$ Financial, Commercial and Real Estate $

A MESSAGE

Many a man's estate, left to the management of individuals, has, through gross mismanagement, dwindled to nothing. This is one of the chief reasons why the legal profession and the courts heartily endorse the appointment of trust companies to act as executor and guardian in connection with estates. This fact is worthy of your consideration. If you don't find it convenient to call, write for particulars.

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Royal Loan Building, 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

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Interest Paid on Deposits From Date of Deposit

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HARVEY T. WATT, Manager.

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INCORPORATED 1855

NEWCOMERS TO CANADA

should open a Bank Account with The Bank of Toronto as soon as possible, at any of its numerous Branches. In Canada most successes arise from small beginnings, and your prosperity in the future may depend on the small accumulations of to-day. We invite sums of $1 and upwards. Interest is paid on balances.

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3-IN-ONE OILS ANYTHING CLEANS, POLISHES EVERYTHING PREVENTS RUST EVERYWHERE

3-in-One has been for 18 years the Old Reliable, largest-selling home and office oil. It is light enough to oil a watch; heavy enough to oil a lawn mower. On a soft cloth it becomes an ideal *furniture polisher*. Makes a yard of cheese cloth the best and cheapest *Dustless Dusting Cloth*.

And 3-in-One absolutely prevents rust or tarnish on all metal surfaces, indoors and out, in any climate.

Free 3-in-One. Write *today* for generous *free* sample and the Dictionary of uses—*both free* to you. 3-in-One is sold everywhere in 3-size bottles: 10c (1 oz.), 25c (3 oz.), 50c (8 oz., ½ Pint for ½ Dollar). Also in patented Handy Oil Can, 25c (3½ oz.).

3-IN-ONE OIL COMPANY
42 D A BROADWAY NEW YORK CITY

GUARDIAN OR TRUSTEE

In the case of bequests to minors, or to women, it is usual to appoint a trust company to safeguard the interests of the beneficiaries. We would be glad to advise you regarding the service we are prepared to render. Correspondence or a call is invited.

The Trusts and Guarantee Company, Limited

HEAD OFFICE: Toronto, Ontario

JAMES J. WARREN, President. E. B. STOCKDALE, General Manager.

BRANTFORD BRANCH:
114 Dalhousie Street.
T. H. MILLER, Manager.

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.—64338.

SASKATOON TROOPS.

SASKATOON, Sask., Aug. 24 — The troops which left here for Valcartier included 250 men of the 105th Saskatoon Fusiliers, 179 of the 298th Light Horse, 140 of the 22nd Light Horse and 150 of the 52nd regiment.

BATTLE IS DESPERATE

[By Special Wire to the Courier]

PARIS, Aug. 24, 2.57 p. m.—"The general engagement continues with desperation," is the wording of an official communication given out this afternoon. "Already both sides have suffered serious losses."

Our Soldiers Have Arrived at Val Cartier

[By Special Wire to the Courier]

VALCARTIER, Que., Aug. 24.—with the arrival of about 3,000 troops from all parts of Canada to-day, the mobilization camp here has reached a strength of approximately 15,000 officers and men, more than one half of Canada's overseas expeditionary force. About six special trains drew into the station yards during the day, compared with ten yesterday. The camp got down to real work this morning when the rifle ranges, containing 1,500 targets were opened early by the camp commandant, Col. Victor Williams. The Duke of Connaught had intended to open the firing practice, but he will not arrive at Valcartier until later in the weeek. The western troops are now on their way to the training grounds and will arrive in a couple of days. Most of the rural corps are now training, but many city regiments are yet to report.

There is every possibility that the total strength of the camp will be nearer 30,000 than 22,000 which was reported a few days ago, to be the total number of militiamen who would be stationed here awaiting the order to board the transports for active service. The country's call for the first contingent was responded to with more eagerness than was at first anticipated, and it is likely that several thousand troops will remain in camp after the first contingent leaves, but they will form a nucleus of a second contingent, if it should be necessary to send one. Despite the great turn out of men there appears to be a surplus of officers. As a matter of fact it was stated by an authority that there were considerably more officers than necessary, owing to the fact that some regiments which had a comparatively poor turn out of men, bringing practically all their officers.

Many of those seen in the ranks are ex-militiamen who had gone to the States, but returned when Canada issued a call for troops. Some came from such places as New Orleans, Denver and San Francisco, anxious to be taken with the contingent.

