Financial, Commercial and Real Estate

A Safe Guide

To the man who puts safety before speculative possibilities, the five-year Debenture Bonds issued by The Royal Loan & Savings Company should prove the most attractive form of investment. They are issued in sums of $100 and upwards, and the safety of the principal is guaranteed by $5,000,000 real estate.

For particulars write or 'phone if you don't find it convenient to call.

The Royal Loan & Savings Company
38 - 40 Market Street, Brantford

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

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.

An Absolutely Secure Investment

Guaranteed Mortgage Investments provide—first, absolute security of capital and interest; second, five per cent. interest paid half-yearly; third, freedom from attention to details of title searching, interest collection, etc.

Write for booklet, "Mortgage Investments Guaranteed."

The Trusts and Guarantee Company, Limited

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JAMES J. WARREN, President. E. B. STOCKDALE, General Manager.
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T. H. MILLER, Manager.
114 Dalhousie Street.

CANADIAN PACIFIC
COLONIST FARES
(One-Way Second-Class)
From stations in Ontario to certain points in
Alberta British Columbia
California Montana
Oregon Washington
Arizona Idaho, etc.
Sept. 24 until Oct. 8
Particulars from Canadian Pacific Ticket Agents or write M. G. Murphy, D. P. A., Toronto.
W. Lahey, Agent

WAR PRICES ARE ON!
BUT NOT AT THE NATIONAL COAL CO.
If Low Prices Count
If the Very Finest Quality Counts
If 2000 Pounds to a Ton Counts
THEN
put in your next winter's supply of fuel now, as our prices for the very finest of original Scranton Coal for the next few weeks will be at a big reduction.
We will gladly show you through our coal yards, and you can see for yourself our superior grade of Coal, thoroughly screened and 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. 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.

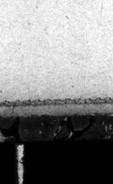
The area of cultivation is subject to reduction in case of rough, scrubby or stony land. Live stock may be substituted for cultivation under certain conditions

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.—6438.

SETTLERS' EXCURSION
To Points on T. & N. O. Railway, Haileybury and North, Sept. 30.

The Grand Trunk Railway will sell round-trip second-class tickets at reduced fares from all stations in Canada to points on Timiskaming and Northern Ontario Railway, Haileybury and North, good going Wednesday, September 30th, and valid for return until October 10th, 1914. Train leaves Toronto 8.30 p.m. daily, running through to Cochrane without change. This is an excellent opportunity to visit Northern Ontario and spend a few days in that picturesque country and select a homestead.

Full particulars and berth reservations at City Ticket Office, northwest corner King and Yonge Streets, or write C. E. Horning, District Passenger Agent, Union Station, Toronto, Ont.

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)

PREMIER'S BODY LIES IN STATE AT QUEENS PARK

Public Will be Permitted to Pay Last Tribute of Respect.

TORONTO, Sept. 28.—For eight hours to-day the remains of Sir James Whitney will lie in state in the Legislative Chamber of Parliament Buildings, where those who admired his statesmanlike qualities, his rugged honesty and his self-sacrificing public service, will have a last chance to look upon his features, and to pay their tribute of respect. The Government with the consent of the late Prime Minister's family, have arranged to admit the public to the Legislative Chamber between the hours of 12 noon and 6 p.m., and again in the evening from 8 to 10 o'clock.

The Chamber has already been prepared. The entrance has been hung in crepe and a canopy of black will hang over the casket. A few feet away the desk from which Sir James Whitney directed the legislative affairs of the province for nine years wears sombre garb for the first time. The casket will remain in the Chamber all night under guard, and will be taken from there Tuesday morning to St. James', where the public funeral service will be held.

The Government on Saturday completed details of the funeral. The service at St. James' will be in charge of Bishop Swenny, Canon Plumptre and Provost Macklem, and will be held at 9 o'clock. The cortege will then proceed to the station, where a special train will be waiting to take the body to the family home, Morresburg. The service at St. James' will bring together a distinguished gathering. Representatives of the Governor-General, the Dominion Government, the Ontario Cabinet as a whole and the bulk of the members of the Legislature, and the Ontario members of the House of Commons will attend, together with a large number of civic dignitaries. The Government on Saturday sent telegrams stating the funeral arrangements to all the local members, as well as those representing the province at Ottawa. The Dominion Government will be present in the persons of Hon. Frank Cochrane and Hon. Dr. Reid.

