

# Financial, Commercial and Real Estate

## THE BEST INVESTMENTS!

The careful investor requires an investment of definite security and of assured income.

No other form of investment answering these requirements is more satisfactory than the Debentures issued by THE ROYAL LOAN & SAVINGS COMPANY. The laws of the Province of Ontario authorize Executors and Trustees to invest Trust Funds in these Debentures, which is the very best evidence of the security afforded by this form of investment. These Debentures are issued by

## The Royal Loan & Savings Company

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

## Map of the Heart of Goldfield

Showing the properties that are now making mining history. An asset of real value to you in the present excited market.

We solicit the privilege of sending you one without charge, together with

### Late Telegraphic Reports from the District

We are in daily telegraphic communication with a responsible mining authority in Goldfield.

Phone, write or call at our office for the LATEST information.

Orders executed for cash or on margin.

## CHAS. A. STONEHAM & CO.

(Established 1903)

23 Melinda Street, TORONTO - Phone 2580  
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Our New York office and all our branches are connected by a private telegraph system, affording instantaneous communication.

The Best Service on News and Orders

## QUEER BRITISH EMPIRE AS SEEN ACROSS LINE

Under the heading, "That Queer British Empire," the "Chicago Herald" commented on the rally of the Dominion to the aid of the Mother Country.

Irishmen, Ulsterites and Nationalists, ready to help the Empire.

Australia prohibiting the export of food anywhere except to the Mother Country!

Canada sending strong contingents! The same story in England, Scotland, Ireland, and all the Dominions and Colonies!

"I haven't a thing to take back," says Ireland, "but under the circumstances kindly show the enemy as soon as possible. I want to get at him."

"Reserving for a more auspicious time any hatred a part of our population justifiably bears to England," says South Africa, "we are prepared to do our utmost in the present war."

"Serious local dissatisfaction will arise, sahib, unless Indians are permitted to give their lives for the honorable empire, now that it is at war with a foreign nation," says India.

"It's everywhere the same story. In peace it's 'Confound your stupid, unreasonable, fat-headed, domed, ass-headed empire, now that it is at war with a foreign nation!'"

"Which is why we say that the British Empire is a queer, queer institution!"

## FAMOUS DESPATCHES OF PAST CAMPAIGNS

Reports from Nelson, Wellington and Lord Roberts Carefully Kept in British Museum

The despatches of Wellington from the Peninsula are classics of their kind, so concentrated and masterly are they, but possibly the most notable despatch which ever reached Britain's shores lies under a glass case in the British Museum.

It is the despatch announcing the Battle of Trafalgar and the death of Nelson. It is one of the great thrilling messages of the world, a message which meant, although perhaps not even English statesmen realized it at the time, that command of the sea and the shores of her great colonies from the shores of attack which go with a supreme navy.

The despatch is simple and unadorned. It was written by Nelson's second in command, the noble "Collingwood," the "ever-to-be-lamented death," it runs, "of Vice-Admiral Lord Viscount Nelson, who, in the late conflict with the enemy, fell in the hour of the great fight, concluding with a generous note of praise for the gallant fight put up by the foe, and finishing with the words, 'It pleased the Almighty Disposer of all events to grant His Majesty's arms a complete and glorious victory.'"

Perhaps the most famous despatch of modern times was the one from Lord Roberts announcing the relief of Mafeking. It concludes, "The flying column under the command of Colonel D. Mahon, which relieved Mafeking, marched at the rate of fifteen miles a day for fourteen consecutive days, and successfully accomplished its object despite the determined opposition of the enemy." Simple and direct, like the man who wrote it.

Havelock's despatch concerning the relief of Lucknow is one of the most cheering through the courts of the palace," he writes, "responsive to the bugle sound, and on they rushed to nowhere without them. In a few minutes the whole of the buildings were in our possession."