One Scotch-Canadian landed this morning from El Paso. He was connected with a Vancouver regiment at one time, but had left to join the soldiers of fortune in Mexico aiding the cause of General Villa in the recent revolution. Thre are also a great many ex-service. Among them is an old veteran who deserted from his regiment in England about 20 years ago and when the South African war broke out he was pardoned and allowed to go to the front. After this campaign, he again deserted and now he is back in the ranks at ValCartier ready to go abroad. There are all sorts of types of men in camp.

A great number of students have enlisted. The men who helped to build the roads and to gridiron the training grounds are engineers of Queen's University.

Non-commissioned officers of the regulars are here from all the barracks from coast to coast and are being used primarily to instruct the recruits. Of all the regiments now in camp, twelve battalions have been formed with about five instructors attached to each.

NO BOMBARDMENT

Japan Will Take Her Time in Taking Fort From Germans in China.

LONDON, Aug. 24, 11.45 a.m. — No news of Japanese or German military operations in the Far East have reached London since Japan's declaration of war upon Germnay.

According to the Japanese embassy here those who are looking for the occupation of Kiao-Chow almost simultaneously with the issue of the Japanese declaration of war will be disappointed. The view is expressed at the embassy that in order to avoid needless loss of life the operations against Kiao-Chow will be more prolonged than otherwise would be the case.

REGINA'S SQUAD

REGINA, Sask., Aug. 24.—Regina's contribution to the Canadian overseas contingent has left for the camp and comprises 170 men of the 95th Rifles, 28 of the Corps of Guides, 68 of the 16th. Light Horse, and fifty of the third Canadian Engineer.

WHY GERMANY ROBBED CITY OF BRUSSELS

The Cologne Gazette Says the Belgians Will be Punished to the Limit.

[By Special Wire to The Courier]

LONDON, Aug. 24.—The Daily Mail's Rotterdam correspondent quotes an article from the Cologne Gazette in justification of the fines levied on Brussels and Liege, as follows:

"The war tribute is a punishment for the bad treatment of the Germans by Belgium two weeks ago, when innocent Germans at Brussels were handed over to the tender mercies of the mob.

"What happened there will ever be a stain on the honor of the Belgian people. We deliberated as to what would be a fitting requittal, and it sems that to punish is impracticable except by legal process. Another measure possible is a war tax allowed by the law of nations.

"She must suffer all the burdens allowed by the legal right of law, such as quartering troops and furnishing supplies, until all her resources are exhausted, so that the citizens can feel personally that hunting defenseless women is different from having an enemy in their own homes.

"The legal punishment for the offences of the Belgians will be imposed as fully as allowed by law."

SWISS TO MAKE LOAN.

LONDON, Aug. 24, 5.16 p.m.—The correspondent of the Exchange Telegraph Company at Rome says a message has been received there from Berne, Switzerland, saying that the Washington Government has informed Switzerland that there is no reason why a Swiss loan should not be floated in the United States. This answer is in reply to a query from Switzerland regarding the possibility of a loan.

DIED EN ROUTE

QUEBEC, Aug. 24.—Although sick, seriously ill in fact, in the last phases of heart trouble, Francis Jules Marcel Bruneot, a French reservist, left Vancouver and came to Quebec, when France called all her men under the flag, but his heroic journey came to an abrupt end in Quebec Saturday evening when death stopped him. Bruneot had embarked at Montreal on the Caroline last week and the seriousness of his case was discovered by the ship surgeon who ordered him to be put off at Quebec. He died at the Hôtel Dieu Hospital.

MARKET REPORTS

CHICAGO, Aug. 22.—There was another war time flurry led by wheat on the board of trade today, and advances were scored all along the line. The advance in wheat was violent and the close was at the top, 2½c to 3c over yesterday. Corn advanced ½c to 1¼c, oats 7-8c to 1¼c and provisions 5c to 15c.

TORONTO GRAIN MARKET.

Wheat, fall, bushel	$1 10 to $1 12	
Barley, bushel	0 70	....
Peas, bushel	1 00	....
Oats, bushel	0 56	0 61
Rye, bushel	0 70	....
Buckwheat, bushel	0 70	0 75

TORONTO DAIRY MARKET.

