.

L. Braund

136 Dalhousie Street

Phones: Office 1533, Residence 1309

Open Wednesday and Saturday Evenings

Farm for EXCHANGE

62 acres extra good loam, good two storey frame house, barn 33 x 60, good horse stable, drive shed, implement house, pig pen and other outbuildings, large orchard, also quantity of small fruit, well watered, fences good.

This farm is located five miles from the city, in good locality. The buildings are all in good state of repair.

Price $5500.

Will accept city property as part payment.

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

H. B. Beckett

FUNERAL DIRECTOR AND EMBALMER

158 DALHOUSIE ST.

First-class Equipment and Prompt Service at Moderate Prices

Both Phones; Bell 23, Auto. 23