In the British Museum are stored many volumes of "Wellington's" despatches, the most interesting and one of the longest-being that which concerns the Battle of Waterloo. He first describes the action in some detail and the immensity of the result, and concludes: "Such a desperate action could not be fought and such advantages gained without great loss, and I am sorry to add that ours have been immense. The army has never upon any occasion conducted itself better. The Division of Guards set an example which was followed by all, and there is no officer or description of troops that did not behave well. I should not do justice to my own feelings, or to Marshal Blücher and the Prussian army, if I did not attribute the successful result of this arduous day to the arrival and timely assistance I received from them."

Boxed the Kaiser's Ears There is at least one British woman who has boxed the ears of Germany's self-styled War Lord: That lady is the widow of Sir Hugh Macdonnell, the great diplomatist.

The incident is described in her book of reminiscences by Lady Macdonnell. It took place when she was living in Berlin, and when the Crown Prince—now the Kaiser—was a frequent visitor at her house.

"He liked our English teas," writes Lady Macdonnell, "and afterwards used to claim me for a game of draughts. In the salon there was a big window with a deep seat that he especially favored. To this a small table was drawn up, and fine battles ensued over the board. I shall never forget one occasion when he accused me of

## AN EXPERT ON EXPLOSIVES

The greatest living authority on explosives to-day is Sir Andrew Noble, chairman of the great firm of Armstrong, Whitworth and Co., to whom the war has brought hundreds of thousands of dollars' worth of work. Entering the army, he became a captain in the Royal Artillery. The Government recognized his ability first by appointing him to a technical committee on armor plates, and secondly by making him assistant inspector of artillery. When the late Lord Armstrong added an ordnance manufactory to his works at Elswick he called young Noble to his side. Together they made Armstrong's one of the greatest concerns in the country, with a wage bill in Newcastle alone of over \$100,000.

To Sir Andrew Noble the Navy owes some remarkable inventions. The chronoscope, which measures the speed of a shot at different parts of the bore of a gun, is his. An ingenious arrangement causes the shot automatically to make a record in an instrument worked by an electric current which the shot in passing releases. Along with Professor Abel, he prepared a table which provided the means of determining the total work performed by any charge in any gun.

Holland's Neutrality Little Country Pays Dearly For Its Geographical Position

Holland is learning in this war time the disadvantages of being a neutral country, says a London correspondent in Holland.

Perhaps the advantages are as embarrassing as the disadvantages. With war all around her, she has become a place of refuge, a clearing-house for telegrams and letters that cannot pass direct from England to Germany, a common platform on which men whose countries are in bitter enmity may meet on the terms of old friendships.

Her neutrality has made the arrival within her southern frontier of German or Belgian soldiers, flying from their respective enemies, a rather trying form of enforced hospitality. A concentration camp at Alkmaar has its nucleus of men from both armies, and there is the constant fear that this involuntary hospitality may lead to international complications.

No wonder that the Netherlands is massing her troops to drive back the soldiers who, in the heat of flight from Holland, seek to be her guests.

But Holland is paying the price. It is not for nothing that a little nation with millions less people than London put over 400,000 men under arms. At all costs she will fight for

## Christmas Gifts

One of the best and most useful gifts is a good Piano, Organ or Sewing Machine. Come to our agency and buy a good Wright or Mendelssohn Piano, Thomas Organ or first-class New Home Sewing Machine, on liberal terms. Come and see us. Store open until 9.30 Saturday evening. Sale continues until after Christmas.

## S. G. READ & SON, Limited

129 COLBORNE STREET  
Brantford

## FOR SALE in North Ward

Storey and half red brick house with hall, parlor, dining room, kitchen, pantry, three bedrooms and two 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. Fitcher & Son  
Auctioneers and Real Estate Brokers—Issuers of Marriage Licenses.  
43 MARKET ST.  
Phone: Of. 961, House 889, 515

## 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 3% to 10 per cent. income.

AUDITING AND ACCOUNTING by our Chartered Accountant.

MARRIAGE LICENSES issued. No witnesses required.

COLLECTIONS—MONEY TO LOAN

BOTH PHONES—Of. 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

## FOR SALE

50 acres, 7/8 miles from city. Clay and sand loam, storey and half frame house, barn 30x50, hog and hen house, good water, 4 acres wheat, 11 acres seeded. Will sell stock and implements at bargain. Price \$3500.

