

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 six months.
- 4½ per cent. on two-year Debentures.
- 5 per cent. on five-year Debentures.

The Royal Loan & Savings Company

W. G. HELLIKER MANAGER

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.

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.

SYNOPSIS OF CANADIAN NORTHWEST LAND REGULATIONS.

THE sole head of a family, or any male 21 years of age, 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 if any Dominion Lands Agency that not Sub-Agency on certain conditions.

Duties—Six months' residence upon and cultivation of the land 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 \$100 per acre. Duties—Must reside six months in each of three years, cultivate 50 acres and erect a house worth \$200.

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. COOY, C.M.G., Deputy of the Minister of the Interior, N.B.—Unauthorized publication of this advertisement will not be paid for.—46288.

A bandit was killed in Cincinnati, O., after robbing two banks, stealing an automobile and wounding a policeman with a revolver.

RECRUITS LINE UP IN ENGLAND AFTER THE GERMAN RAID

(By Special Wire to the Courier)
 NEW YORK, Dec. 18.—A cable to The Herald from London this morning says:

The latest details of the raid on the northeast coast of England show that the German cruisers had a narrow escape from pursuing British warships. The Germans were sighted by a British patrolling squadron, but by immediately racing at full speed were able to escape in the mist.

According to the admiralty statement, the warships that took part in the bombardment were two battle cruisers and one more cruiser, the *Hartlepool*. Two battle cruisers and an armored cruiser at Scarborough and one battle cruiser and one armored cruiser at Whitby, two battle cruisers simultaneously, commencing soon after 8 o'clock in the morning of Wednesday and continuing about one half an hour. At Whitby the bombardment

began about nine o'clock. So it is considered possible that one battle cruiser engaged there had cover on from Scarborough. Even if this is so at least four battle cruisers and two armored cruisers were engaged. Germany possesses six battle cruisers, including the *Goeben*, in the Black Sea. The death toll is heavy, but it is considered surprising that it was not greater, having regard to the number of shells which were fired. The approximate number of the casualties is 82 killed and 250 wounded at Hartlepool, 80 wounded; and 2 dead and 2 wounded at Whitby, making a total of 101 killed and 252 wounded. These figures are the latest officially given to the public.

One effect of the raid is the striking impetus which has been given to recruiting. At Scotland Yard the number wishing to enlist yesterday was greatly in excess of the average.

BATTERY MAN WRITES HOME TO THE COLONEL

Lieut. Col. Ashton has received the following interesting letter from the Old Land:

"Wythenhurst", Baggally St., Hereford. (Permanent address) Nov. 18, 1914.

Col. E. C. Ashton, Brantford, Ont.
 Dear Sir—My wife arrived safely on Saturday last, and I obtained leave to meet her at Liverpool and bring her to my parents here. I must thank you very much for your kindness to her since I left Brantford.

I obtained my transfer from the 3rd. Brigade Ammunition Column to the Divisional Ammunition Park (mechanical transport) about a week before we left Valcartier. I like my new unit very much and feel that I am of some service to my country in a mechanical corps in a mounted unit.

Our O. C. is Major A. de M. Bell, of the C. P. A. S. C.

As you are no doubt aware, the Ammunition Park (M.T.) is an entirely new detail and this is the first war in which it has appeared. The first one with the Imperial forces got badly cut up at the commencement of the war, owing to German cavalry breaking our lines and the Imperial authorities may call upon us to go to the front at an early date, as rapid transport of ammunition is a most important factor, especially as the fighting continues as fierce as it is at present.

The idea of sending the 1st. Canadian contingent to the front as a division, seems to have been given up, and I understand now that regiments and units will be sent along with the Imperial forces in order that the utmost use may be made of every man.

I crossed to England on the S.S. Franconia, which was the ship with the headquarters staff and nursing sisters on board; it was the flagship of the convoy. We left Quebec at 12.30 a.m. on Oct. 1st, and arrived at Gaspe Bay at 5 a.m. on Oct. 2nd. Here we cast anchor.

Several other transports already at anchor in the Bay, together with our naval escort, we waited here for other transports to join us, and on Oct. 3rd. at 3 p.m. we weighed anchor and started for England by way of the Cape Cod Channel and at 3 p.m. cast anchor, well up the Kennebec opposite the Royal Dockyard. We remained on board till Oct. 17th, when we disembarked and were quartered in the Royal Naval Barracks till Oct. 23rd.