Sorrow Throughout Canada

All day Saturday telegrams expressing sorrow and sympathy poured into the Whitney home, and Hon. Dr. Pyne's office. One of the earliest was from his Royal Highness the Duke of Connaught. It was addressed to Lady Whitney and was as follows:

"Accept the Duchess' and my sincere sympathy at the great loss you and Canada have sustained.

(Signed.) "ARTHUR."

The Right Hon. Sir R. L. Borden wired to Hon. Dr. Pyne:

"My colleagues and I are deeply grieved at the news of Sir James Whitney's death, and send to all his colleagues our deepest sympathy. He leaves behind him a great record of usefulness, and an influence for good upon the public life of the country."

Sir Lomer Gouin wired Hon. R. A. Pyne:

"I tender to you and your colleagues my sincere sympathy in the great loss you have sustained by the loss of your distinguished Premier. As you may be aware, I was honored with a large share of Sir James Whitney's confidence in our many intimate relationships in public affairs, and I shall ever cherish a grateful memory of this fact and a high regard for his personal character and his great public disinterestedness."

Sir Richard McBride wired:

"Sorrowfully apprised this morning of the death of Sir James Whitney. I have already expressed in the press my appreciation of his sterling qualities as a political leader. My sympathies are with his family, his colleagues and the people of Ontario in this great loss to them all. Few men in his position have been more thoroughly trusted by the people or more worthy of confidence. Please convey to his family how deeply I feel their bereavement."

Sir Rodmond Roblin wired:

"My colleagues join me in expressing sympathy in the loss you have sustained in the sudden death of Sir James. Please convey same to your colleagues and especially to the family of deceased."

Premier Sifton of Alberta wired:

"Regret to hear sad news of death of Sir James Whitney. Please convey to the family and the Government the sympathies of myself and of my Government."

Tributes From Pulpits.

The general sense of public loss was evident in the expressions of sorrow heard from the pulpits of many of the churches of the city, ministers without regard to creed paying tributes to the memory of Ontario's great leader. The Bishop of Toronto, before commencing his sermon at St. James' Cathedral yesterday morning, asked the congregation to pray that succor and support might be vouchsafed to Lady Whitney and the family in the hour of their sad bereavement. His Lordship said:

"A great and prominent figure in the life and politics of the province has been removed by death. All must admit, and especially this province and city, mourns one of her strongest sons; one of her stoutest champions; one of her most fearless statesmen. Rugged and outspoken, and with the courage of his convictions, Sir James Pliny Whitney left no one in doubt as to where he stood, what position he took or what view he held on any question. Uncompromising in principle, driving in argument and forceful in declamation, his passing leaves a blank it will be hard to fill. Having made a splendid fight with death for a while, he prevailed, then he went back again to take his place in the heated arena of party politics, to taste for a brief space once more the joys of victory, and now, conquered by the last enemy, his course is run, and friend and foe alike lament his sudden demise and sincerely mourn his loss."

SCOTLAND HAS SENT HIGHEST PERCENTAGE

Figures of Recruiting in the Old Land Up to Sept. 15.

[By Special Wire to the Courier]

LONDON, Sept. 28.—From the Isle of Man there comes this news:

"The Manx Legislative Council and House of Keys met together in Tynvald yesterday and unanimously decided to ask the Imperial Government to accept $50,000 as a contribution from the Isle of Man towards expenses of war. Members supporting the resolution said that the gift was only an earnest of the readiness of the fifty thousand people of the island to sacrifice all their resources in support of Great Britain at this juncture.

Figures showing the percentage of recruits enlisted in England, Scotland, Ireland and Wales, as obtained from the director of recruiting and published in the Liverpool Courier, make Scotland appear as the most generous contributor of men. The approximate total number of men raised from August 4 to September 15 was 501,580, the percentage of recruits to the total male population being given as follows:

Country.	Recruits.	Percent
England	396,731	2.41
Scotland	64,444	2.79
Ireland	20,419	.93
Wales	19,966	1.94

Special legislation called for on account of the war has shown up a total of forty Emergency Acts of Parliament passed since hostilities began.

KELVIN

[From Our Own Correspondent]

Rev. T. R. Clarke of Rockwood, was calling on friends here one day last week.