04 acres, 6 miles from city. Clay and loam, bank barn 34x66, good stabling, cattle shed, hog and hen house, good implement shed, 25 acres wheat, 10 acres rye, 25 acres newly seeded, good orchard, frame house. Price \$6000. This is a good buy. Possession this fall.

50 acres, a model farm, 20 acres of maple bush. \$10,500.

## L. Braund

136 Dalhousie Street  
Phones: Office 1533, Residence 1909  
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: 150 1/2 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. 28

## PRICES ON THE LOCAL MARKET

There was a very small Saturday market this morning. Green vegetables and such were not to be purchased, for they were a scarce commodity. The farmers are not taking any risks on their freezing and consequently they did not bring much produce to market. There was, however, a fair show in the way of meat and fresh food, but the ravages of the Christmas festive-board, had left its imprint on the stock of the farmers.

Eggs remained at 50 cents a dozen and show no signs of a decline. Butcher ruled two cents higher than last week and sold at 30 and 32 cents a pound. Pork changed over at 13, 14 and 15 cents, and beef from 10 to 18 cents a pound. Nice looking chickens were to be had at 60 cents and 70 cents and ducks were obtained for 75 and 80 cents. Turkeys proved a varying luxury, prices ranging from 18 to 25 cents a pound. There was very little green stuff on the market. A few bags of potatoes went at 70 cents, but this side of the market was a dead letter to-day.

## Gloomy Day in Berlin For Christmas 1914

[By Special Wire to the Courier] NEW YORK, Dec. 26.—A cable to the Herald from Amsterdam says: "The saddest Christmas for centuries," expresses the conclusion of all the messages received from Berlin. Like every other town in Germany, the capital is plunged in a gloom which contrasts painfully with the hope freely circulated by the general staff that the nation would be presented with a Christmas gift in the shape of a crushing German victory in Flanders, a hope which has been completely shattered.

Berlin shopkeepers complain of doing a poor business, and the people are beginning to grow weary of the war, and are eager for peace.

## Three Plans For a Retreat From Flanders

[By Special Wire to the Courier] NEW YORK, Dec. 26.—A London Daily Express despatch from Amsterdam to the New York Herald says:

"My correspondents in Belgium states, on the authority of first hand information, that the Germans have now three plans for their coming retreat from Flanders. They are now concentrating 200,000 landsturm troops in fortified positions in and around Antwerp in order that they may be able to make a firm stand there when the allies hurt them back."

"A German lieutenant in Antwerp said: 'If we are repulsed in Flanders we shall retreat at once on Antwerp, not even attempting to defend Ghent, but our defence of Antwerp will be desperate, and it will take years to drive us out, as I expect we will have five army corps there.'"

For the first time in over half a century, Toronto experienced zero weather on Christmas Day.

## 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.

## MAN'S COAL

We Have Plenty of Coal Have You?



QUEEN WILHELMINA OF HOLLAND

her independence, and among these dull, silent people there is never a murmur at the sacrifice. It is not only the men who have been called to the colors and the families that are left without breadwinner who are paying the price.

All over Holland men and women are being turned out of doors, and seeing their homes pulled down because the buildings, set up under the shadow of forts, interfere with the all-round range of the guns.

The correspondent says: "I met a man who had disappeared from Amsterdam for a couple of days. He told me quietly that he had been into the country south of here to see how his old parents were getting on. They were farmers. Suddenly at midnight they and their neighbors had notice that within an hour their homes must be pulled down. Imagine what it meant in the rain and darkness, to pack all the household goods on carts, to drive horses and cattle along the narrow road that tops the dyke, and to find the best shelter that can be had at a safe distance from the forts."

## GOVERNMENT SEIZES N. S. W. WHEAT STOCK

SYDNEY, N. S. W., Dec. 25.—The government has seized the entire stock of wheat of New South Wales, excepting the amount needed for seed supplies for the farmers. This action is aimed at speculators, who, taking advantage of war conditions, have been seeking to inflate prices.

