

THE INDUSTRY THAT WINS

Industry alone will not make you independent. The industry that saves is the industry that wins.

Opening a Savings Account in the Bank of British North America is often the first step towards success.

THE BANK OF BRITISH NORTH AMERICA

77 Years in Business Capital and Reserve Over \$7,500,000

FEMALE HELP WANTED.

Wanted—Good general girl. Apply at once, Spittal, 339 Market. Wanted—Maid for general housework...

COMING EVENTS

THE ANNUAL MEETING of the Victorian Order will be held in the Public Library at half past ten on Wednesday morning.

TO AVOID interfering with other societies, the annual meeting of the Women's Hospital Aid will be held on Thursday, Jan. 10th at 3 o'clock instead of Friday, in the Library.

BIRTH.

Coulston.—In Brantford, on Sunday, January 5th, to Mr. and Mrs. R. H. Coulson of Blackstock, a daughter.

DIED

Hewitt—Simon Hewitt at the residence of his brother, John Hewitt, Grimby, Ontario, on January 6th, 1913.

Dr. Russell, Dennis—Hope Chambers, 201 1/2 Colborne St. (Opposite George St.). Latest American methods of painless dentistry, open evenings. Bell Telephone 306.

Positions For Girls

We have openings for girls in several departments of our mill. Good wages. Light work. THE WATSON MFG. CO. Limited, Homedale

MISCELLANEOUS WANTS.

Wanted—500 ladies' and Gents' suits to clean and press. Phone to Cahill, the Cleaner.

Central Telegraph School, Toronto, produces high-class graduates. Free catalogue.

Wanted—\$5 to \$10 a day easily made leaving goods on trial, no canvassing. Write quick, W. D. Morgan, Box 531, London, Ont.

Agents Wanted everywhere for easy selling \$5 proposition; \$25.00 daily easily made. Particulars free. Box 113, Toronto, Ont.

Agents Wanted—Fast selling house hold necessity. If you are not making over \$40 weekly, enquire. Experience unnecessary. Paget Co., Dept. C., Newmarket, Ont.

Agents Wanted—Everywhere for easy selling \$5 proposition; \$25.00 daily easily made. Particulars free. Box 451, Tor. to.

Wanted—Earn good money by learning telegraph and station agents work. At Central Telegraph and Railroad School, Yonge and Gerrard Sts., Toronto. Write to-day for free particulars.

Agents Wanted—Be independent: start a cut-rate grocery business of your own. No capital required: earn \$15 to \$25 weekly with few hours work. Outfit free. The Consumers Association, Windsor, Ont.

\$500 per week is average salary that chauffeurs who have taken our correspondence course are getting. Would you like to drive a car? Write for free booklet. Toronto Auto Institute, Toronto.

Railroad Operators are in brisk demand. Telegraph operating and Station Agent's work are thoroughly taught in Central Telegraph School, Yonge and Gerrard Sts., Toronto. Free catalogue explains.

FOR SALE.

For Sale.—Five registered short-horn bulls, also a number of Berkshire brood sows. H.M. Vandervliet, Cainsville P. O., Langford station on B. and H. Railway. Bell phone.

Kelsey Warm Air Generators.—We are due our customers many thanks for their generous treatment through one of the busiest seasons we have ever experienced. Kelsey Generators are certainly in Brantford to stay and are giving entire satisfaction, else our customers would not wait on us for Kelsey's, when they could easily get other makes. If you are using an old furnace and burning a couple of tons of coal, just come in and see us. We can help you. W. H. Turnbull, 99 Colborne Street.

CHAMBERLAIN METAL WEATHER STRIP

Orders received at 125 George street. F. WHITE, Agent, Brantford, Paris, Woodstock.

LOST.

Lost—On Saturday, a gentleman's dog skin gaitlet, on Queen or Colborne streets. Reward at Courier.

GETS LAND AND INDEMNITY.

LONDON, Jan. 7.—A despatch from Belgrade to the Daily Telegraph says that an agreement has been reached between Bulgaria and Roumania, by which the former renounces her neutrality in the conflict with Turkey a strip of territory whose boundary will be from near Olenitz to near Cape Gulgard. It will include Silistria.