Butter, creamery, lb. sq.	$0 30	0 31
Butter, creamery, solids	0 27	0 28
Butter, separator, dairy	0 27	0 28
Eggs, new-laid	0 25	0 26
Cheese, new, lb	0 14	....
Honey, new, lb	0 11	0 12

WINNIPEG GRAIN MARKET.

WINNIPEG, Aug. 22.—The weather map showed rains in all three provinces and at a few points along the border in both Manitoba and Saskatchewan. They were heavy and harvesting and threshing operations have been delayed.

Trading in options was quiet, while prices show another good gain for the day.

Opening figures for wheat were 3-8c to 1 7-8c higher and closing was with a gain for the day of 2 to 2c 1-8c.

The cash demand for old wheat was good, with little offering, and all for eastern millers. Cash wheat closed 2c to 2¼c higher. Cash flax closed 3c higher, cash oats and barley unchanged.

Inspections Friday 127 cars, against 86 last year. In sight today 125 cars. Included in the inspections were 99 cars new wheat, of which fifty graded as numbers one, two and three northern.

Cash quotations: Wheat (new crop)—No. 1 northern, $1.08; No. 2 northern, $1.03 3-4; No. 3 northern, $1.01½.

Oats—No. 2, C. W., 48c; No. 3, C.W., 48c; extra No. 1, feed, 47½c; No. 1, feed, 47½; No. 2, feed, 47½c.

H. B. Beckett

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158 DALHOUSIE ST.

First-class Equipment and Prompt Service at Moderate Prices

Both 'phones—Bell 22, auto. 22

Wholesale Ice Cream Business For Sale!

We have been instructed by Mr. Ellston Cooper to sell his ice cream business and plant, including 8 horses and rigs, one automobile, one auto delivery car, and complete equipment for the making and selling of ice cream, the output at present being 150 gallons daily. Also the real estate, consisting of house, 15 Sarah St., brick barn, galvanized iron ice house, sheds, etc., lot 66 ft. frontage. This is a flourishing and profitable business, and will be sold as a going concern.

For full particulars regarding price and terms apply to

S. G. READ & SON LIMITED

Real Estate & Insurance Agents, Brokers & Auctioneers, President of International Ass'n of Auctioneers; and members of National Real Estate Agencies Exchange. 129 Colborne St., Brantford.

FATAL ACCIDENT

QUEBEC, Aug. 24.—While at work for the St. Lawrence construction company Saturday at Quebec bridge, Alfred Martel of Copper Cliff, Ontario, fell to instantaneous death from a height of over 50 feet. The body was shipped to-day to relatives at Copper Cliff.

CANADIAN PACIFIC

Canadian National Exhibition TORONTO

Fare and One-Third August 31 to September 11th, 1914

SPECIAL LOW FARES

TUESDAY, SEPTEMBER 1st and 8th
THURSDAY, SEPTEMBER 3d and 10th
From Port Burwell, St. Thomas, Hyde Park, St. Marys, Goderich, Listowel, Elora, Wingham, Port McNicoll, Teeswater, Walkerton, Owen Sound, Parry Sound, Bobcaygeon, Ivanhoe, Belleville and intermediate stations, also Berlin, Waterloo, Preston, Hespeler and Hamilton.

WEDNESDAY, SEPT. 2nd and 9th
Melrose to Detroit, Nobel to Dill, Stations East of Tweed and Shannonville, Kingston and Waltham Subdivisions and all Stations and Subdivisions on Eastern Division East of Russell, Smith's Falls and Brockville.

Return Limit—Original starting point must be reached not later than Tuesday, Sept. 15th, 1914.

Ask any Canadian Pacific Ticket Agent for Booklet giving Exhibition program.

E. F. L. STURDEE, D.P.A., Toronto. M. G. MURPHY, Asst. D.P.A., Toronto.
W. Lahey, Agent

CARTER & BUCKLEY

REAL ESTATE AND INSURANCE

Address: 150½ Dalhousie St.

Upstairs

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:
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National Coal Company

137 to 141 WEST ST.

Both Phones 219

Use Manns Coal

Established John Mann & Son 1868

We Have Plenty of Coal Have You?

Bungalo For Sale

ON CHESTNUT AVE.

1½ storey bungalow, 4 bedrooms, bathroom, parlor, dining-room, kitchen, pantry, cellar with 2 compartments, piped for furnace, electric and gas, lot 33 ft. by 90 ft. Price $2300.00.

New fully modern residence on Sheridan St., all conveniences, including sleeping porch. Price $3300.