On Thursday evening, the 24th, Mr. and Mrs. H. Carpenter, entertained at their home, Mr. Carpenter's young people's Bible class, there were about forty present. The evening was spent in games and music, after which a bountiful lunch was served by Mrs. Carpenter, all thanking the host and hostess for their kind hospitality.

Cutting corn and filling silos is the order of the day in this locality at present.

Mr. Mack Tutt of Toronto, is the guest of his uncle here, Mr. H. Tutt.

The Ladies Aid met at the home of Mrs. Wiliam Almas on Tuesday and was largely attended.

Mrs. George Mason and Miss Hattie Barnes of New Durham were recent guests of Mrs. W. Almas of this place.

Dr. Charles Chamberlain has returned home from his summer holidays.

Miss Ethel Williams of Fairfield is visiting her uncle here, Mr. Charles Almas.

Mrs. Lemuel Kelley is spendng a week wth her daughter n Norwch.

DATES OF FALL FAIRS, 1914.

Issued by the Agricultural Societies Branch of the Ontario Department of Agriculture, Toronto. J. Lockie Wilson, Superintendent.

Alliston	Oct. 1 and 2
Alvinston	Oct. 1 and 2
Ancaster	Sept. 29 and 30
Arthur	Oct. 7 and 8
Atwood	Sept. 22 and 23
Beachburg	Sept. 30, Oct. 1 and 2
Beeton	Oct. 5 and 6
Blenheim	Oct. 8 and 9
Blyth	Sept. 29 and 30
Bolton	Sept. 28 and 29
Brigden	Sept. 28 and 29
Brussels	Oct. 1 and 2
Burford	Oct. 6 and 7
Burlington	Oct. 8
Caledonia	Oct. 8 and 9
Cayuga	Oct. 1 and 2
Chatham	Sept. 21-23
Comber	Oct. 5 and 6
Dorchester	Oct. 7
Drayton	Sept. 29 and 30
Dresden	Oct. 1 and 2
Drumbo	Sept. 29 and 30
Dundalk	Oct. 8 and 9
Elmvale	Oct. 5-7
Embro	Oct. 1
Erin	Oct. 15 and 16
Forest	Oct. 1 and 2
Freelton	Oct. 16
Galt	Oct. 1 and 2
Georgetown	Oct. 1 and 2
Grand Valley	Oct. 1 and 2
Holstein	Sept. 29 and 30
Jarvis	Oct. 7 and 8
Kingston	Sept. 30 and Oct. 1
Lambeth	Oct. 6
Leamington	Oct. 7-9
Markdale	Oct. 13 and 14
Markham	Oct. 7-9
Meaford	Oct. 1 and 2
Milland	Sept. 24 and 25
Milton	Oct. 6 and 7
Mount Bridges	Oct. 2
Newmarket	Oct. 6-8
Oakville	Oct. 1 and 2
Obsweken	Sept. 30, Oct. 1 and 2
Onondaga	Oct. 5 and 6
Ottawa (Central Canada)	Sept. 11-19
Otterville	Oct. 2 and 3
Owen Sound	Oct. 7-9
Paisley	Sept. 29 and 30
Ridgetown	Oct. 13-15
Ripley	Sept. 29 and 30
Rockton	Oct. 13 and 14
Rockwood	Oct. 1 and 2
Rodney	Oct. 5 and 6
Sarnia	Sept. 29 and 30
Sault Ste. Marie	Sept. 30, Oct. 1 and 2
Scarboro (Agincourt)	Sept. 23
Simcoe	Oct. 13-15
Smithville	Oct. 1 and 2
Teeswater	Oct. 7 and 8
Thamesville	Oct. 1
Thedford	Sept. 29 and 30
Tillsonburg	Sept. 29 and 30
Wallaceburg	Sept. 29 and 30

PIANOS TO RENT
UPRIGHT PIANOS for $2.50 to $3.50 per month.
SQUARE PIANOS $1.50 per month.
SIX MONTHS RENTAL allowed in case of purchase.
S. G. READ & SON LIMITED
129 Colborne St.
Brantford

MARKET REPORTS

CHICAGO, Sept. 26.—Sharp reductions of prices at Liverpool caused a decided setback today in the wheat market here despite general belief that to obtain war supplies to advantage the British Government had arbitrarily fixed the Liverpool quotations and otherwise interfered with conditions likely to affect trade. The close in Chicago was steady by 1¼c to 1¾c under last night. Other net losses were corn, ⅝c to ¾c, and oats ¼c to ⅝c to ⅜c to ½c. Provisions finished the same as last night to a shade lower.