THIS WEEK'S ADVICE is to order soon. These chilly days are finding work for us. Before long somebody will have to do some waiting. Then there will be a rush in earnest. So those who have promised themselves an increase will be ahead by ordering ahead here. Skilful tailoring for carol dressers, Harwood.

HOOD'S PILLS

Cure Biliousness, 25c. Best for all liver ills. Try them. ELOCUTION AND ORATORY Miss Squire will resume her classes in psychology, literature, elocution, oratory and dramatic art, Monday, Oct. 7th, Studio, 12 Peel Street.

DESIRABLE PROPERTIES

\$3,600.00 Beautiful Two-story Brick House in best section of East Ward, containing double parlor, dining room, kitchen, four bedrooms, complete plumbing, Buck's furnace. This finished completely in every detail. \$3,500.00 New Two-story Red Pressed Brick Residence, opposite Alexandra Park, eight rooms, and will be finished complete in all particulars. \$3,700.00 Fine Residence on nice corner lot, containing 9 rooms and complete in all details. \$2,100.00 Beautiful home on Fair Avenue. \$2,500.00 Very Fine Two-story Red Pressed Brick Residence on Park Ave., near Grey St. \$4,000.00 Two-story House on Sheridan St., complete, together with 2 splendid building lots. Houses and lots in all parts of city at prices to suit purchasers.

ARTHUR O. SECORD Real Estate, Fire, Accident and Life Insurance ROOM 8, TEMPLE BLDG. OPEN EVENINGS 7-8 Phone—Bell 1750, Aut. 175. House—Both Phones 237.

PARIS

(From our own correspondent). PARIS, Jan. 7.—Mr. Geo. Featherstone, father of Mr. Geo. F. Featherstone, of the Star-Transcript, is recovering from the effects of a fall down cellar a short time since. He is able to be out for a short time daily. A town basket ball league has been organized consisting of a team from the Y.M.C.A., the P.S.A., of the Congregational church, the Baracca Class of the Baptist church and the Methodist church. There is good material in each team and some splendid games are looked for. The first one takes place in the gymnasium at the Y.M.C.A. on Tuesday night.

Paris ending catarrh. Catarrh is a filthy, disgusting disease. Don't put up with it another day. Get a 50 cent bottle of Ely's Cream Balm from your druggist and see how quickly you will be relieved. It is perfectly harmless. Agent M. H. Robertson.

CARTING AND TEAMING

J. T. Burrows, the Mover—Carting, teaming, storage, moving vans, pianos moved, sand, gravel and cellars excavated. Phone 363, 45 and 48 Dalhousie St., Brantford.

Sealed tenders addressed to the undersigned and endorsed "Tender for Public Building, Brantford, Ont." will be received at this office until 12 o'clock on Monday, February 3, 1913, at the work mentioned. Plans, specifications and form of contract can be seen and forms of tender obtained at the office of Mr. Thomas Hastings, Clerk of Works, Postal Station "F," Yonge St., Toronto, at the Post Office, Brantford, and at this Department.

Persons tendering are notified that tenders will not be considered unless made on the printed forms supplied and signed with their actual signatures, stating their occupations and places of residence. In the case of firms, the actual signature, the nature of the occupation, and place of residence of each member of the firm must be given.

Each tender must be accompanied by an accepted cheque on a chartered bank, payable to the order of the Honourable the Minister of Public Works, equal to ten per cent (10%) of the amount of the tender, which will be forfeited if the person tendering declines to enter into a contract when called upon to do so, or fail to complete the work contracted for. If the tender is not accepted the cheque will be returned.

The Department does not bind itself to accept the lowest or any tender. By order, R. C. DESROCHERS, Secretary, Department of Public Works, Ottawa, January 3, 1913.

Newspapers will not be paid for this advertisement if they insert it without authority from the Department—31129.

