

Financial, Commercial and Real Estate

A Legal Depository for Trust Funds

Under the Laws of the Province of Ontario this Company is a Legal Depository for Trust Funds.

Rates of Interest

- 3 per cent. on Daily Balances.
- 4 per cent. on Deposit Receipts for 6 months.
- 4½ per cent. on 2-year Debentures.
- 5 per cent. on 5-year Debentures.

The Royal Loan and Savings Company
W. G. HELLIKER, Manager

IMPERIAL BANK OF CANADA

ESTABLISHED 1875

Capital Authorized \$10,000,000.00
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.

ORGANIZE FOR GENERAL GOOD

Live Merchants' Associations
Needed by Communities.

CO-OPERATION IS NECESSARY

How to Hold Local Patronage Despite the Aggressive Assaults of Mail Order Houses—"Special" Days a Splendid Scheme That is Productive of Excellent Results.

The community which does not organize for the general good of its citizens is in a precarious state, as organization accomplishes everything when it is perfect. It unites the community by one of the strongest of all ties—the desire of improving every citizen's condition.

Co-operation accomplishes everything when it is perfect. It satisfies desires, simplifies needs, furthers the wishes and becomes a constant source of benefit.

Men's hearts ought not to be set against one another, but set with one another and all against the community evil.

Unites by Strongest Tie. Co-operation tends to wear off those prejudices which maintain destruction and animosity between business interests.

It softens and polishes the manners of men. It disposes them to peace by establishing in their community an order of citizens bound by the ties of public welfare.

Live merchants' associations, live individual merchants with inventive minds, can do much toward regaining and holding the farmers' patronage now being sought and fought for by the aggressive mail order houses. All of the merchants of a town or county co-operating as members of the right kind of an association can accomplish much to the general benefit of all concerned in the solution of the retail mail order problem.

Must Conserve All Interests.

Too many combinations of merchants fail because too often they are organizing themselves in the wrong way, and having the law of the selfish interests of the merchants alone at the expense of their customers.

To be permanent and beneficial, it seems to me, a merchants' association should combine itself in devising ways in its own town. Efforts in that direction, of course, cannot be continually successful unless the interests of consumers are also considered.

Law of Mutual Benefit.

But, starting with the fact that both farmer and townsman are interested in making the town and country mutual benefit, we have the law of association that would be powerful in convincing all the people of the section that "it pays to keep your money at home."

Getting farmers to town, it seems to me also, is the most important field of a merchants' association, or "bargains" and having "special" days for getting them into the stores is the field of the merchant's individual efforts within which he should retain every bit of his liberty to act.

Many Merchants Offer Prizes.

In many parts of the country the merchants' associations have established what they call "carrot days," or "market days," or "fair days," or "market days," and on these days each merchant advertises that he will give prizes for the largest number of eggs brought to his store, or for the best roll of butter, or for the best bushel of potatoes.

There are many other legitimate schemes which may be used to create interest and draw the people to his store.

Sometimes several merchants offer prizes of the same kind of produce, and this stimulates interest and results in sharper competition.

On these "special" days the merchants often arrange to have an expert auctioneer on hand to sell any kind of secondhand machinery or farm utensils, household goods, horses, cattle, etc., on a commission basis. If sales are made the auctioneer receives 5 per cent; if no sales are made there is no expense incurred.

Wonderfully Helpful.

Propositions of this character are wonderfully helpful in bringing people to town, and when they get to town it is a comparatively easy matter to interest them in something they need.

These "special" days, however, must be arranged to correspond with the periods of farm work.

For instance, it would be useless to arrange such days when the farmer is in the midst of planting or harvesting.

Durham County Temperance Alliance decided to enter on a campaign for the Canada temperance act of the temperance workers of Northumberland county will join in the campaign.

NOTICE!

NOTICE IS HEREBY GIVEN that a proposed By-law to provide for the purchase by the Corporation of the City of Brantford of the undertaking, franchises, property, rights, privileges and assets of the Grand Valley Railway Company within the limits of the City of Brantford and the Counties of Brant and Waterloo upon the terms of a contract to be entered into for a contract in accordance with the provisions of the offer of purchase made by the Municipal Council thereof to the Receiver and Bondholders of the Grand Valley Railway Company, will be submitted for approval to the electors of the City of Brantford, qualified to vote on By-laws for the purpose of creating debts.