TORONTO GRAIN MARKET.

Wheat, fall, bushel	$1 20 to $....	
Goose wheat, bushel	1 10	....
Barley, bushel	0 70	....
Peas, bushel	1 25	....
Oats, bushel	0 51	0.52
Rye, bushel	0 70	....
Buckwheat, bushel	0 75	....

TORONTO DAIRY MARKET.

Butter, creamery, lb. sq.	0 30	0 32
Butter, creamery, solids	0 27	0 28
Butter, separator, dairy	0 27	0 28
Cheese, new, lb	0 16	....
Eggs, new-laid	0 26	0 28
Honey, new, lb	0 11	0 12
Honey, comb, dozen	2 50	3 00

WINNIPEG GRAIN MARKET.

WINNIPEG, Sept. 26.—Receipts were heavier and the market dull with heavy hedging sales and a big drop in prices at Liverpool, causing a considerable decline in wheat values here from the outset. Winnipeg wheat opened 1c to 1⅛c lower, oats ⅜c to ¼c lower, and flax ¼c to ½c lower for October and November months. A slight rally was brought about on wheat, but it was short lived, little or no support being forthcoming and prices dropped again under opening figures. At closing there was quite a sharp upturn from low points. Wheat closed ⅞c to 1⅛c lower, and oats ⅜c to ½c down.

The cash situation has undergone a complete change from Friday, the demand for all grains being extremely dull and slow. Offerings were heavy. No. 1 and 3 northern wheat and No. 2 C.W. oats were the only grains for which there was an enquiry, exporters being the buyers.

Cash grains closed: Wheat, 1⅛c to 1¼c lower; oats unchanged; barley, ¼c higher, and flax 1c lower.

MONTREAL GRAIN MARKET.

MONTREAL, Sept. 26.—Export business in grain continues restricted by the many uncertainties of the shipping situation, and a week of little more than nominal business in the export trade closed quietly on Saturday. Fluctuations in the Winnipeg market at the moment can exert little influence one way or the other in the matter of new business until exporters are in a position to know whether the tonnage necessary to carry out forward engagements will be available.

Receipts of cheese at Montreal for the week ending Sept. 26 showed an improvement of about 2000 boxes over the previous week, but again the question of freights is limiting the amount of business that can be done. For the season to date receipts at Montreal are 116,000 boxes behind receipts for the same period a year ago. In butter the shortage as compared with last year amounts to about 63,000 packages. No important changes in prices have taken place in the last day or two.

MINNEAPOLIS GRAIN MARKET.

MINNEAPOLIS, Sept. 26.—Wheat—No. 1 hard, $1.09¾; No. 2 northern, $1.02¾ to $1.06¾; December, $1.08¼. Corn—No. 3 yellow, 73c to 74c. Oats—No. 3 white, 45c to 45¼c. Flour and bran unchanged.

DULUTH GRAIN MARKET.

DULUTH, Sept. 26.—Wheat—No. 1 hard, $1.08⅞; No. 1 northern, $1.07¾; No. 2 northern, $1.04⅞; December, $1.07⅞.

CHEESE MARKETS.

LONDON, Ont., Sept. 27.—Seven factories offered 1260 boxes of cheese, with no sales. Bidding ranged at from 14c to 14½c.

ST. HYACINTHE, Que., Sept. 27.—At the dairy board Saturday, 400 packages of butter were sold at 26c, and 450 boxes of cheese at 14¼c.

BELLEVILLE, Ont., Sept. 27.—On the cheese board there were offered 1480 boxes of white and 210 of colored; 1055 were sold at 14⅞c, and 540 at 14 13-16c. The balance were refused.

COWANSVILLE, Que., Sept. 27.—At a meeting of the Eastern Townships Dairymen's Association, Saturday, eleven factories offered 577 packages of butter. Two buyers were present. Ten factories sold at 26¾c.

Permanent Muscular Strength cannot exist where there is not blood strength. Young men giving attention to muscular development should bear this in mind. Hood's Sarsaparilla gives blood strength and builds up the whole system.

STILL RETREAT.

WASHINGTON, Sept. 28.—The French embassy to-day received the following despatch from the Foreign Office at Bordeaux: "The Austrians in the south of Przemysl continue their retreat toward the west. East Prussia is the scene of much activity."