Easy and Sure Way to Cure Colds

DON'T NEGLECT A COLD. ELY'S CREAM BALM WILL STOP IT IN THE SNEEZING STAGE. A cold generally attacks the weakest part, affecting the eyes and ears in some and producing nasal catarrh and throat troubles in others. A cold is due to an infection of the membrane lining the air passages, and may be promptly cured with a little Ely's Cream Balm, which immediately relieves the inflammation and all the distressing symptoms, such as sneezing, coughing, running at the nose and throat, fever and headache. One reason why this pure, antiseptic Balm acts so quickly is because it is applied directly to the tender, sore surfaces.

Even in severe, chronic cases of catarrh, Ely's Cream Balm never fails to quickly and effectually check the poisonous discharge which clogs the head and throat, causing the distressing hacking, spitting and blowing of the nose. This remedy not only drives out the disease, but heals and strengthens the weakened membrane.

ANNUAL MEETING OF THE S. Brant Agricultural Society

Will be held in the court room, Village of Burford, on Thursday, Jan. 16, 1913 At 1 o'clock P. M.

For the purpose of receiving the treasurer's financial statement and Auditors report and disposing of the same, and to elect officers for the ensuing year, and other business.

The board will meet at 10. A. M. W. F. MILES, Sec.-Treas. Burford, Jan. 2nd, 1913

TAILORS BUSINESS SUITINGS

We have the most appropriate materials, made for business wear. They are stylish and durability is a leading feature. Harwood, The Tailors.

A Choice Eagle Place Residence

A new 2 storey and attic, red brick dwelling containing 3 bedrooms, 3 clothes closets, parlor, dining room, kitchen, 3-piece bath, electric lights, cellar, verandah on front and side of house. Lot 33 x 132. Full information given on application at the office.

F. J. Bullock and Co.

Telephone—Bell 28. 207 Colborne St. (upstairs). Real Estate, Insurance, Valuations, Money to Loan.

ANNOUNCEMENT

We represent the following reliable insurance companies: The National Life — one of the most progressive companies in Canada.

The Royal Exchange Assurance Co.—Accident, Health and Casualty Insurance. This company paid out over \$400,000.00 in connection with the "Titanic" disaster.

The Maryland Casualty Co.—Plate glass and burglary insurance. The Protector Underwriters—A fire insurance company with over \$1,000,000.00 assets.

The Acadia Fire Insurance Co.—Established 50 years. A strong reliable Canadian Company.

The Hamilton Fire Insurance Co.—A first-class Canadian Company. We have a good supply of calendars and 1-letters which can be had by call in this office.

PROWSE & WOOD

20 Market St. (up stairs) Real Estate, Insurance, Money to loan Bell Phones Office 1540 House 1268

HOTEL EMPIRE

Broadway at 63rd Street. NEW YORK CITY.



In the Very Centre of Everything. All cars and 5th Avenue busses pass hotel, Subway and Elevated R. R. station one minute; five minutes walk to theatres and shops.

From Grand Central station take car marked "Broadway" direct to the hotel, or Subway to Columbus Circle one minute from hotel.

Hot and Cold Running Water in Every Room. With detached bath—Single Rooms, 1 person, \$1.00 up Double Rooms, 2 persons, 2.00 up With private bath—Single Rooms, 1 person, 1.50 up Double Rooms, 2 persons, 2.50 up Suits, 1 person, 2.50 up Send for Free Guide to City. W. Johnson Quinn Proprietor.

George W. Haviland

Real Estate Bell Phone 1630 61 Brant St. Brantford

Hotel Lenox

North St. at Delaware Ave. BUFFALO, N. Y.



Buffalo's Leading Tourist Hotel. Hotel Lenox is modern, fireproof and beautifully located. It is popular with tourists because of its fair rates, courteous treatment and complete equipment. The cuisine and service are the best obtainable.

EUROPEAN PLAN

\$1.00 per day up. Take Kinross Ave. car to North St. Write for complimentary "Guide to Buffalo and the Erie Falls." Also for SPECIAL TAXI ARRANGEMENTS. C. A. MINER, Manager.