The amount of the debt intended to be created by said By-law is \$270,000 to provide the purchase money for said railway and to provide monies for the purchase of new equipment and for the reconstruction and extension of parts of said system. The said railway system will be purchased subject to a charge or mortgage of \$125,000, being the amount of the first mortgage bonds now outstanding thereon.

The debt to be created by the By-law shall be repayable in thirty years and the debentures to be issued thereunder shall be issued for said period and the sum of \$4,814 shall be raised annually for the payment of the debt and the sum of \$12,150 for the payment of interest, making in all the sum of \$16,940 to be raised annually on all the rateable property in the said City of Brantford by special rate.

TAKE NOTICE that the above is a synopsis of the proposed By-law and that if the assent of the electors is obtained to it, it will be taken into consideration by the Council of the City of Brantford after the expiration of one month from the date of the first publication thereof, which date is the 25th day of February, 1914.

TAKE FURTHER NOTICE that any tenant that desires to vote must deliver to the Clerk not later than the seventh day before the day appointed for taking the vote on the said By-law, a declaration provided for by sub-section 2 of section 265 of the Municipal Act, 1913.

TAKE FURTHER NOTICE that the votes of the electors qualified to vote on By-laws for creating debts will be taken on the said By-law on Monday the 23rd of March, 1914, between the hours of 9 o'clock in the forenoon and 5 o'clock in the afternoon at the following polling places, and by the following deputy returning officers, namely:—

1. Polling Sub-division No. 1, Deputy Returning Officer, Thomas Ion; House No. 4 Spring St.

2. D. G. Jarvis, 9 Colborne St. 55 Edgerton street.

No. 3—Thomas Bremner, House of George Croft, 14 Bowes Avenue.

No. 4—James Mather, House of William Bell, 99 Oxford Street.

No. 5—William Robertson; Coal office of William Muloney.

No. 6—Marjorie Quinlan, shop of Grant Jarvis, 9 Colborne St.

No. 7—William Kilgour, house of Amos Dungey, 21 Dundas St.

No. 8—Benjamin Leggett, house of A. J. Stevens, 33 Niagara Street.

No. 9—Warwick J. Pierce, McKenna store, corner Pearl and Waterloo streets.

No. 10—Chas. H. Read, house No. 55 Albion street.

No. 11—George E. Adams, house of Carlo McKenzie, 66 William St.

No. 12—James W. Tutt, City Hall.

No. 13—A. L. McPherson, Court House.

No. 14—F. W. Thompson, Court House.

No. 15—Edward Cutmore, 122 Market street.

No. 16—Fred Coyle, 203 Market street.

No. 17—Joseph Ness, T. Poulton's house, 268 Dalhousie street.

No. 18—William Green, house of Joseph Cliff, 200 Darling street.

No. 19—Thomas Conboy, house of James Sears, 145 Peel street.

No. 20—William Smart, house of Harvey Cook, 238 Murray street.

No. 21—W. H. Frechen, house of Henry Meers, 566 Murray street.

No. 22—F. J. Bullock, house of Mr. Kerr, 155 Park avenue.

No. 23—H. B. Adams, shop of Mr. Haddesley, 53 Arthur street.

No. 24—Samuel H. Wilson, house of J. Morgan, 32 Sarah street.

No. 25—Benjamin Pearcey, house of J. Campbell, corner of Superior and Port streets.

No. 26—Henry Leonard, house of Fred Box, 31 Cayuga street.

No. 27—William Gibbs, house of W. Fink, 102 Cayuga street.

TAKE FURTHER NOTICE that the Mayor of the City of Brantford will attend the City Hall on Friday, the 20th day of March, 1914, at the hour of 11 o'clock in the forenoon for the purpose of appointing persons to attend at the various polling places and at the final summing up of votes on the said By-law by the clerk on behalf of the persons interested in and promoting or opposing said By-law.

Norfolk Fruit District

We have received instructions to sell a farm in the district which has become prominent recently through the investment of synagogues in surrounding farms for the purpose of extensive growing of apples and other fruits. This property comprises 109 acres, and the buildings consist of frame house, barn, etc. The property is situated 1½ miles from the village of Delhi. Price only \$3275. No. 5152.