F. J. Bullock & Company

207 Colborne St. (upstairs)
Bell Phone 28.

Real Estate, Insurance—Fire, Life, Accident and Plate Glass Valuators and Financial Agents

GRAND TRUNK RAILWAY SYSTEM

Reduced Fares to Toronto

For Canadian National Exhibition

FARE AND ONE-THIRD

Aug. 31st to Sept. 11th inclusive.

From all stations in Canada, Cornwall, Ottawa and West.

SPECIAL ROUND-TRIP FARES

will be in effect on certain dates.

Special train for Toronto will leave Brantford 12.01 noon, Sept. 7, 8, 9 and 10.

All tickets valid for return until Tuesday, September 15th, 1914.

Full particulars from Grand Trunk ticket agents.

THOS. J. NELSON
City Passenger and Ticket Agent. Phone 80

E. WRIGHT
Depot Ticket Agent. Phone 246.

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.

NEW YORK STATE FAIR

SYRACUSE AND RETURN

$8.80 FOR ROUND TRIP

God going Aug. 29, 30, 31, Sept. 1, 2, 3 and 4

All tickets good returning up to and including Sept. 7th, 1914.

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

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Call and see the Gas Heating Combination. Instantaneous effect, perfect results, no gas fitting required when once installed, thereby saving from 5 to 10 dollars each season changing grates.

Practical demonstration cheerfully given by

Richard Feely

48 Market St. - Phone 708
Sheet Metal Works

FOR SALE or Exchange

2 storey white brick double house. Each side consists of hall, parlor, sitting-room, dining-rom, kitchen, pantry, 6 bedrooms, 4 clothes closets, 2 verandahs, balcony, 2 cellars, hard and soft water, complete bath, furnace, gas, electric light and fixtures. Price $6200. Will exchange for small houses.

100 acres sandy loam practically level, situated half mile east of Hatchley station, 55 acres clear, 7 acres sugar bush, balance pasture land, creek runs through farm. The buildings consist of bank barn, cement cellar, well, orchard. Price $6500. Terms $2000 and balance on mortgage. Or will exchange for good city property.

Houses for sale in all parts of the city.

S. P. Pitcher & Son

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43 MARKET ST.

Phone: Off. 961, House 889, 555

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P. A. SHULTIS and Company

Choice North Ward Homes

WILLIAM ST.—New 1¾ storey red brick, 3 bedrooms and closets, den, 3-piece bath, reception hall, parlor, dining-room, kitchen, pantry, full basement, outside and inside entrance, furnace, gas, electric lights and fixtures, large double-deck verandah and porch, nice driveway and lot. For quick sale only at $3500.

BRANT AVE.—New 1¾ storey brick, 6 rocms, full basement, furnace, gas, electric lights, 3-piece bath, large verandah. Only $2750.

BRANT AVE.—Beautiful residence, elegantly decorated, with all modern conveniences, 5 minutes' walk from our office. $5500.

FOR RENT—Several good houses.

PHONES,
Off. { Bell 326. Auto. 326. Res. { Bell 1913 Auto. 202

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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 1458

50 Acres

Do you want 50 acres? Here it is for $2800. Good frame house, outbuildings, right near church, school, store, mill. Come and see about this.

New two storey red brick, all conveniences, Murray St., $2600.

New brick cottage, North Ward, $1300.

Cottage, Fair Ave., $1000.

L. Braund

136 Dalhousie Street

Phones: Office 1533, Residence 1309

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An opportunity to estimate on your building contracts—not alone to convince you we can do the work more reasonably, but more promptly and satisfactorily as well. No job too large to overtax our facilities and none too small to receive our prompt and courteous attention.

JOHN McGRAW & SON

BUILDING CONTRACTORS
REAL ESTATE INSURANCE
TEMPLE BLDG. PHONE 1277

Farms For Exchange

55 acres choice clay loam, new two storey red brick house, 8 rooms, furnace and bath, bank barn, cement floors, drive shed, chicken house and other outbuildings, lots of water, close to church and school, good locality. Price $5000.

100 acres clay loam, two storey white brick house, 10 rooms, large bank barn, drive shed, hog pen, good water, close to church and school. Price $7500.

Will accept city property as part payment on either farm.

W. ALMAS & SON

Real Estate Agents and Auctioneers

25 and 27 George Street (upstairs)