A Handsome Lot on Lorne Crescent FOR SALE!

S. G. Read & Son, Limited Real Estate and Insurance Agents, Auctioneers and Brokers 129 Colborne Street offer for sale the very handsome lot, having a frontage of 45 ft., on Lorne Crescent, near Matthew's grocery store on Brant Avenue. Must be sold at once. Offers are already in for the purchase of it, and it will be disposed of in three or four days. Now is your opportunity to secure one of the finest lots in North Ward. All offers must be in our hands by Thursday afternoon, the 9th inst.

S. G. READ & SON, LTD.

Exclusive Agents 129 Colborne St. Brantford

FOR SALE

\$2,600—Fine red brick, two blocks from Colborne street, first class location, containing hall, parlor, dining room, kitchen, summer kitchen. Second story, three bedrooms, clothes closets, gas for lighting and heating, good cellar. For particulars and card of admission apply at this office.

\$1,100—Good house six rooms, good location, rents for \$1200 per month.

\$188—buys a 7 roomed Frame Cottage in the North Ward. \$188—buys a New Red Brick Cottage of 6 rooms in East Ward. \$2250 buys 13-4 story Brick House, new, gas and electric lights. \$3400 buys 2 Brick Houses new. \$1100 buys a good lot on Colborne Street. \$1500 buys a fine lot on Chestnut Avenue

W. E. DAY

232 Colborne Street Real Estate, Fire, Accident and Health Insurance.

For Sale!

\$1200 buys a 7 roomed Frame Cottage in the North Ward. \$188—buys a New Red Brick Cottage of 6 rooms in East Ward. \$2250 buys 13-4 story Brick House, new, gas and electric lights. \$3400 buys 2 Brick Houses new. \$1100 buys a good lot on Colborne Street. \$1500 buys a fine lot on Chestnut Avenue

FOR SALE

\$3,000 for 50 acres, seven miles from city; good buildings. \$4,000 for 150 acres, extra good; buildings; fifteen acres timber; a bargain. \$9,000 for choice farm of 100 acres in Brant County; a fine home; extra good buildings. \$2,500 for 75 acres; good frame house; new bank barn, cement floor, 50 acres cleared, 25 acres timber and slashings. \$3,800 for 75 acres; large frame house, two stories, good cellar, two barns, one bank barn; a bargain. \$2,800 for 44 1-2 acres, six miles from Brantford, good house, eight rooms; two barns, a snap. \$1,500 for 27 1-2 acres, seven and a half miles from Brantford, vacant land.

John S. Dowling & Co.

Both phones 193. Night phones 561. 1284, 7297 and 1091. 54 MARKET ST., BRANTFORD.

FOR QUICK SALE

\$3,500—Handsome new red brick residence in one of the best locations in the East end. Contains large reception hall, parlor, dining room, kitchen, pantry, three bedrooms, den, complete bath, separate toilet, good cellar, up-to-date furnace and nice verandah. This is an extra nice home and the price asked is very reasonable. We have listed for quick sale a good going business, consisting of bakery, confectionery and grocery, stock light and not too many fixtures. Owing to health present owner forced to sell. The location is good and will improve. This is a good chance for a man with a knowledge of the bakery and should be a money maker.

George W. Haviland

Real Estate Bell Phone 1630 61 Brant St. Brantford

A Happy and Prosperous New Year

John H. Lake

35 COLBORNE STREET Dealer in Stoves and Furniture

NEW LAUNDRY

Will open on Monday, Aug. 5th at 187 Market St. where the best hand work will be done. A trial solicited. Orders called for and delivered. L. Chuev, Proprietor.

RULERS AND BOOKBINDERS

Ghas. Smith & Co. RULERS AND BOOKBINDERS 25 George Street

FOR SALE

We have 15 brick houses, including cottages and 1 1/2 storey houses, all new and well built, for sale on easy terms. For price and particulars apply at this office.