S. G. Read & Son
Limited
129 Colborne Street
Brantford

FOR SALE
\$1850—New brick house, 3 bedrooms, 3 clothes closets, hall, parlor, dining-room, kitchen and summer kitchen, newly decorated and painted, gas, beautiful fixtures, good cellar, hard and soft water, lot 40 x 260, Eagle Place.

FOR SALE
\$1950—Beautiful new red brick bungalow cottage, laid in black mortar, 3 bedrooms, 3 clothes closets, hall, parlor, dining-room, kitchen and summer kitchen, 3-piece bath, furnace, lot 38 x 120. Best buy in city.

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

Real Bargains

We are offering TWO special bargains this week. ONE is situated on Darling St., VERY CENTRAL. The other property is situated on MOHAWK ST., is well rented and a good investment.

For particulars enquire at our office as below:
F. J. Bullock & Company
207 Colborne St. (Upstairs)
Bell Phone 28
Real Estate.
Insurance—Fire, Life, Accident, and Plate Glass.
Valuers and Financial Agents

Farms!

50 acres sand loam, situated 6 miles from Brantford, frame house, 8 rooms, good barn 30 x 60, quantity of small fruit, also half an acre of vineyard; plenty of water, fences good, land all workable. This farm is situated in a desirable locality and is a bargain. Price \$2500.

W. ALMAS & SON
Real Estate Agents and Auctioneers

WEST LAND REGULATIONS
ANY PERSON who is 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. The applicant must appear in person at the Dominion Land Agency or Sub-Agency for the District. Entry by proxy may be made at any agency on certain conditions, by father, mother, son, daughter, brother or sister of homesteader.

WOOD'S PHOSPHODINE
The Great English Remedy.
Tones and invigorates the whole nervous system, makes new Blood in old veins, cures Nervous Debility, Mental and Physical Weakness, Loss of Memory, Impaired Heart, Failing Memory. Price \$1 per bottle. One will please \$1 will cure. Sold by all druggists or mailed in plain package on receipt of price. **THE WOOD MEDICINE CO., TORONTO, ONT.** (Foreign Mails)

For Sale
1½ storey red brick house, 5½ blocks from the market, 4 rooms, gas throughout, cellar full size of house, sewer connection, hard and soft water, lot 39 ft. frontage. Price \$2300.

Frame cottage, 5 rooms and hall, gas for cooking and lighting, cellar brick floor, hard and soft water, sewer connection, slate roof, lot 35 x 82. A bargain.

2 storey red brick house, East Ward, 7 rooms, all conveniences, verandah, lot 52 x 107. Price \$2350 for quick sale.

Business Chance—2 storey, 6-room frame house with grocery store and post office in connection; first-class business, ¾ of an acre of ground, good reasons for selling. This place is situated in a thriving village. Price reasonable. For further particulars and card of inspection see us.

S. P. Pitcher & Son
Auctioneers and Real Estate Brokers—Issuers of Marriage Licenses.
43 MARKET ST.
Office Phone 961, House 889, 515

"Everything in Real Estate"
P. A. SHULTIS and Company
7 South Market St.
\$3000. Brant Ave.—New 1½ storey red brick, all conveniences, 7 rooms.
\$5500. Brant Ave.—Fine two storey brick, all conveniences, 5 minutes' walk from this office.
\$5500. William St.—New two storey red brick, all conveniences and well built, only 5 minutes' walk from our office.

FOR SALE
\$1950—New Bungalow, all conveniences, a snap.
\$1500—New brick 7-room cottage, \$100 cash, balance \$12 per month.
PHONES.
Off. Bell 326. Res. Bell 1913. Auto. 325.
OPEN: Tues, Thurs, Sat. Evenings
Marriage Licenses
Insurance and Investments

For Sale
\$900—1½ storey dwelling in good condition, 7 rooms, large lot, small barn, next block to 3 factories, East Ward. Terms easy.
\$1300—Well-built cottage, centre of city, stone foundation; rent \$12.00. Good investment.
\$2500—New 2-storey pressed brick, basement full size, everything up-to-date. Terms easy.
See our list of Farms and Vacant Lots.

John Fair
Surveyor and Civil Engineer
Solicitor for Patents.
20 MARKET ST. Phone 1458

For Sale
A bargain for quick sale. New red brick house on West Mill St., 3 living rooms, 3 bedrooms, cellar full size, 3-piece bathroom, electric light, gas, mantel in parlor; barn 20 x 30, and three stalls. Enquire price. Would exchange for farm. No. 496, F.E.