WAR BARGAINS

Two new 3-bedroom brick cottages for sale. Price $1050 each.

A one-storey frame cottage on stone foundation, containing parlor, dining-room, summer kitchen, 3 bedrooms, electric lights all through house, sewer connections, lot 52 ft. by 132 ft. Rents for $11.00 per month. Price $1250, $200 down, balance on mortgage.

TO RENT

Two new brick cottages, only $7.50 each.

F. J. Bullock & Co.
207 Colborne St. (upstairs)
Real Estate—Insurance—Money to Loan—Valuators.

GRAND TRUNK RAILWAY SYSTEM
Colonist Fares
(ONE-WAY SECOND-CLASS)
From all stations in Ontario to certain points in

Alberta	British Columbia
Arizona	California
Colorado	Idaho
Montana	Nevada
Oregon	Texas
Utah	Washington, etc.

On sale Sept. 24 to Oct. 8 inclusive.
Full particulars from agents or write
C. E. HORNING, District Passenger Agent, Union Station, Toronto, Ont.
THOS. J. NELSON, City Passenger and Ticket Agent. Phone 80
E. WRIGHT, Depot Ticket Agent. Phone 248.

T. H. & B. Railway
For Philadelphia, Baltimore, Washington, Cleveland, Pittsburg, Rochester, Syracuse, Albany, New York, Boston. Solid train of sleeping cars from Hamilton, and from New York.
G. C. MARTIN, G.P.A., Hamilton. H. C. THOMAS, Local Agent. Phone 110.

Stoves and Pipes
R. Feely
48 Market Street
Call and see the best little Cook Stove in the world for $16.50. Also good lines in Heaters for the co ld weather.
OPEN EVENINGS

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FUNERAL DIRECTOR AND EMBALMER
158 DALHOUSIE ST.
First-class Equipment and Prompt Service at Moderate Prices
Both 'phones—Bell 43, auto. 43

FOR SALE
$2750—Buys new 1¾ storey red brick in North Ward, hall, parlor, dining-room, kitchen, pantry, 3 bedrooms, 2 clothes closets, complete bath, cellar under whole house, 2 compartments, cement floor, hard and soft water, verandah. Possession at once.
$1600—Buys lot 35 x 121 on William St., good location.
S. P. Pitcher & Son
Auctioneers and Real Estate Brokers—Issuers of Marriage Licenses.
43 MARKET ST.
Phone: Off. 961, House 889, 513

"Everything in Real Estate"
P. A. SHULTIS
& Co., 7 S. Market St.
—BARGAINS—
$2250—Just completed, 1¾ storey red brick, stone foundation, 3 bedrooms, 4 closets, 3-piece bath, hall, parlor, dining-room, kitchen, full basement, ready for furnace, gas, electric lights, double deck verandah, good lot. Only $700 cash, balance at 6%.
$2800—Beautiful new 2 storey red pressed brick, stone foundation, 3 bedrooms, 3 living rooms, full basement, all conveniences, finished in Georgia pine, verandah and sleeping porch. Only $800 cash. East Ward.
$3500—Choice William St. residence, nearly new and all conveniences. Ask to see this.
FOR RENT—Several good houses.
BOTH PHONES—Off. 326, Res. 1913
OPEN: Tues., Thurs., Sat. Evenings
Fire Insurance - Marriage Licenses

Special Bargains
All the Real Estate of the late Andrew McMeans, including dwellings, stores and vacant lots. Purchasers are not limited to locations, the properties being situated in all directions from the City Hall.
Come and get prices and do business.
JOHN FAIR
Surveyor and Civil Engineer
Solicitor for Patents.
20 MARKET ST. - Phone 1438

For Sale
$1400—New red brick cottage, leased for one year at $11.00 per month. Investment.
$1500—New red brick cottage, sewer connection, gas, electric light with fixtures. West Brant.
$1550—New storey and a half red brick; will take vacant lot as part payment.
See Our List of Farms For Sale or Exchange
L. Braund
136 Dalhousie Street
Phones: Office 1533, Residence 1309
Open Wednesday and Saturday Evenings

Choice Garden Property
9 acres black loam, 2 storey frame house, excellent barn, hen house and other outbuildings, large quantity of fruit, all kinds. Situated south of Brantford on Mount Pleasant road. Any person desirous of a choice garden property should avail themselves of this opportunity. Price $4000.
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