JOHN P. PITCHER

7 SOUTH MARKET ST. Real Estate—Money to Loan—Marriage Licenses—Fire Insurances

FOR SALE

New red brick cottage in East Ward, lot 22-by 40, 3 bedrooms, clothes closets, hall, parlor, dining room and kitchen, summer kitchen, pantry. Piped for gas throughout, cellar, cement floor; sewer connection, sink, hard and soft water, verandah. Price \$450. \$400 down.

Red brick cottage on Colborne St., good lot, hall, double parlors, dining room kitchen and summer kitchen, pantry, 3 bedrooms, complete bath, 3 clothes closets, electric lights, cellar, hard and soft water, sink, grained. Price \$280. \$500 down.

Red brick cottage on Emile St., 5 rooms, summer kitchen and pantry, hall, cellar cement floor, hard and soft water, sink, papered and grained. Lot 40 by 130. Price \$1600.

S. P. PITCHER & Son

Auctioneers and Real Estate Brokers 43 MARKET STREET Phones: Office 961, House 889, 516 Open Saturday till 9 p.m.

FOR QUICK SALE

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Fair & Bates

185 Colborne St., Phone 378 John Fair Surveyor and Engineer. Patent Solicitor. Money to Loan.

A BARGAIN

New 2-storey red pressed brick house, square reception hall, winding staircase, parlor, dining-room kitchen and out kitchen, 3 bedrooms with clothes closets, bath-room (complete), cellar (full size) with furnace, verandah across front, electricity for lighting and gas for cooking. Large lot. This house is situated in the East Ward and in grand locality, and will be sold at a snap. For full particulars apply to the undersigned. We have also 200 Farms on our list.

W. ALMAS AND SON

Real Estate Commission Brokers and Auctioneers

IMPERIAL BANK

Capital and Reserve Fund Total Assets Savings Bank Interest All F.A.R. SALE NOTES Business T. Open Saturday Brantford Branch: 12 Market Harvey T. V.

THE COURIER

(6TH YEAR) THE BRANTFORD COURIER LIMITED

Toronto Office: Suite 19 and Queen City Chambers, 32 Church Street, Toronto, H. E. Smallpiece, Representative.

DAILY COURIER—Published Dalhousie Street, Brantford, Canada, at \$3 per year. Edition at 7 a.m.

WEEKLY COURIER (16 pages) Published on Thursday morning, \$1 per year.

Attached is a good Job Printing plant. Rapid, stylish and cheap work.

Tuesday, Jan. 7, 1913.

THE THREE BY-LAWS.

Brantfordites with their usual good sense, carried two money by-law which should have been carried as negative a Hydra headed referendum regarding the Market Square which didn't amount to shucks.

The \$50,000 voted for the improvement of the Waterworks will mean efficient pressure, keep down the fire insurance rates, and what of very great importance, give the residents of the Terrace Hill district a sufficient and continuous supply. This is something they have never

GRE

THE O. & L. CO'S

1913 January Clearing this time of year, but THE savers. REMEMBER.

Dress Goods Startling Price

15 pieces All-wool, Self Str 44 in., black and all colors, reg. 65c. Clearing price...

10 pieces Wool Tweed and Cloth, 44 in. wide, reg. 60c. Clearing price...

25 pieces All-wool Tweeds, gonal heather mixture at effects, also serges, 44 to reg. 85c to 1.25. Clearing price...

20 pieces 44 inch English Cloth, all colors, reg. 50c to 75c. Clearing price...

20 pieces All-wool Tweed Serges, plain, stripe and fatures, reg. 1.00 to 1.50. Clearing price...

44-inch Navy Co Serge, 75c quality. Clearing price...

54-inch Fine Navy Cheviot 1 piece only, reg. 1.25. Clearing price...

1 piece each Black and Navy Cloth, 44 in. wide, reg. 1.00. Clearing price...

1 piece only, 46 in. Black Broadcloth, good fast black, reg. 1.25. Clearing price...

\$1.25 and \$1.50 Cheviot Ser Tweeds, 52 to 60 inch. Clearing price...

30 Silk Moirette derskirts Black, cream, sky pink, red and 3.50. Clearing price \$2