50 acres good sand loam, 3 miles from Waterford, 8 miles from Hagersville, frame house, good barn; would exchange for city of Brantford property. Price \$3300. No. 73 F.E.
\$5000 for quick sale, 50 acres, 6½ miles east of Woodstock, brick house, basement barn, silo, all in good shape. A CONTRACTOR! Take notice! I have for immediate sale that most desirable property, corner of Arthur and Murray Sts., contains frame house and six lots. Make me an offer for this property. No. 491 F.E.

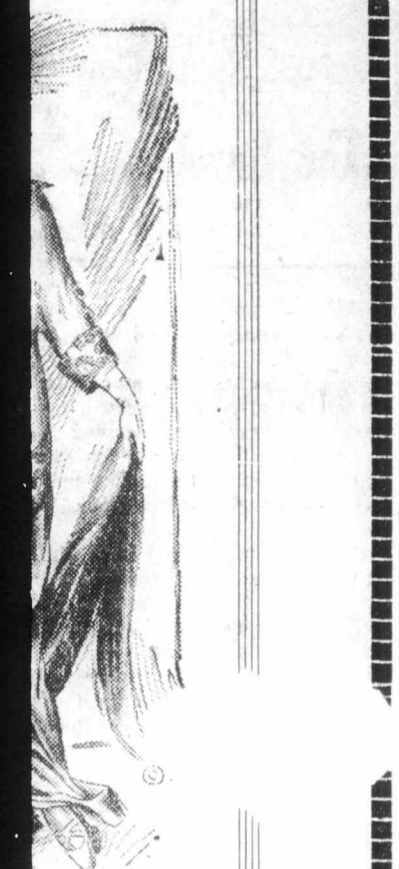
R. W. Simons
Upstairs
Office Phones: 799; Residence 1225

NEWS!
Building contracts placed with us are completed on time, and plans and specifications are followed out to the letter. That's because we have the necessary experience and organization to handle such matters. If you are about to build, or have extensive alterations to make, you cannot do better than to trust the work with us.

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

WOOD'S PHOSPHODINE
The Great English Remedy.
Tones and invigorates the whole nervous system, makes new Blood in old veins, cures Nervous Debility, Mental and Physical Weakness, Loss of Memory, Impaired Heart, Failing Memory. Price \$1 per bottle. One will please \$1 will cure. Sold by all druggists or mailed in plain package on receipt of price. **THE WOOD MEDICINE CO., TORONTO, ONT.** (Foreign Mails)

ANY
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iday



GO'Y.

Official Visit at Brant Lodge

D. G. M. Kilgour of Hamilton Was Here Last Night

ant lodge, A. F. & A. M., had a successful meeting last night, the occasion of the official visit of W. Bro. Charles S. Kilgour, District Deputy Grand Master of the Fulton district. He was accompanied by about fifty Hamilton brethren, including several distinguished members of Grand Lodge. The officers of the lodge exemplified the first design in a creditable manner, and the affair of the district secretary showed that the affairs of the lodge were being conducted in a very capable way. A social feature of the evening was the presentation of a past master's diploma to W. Bro. G. H. Ryerson, the dedicate past master of Brant lodge; in a very felicitous manner, and Bro. Ryerson replied in a few words of appreciation.

PARIS, March 11—The "Social Survey" of Paris will take place on Saturday afternoon of this week. The canvassers will meet in the Baptist church on Thursday evening and receive full instructions from Mr. A. W. Forgie of Toronto. As the work is in the best interests of the town it is hoped that every family will cooperate by giving all the desired information.

Paris News

This Thursday and Friday there will be meetings at Falkland and McPerson School house for the purpose of organizing an egg circle. Mr. Schuyler, District Representative, and Mr. Stewart of the Live Stock branch Ottawa, will address the meetings.

The Streets and Sidewalks inspector, with a gang of men are busy thawing out all drains and culverts in anticipation of the spring break-up.

Broomball is the popular sport here just now. On Monday night the married men and bachelors played a tie game, three all. The game affords more amusement to the spectators than anything yet devised.

The L. E. and N. Railway is bringing the steel down to the end of their track to build the bridge over the Brantford road.

Mr. Laskey is again able to take charge of his business after an illness of four months.

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