## Make Your Will

The making of his Will is a duty no man should neglect or delay for any reason. Equally important is the selection of an efficient executor to carry out the provisions of the will. Our booklet on Wills explains how you proceed to this vital duty. Write for your copy.

## The Trusts and Guarantee Company, Limited

HEAD OFFICE: Toronto, Ontario  
JAMES J. WARREN, E. B. STOCKDALE, President. 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. 23, 24, 25; returning Jan. 2, 1915.

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

NEW YEARS' Fare and One-Third (Minimum 25c)—Good going Dec. 30, 31, Jan. 1; returning Jan. 4, 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, H. C. THOMAS, G.P.A., Hamilton. 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

## 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

## 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.

Application 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 cultivation of the land in each of three years. A homesteader may live within five miles of his homestead on a farm of at least 30 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 cultivated. Pre-emption patent may be obtained as soon as the 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 \$500.

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.—41285.

## SAVINGS FORGOTTEN

Linens  
Dozen Napkins make a very good gift. Our stock is very complete. Napkins at \$10.00 up to \$2.00, \$2.50 up to \$3.00 and \$3.50

Umbrellas  
and Xmas  
Umbrellas, suitable in many styles of handles, silver mounts. \$10.00, \$2.00, \$2.50 up to \$3.00 and \$3.50

Dresses  
or Xmas  
Dresses, Satin. Special \$1.50 per yard. Makes a nice gift for Xmas.

Silks  
or Xmas  
Silks, at \$1.00 and \$1.25

Towels  
or Xmas  
Towels, white and colored, ends, \$1.00, \$1.25 and \$1.50

Waists  
or Xmas  
Waists, \$1.00 and \$1.25

Coats  
or Xmas  
Coats, \$7.00, \$8.00, \$10.00

Blankets  
or Xmas  
Blankets, \$1.00 and \$1.25

Shirts  
or Xmas  
Shirts, \$1.00 and \$1.25

Stockings  
or Xmas  
Stockings, \$1.00 and \$1.25

Underwear  
or Xmas  
Underwear, \$1.00 and \$1.25

Children's  
or Xmas  
Children's, \$1.00 and \$1.25

Gifts  
or Xmas  
Gifts, \$1.00 and \$1.25

Decorations  
or Xmas  
Decorations, \$1.00 and \$1.25

Lighting  
or Xmas  
Lighting, \$1.00 and \$1.25

Seating  
or Xmas  
Seating, \$1.00 and \$1.25

Tableware  
or Xmas  
Tableware, \$1.00 and \$1.25

Bedroom  
or Xmas  
Bedroom, \$1.00 and \$1.25

Bathroom  
or Xmas  
Bathroom, \$1.00 and \$1.25

Kitchen  
or Xmas  
Kitchen, \$1.00 and \$1.25

Living Room  
or Xmas  
Living Room, \$1.00 and \$1.25

Dining Room  
or Xmas  
Dining Room, \$1.00 and \$1.25

Entry  
or Xmas  
Entry, \$1.00 and \$1.25

Hall  
or Xmas  
Hall, \$1.00 and \$1.25

Staircase  
or Xmas  
Staircase, \$1.00 and \$1.25

Attic  
or Xmas  
Attic, \$1.00 and \$1.25

Basement  
or Xmas  
Basement, \$1.00 and \$1.25

Garage  
or Xmas  
Garage, \$1.00 and \$1.25

Driveway  
or Xmas  
Driveway, \$1.00 and \$1.25

Front Yard  
or Xmas  
Front Yard, \$1.00 and \$1.25

Back Yard  
or Xmas  
Back Yard, \$1.00 and \$1.25

Side Yard  
or Xmas  
Side Yard, \$1.00 and \$1.25

Corner Lot  
or Xmas  
Corner Lot, \$1.00 and \$1.25

Street Front  
or Xmas  
Street Front, \$1.00 and \$1.25

Back Front  
or Xmas  
Back Front, \$1.00 and \$1.25

Side Front  
or Xmas  
Side Front, \$1.00 and \$1.25