The sailors gave us a right royal welcome, and like sailors, wanted to share anything they had with us. The brotherly feeling between the sailors and soldiers was fine to see and went right to the man's heart. We were taken to the motor trucks and getting them ready for the road till, October 23rd, when we went to Southampton by the train.

On arrival at Southampton we went to the Rest Camp on the Common, where details of regiments and units were waiting for transportation to the front; also men slightly wounded and men discharged from hospital, waiting further orders, etc.

While here I saw 600 German prisoners marched ashore; on the whole a poor looking lot; some fine men, but the majority small and looked of the clerk or salesman type, a large percentage wearing spectacles or glasses. We were at Southampton for the purpose of unloading some more of our trucks. On Oct. 30th we left Southampton with our motor trucks and went by road to our camp on Salisbury Plain, about forty miles dis-

tant. Since arriving at our camp we have certainly had active service conditions, and have been wet through for our days at a time, blankets and all, and the mud has been knee deep, but it is surprising how one gets hardened. I think nothing of curling up in wet blankets and going to sleep, and never took the slightest cold, but this is no doubt because I am in the open all the time. We have plenty of work transporting ammunition, and the Ordnance also use us for other purposes wherever our trucks are suitable. On Nov. 13th I obtained three days leave to go to Liverpool to meet my wife and it has now been extended till last post November 19th. This is the first bit of leave since I joined in Brantford. Several men got one or two days when at Valcartier, but I saved mine till now so get longer.

England has certainly changed—soldiers everywhere; little villages and country towns have been through well, and which were always quiet and sleepy, are now all bustle and full of life with the military. We are nearer the firing line, and I have lost several old pals, and have met a great many new ones. One dear old friend of mine, a Major in the Middlesex, shot in the chest and thigh. Poor fellow, I'm afraid he won't be much use now. Another, a man who used to work for me, had his leg blown off. But it's good for a man on the way to the front to meet these fellows; it puts the devil in him and the spirit of revenge.

I have seen some of the Brantford boys since arriving in England, but we are all split up now into different units.

I will write to you again when there is some news to tell you, and would mention that a line from you would be greatly appreciated.

Again thanking you for kindnesses to my wife.

I beg to remain, sir,
 Yours respectfully,
 P. A. FALCONER.

To all the more serious sides of life there are, the lighter and the gayer, for the law of compensation is ever active. Thus it was that the usually deeply educational Collegiate Institute for one, last night, took on an air, which although not altogether foreign, is somewhat different to the customary atmosphere of serenity.

The occasion was the celebration of the half term conclusion of the Collegiate evening classes, which have been successfully conducted by Principal Mutter and his able assistants. The spacious hall was an fête and a social evening was generally observed. The many pupils of the classes gathered together and enjoyed immensely the excellent programme submitted.

Mr. Lahey of the Collegiate board presided and in a brief introductory speech complimented the students upon their merits in their various fields and also the principal and teachers upon the good results so far obtained.

The programme was opened with a combined rendering of "O Canada," after which one of the most excellent amateur sketches seen in the city was portrayed by members of the third form. It was without doubt a tribute to them and to the untiring efforts of their director, Miss McCallum, entitled "The Bride's Christmas Tree." The scene was laid in the drawing room of the young couple, Mr. and Mrs. Wentworth, who are to give a small party. The guests do not arrive and a cabman and his wife, Mr. and Mrs. Pugsley are asked in the little group is surprised by the arrival of the expected guests. Ad complications ensue, which end in the disappointed exit of the cabby and the young bride's dismay at the outcome of her chivalrous intentions.

Two impersonations stood out above the rest. They were those of Miss Norma Coulson in the role of the young bride, and Jamie Hurley as the pugacious Mr. Pugsley. Both were wonderful and well at ease, acting most realistically. As the cen-

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

Auction Sale

A full line of Silverware and Jewelry will be offered for sale by Public Auction at
Buller Bros.
 108 Colborne St.

As this firm are discontinuing their Jewelry Dept., this will be a good opportunity to secure jewelry at a low cost.

Sale to be Monday and Tuesday, afternoon and evening, Dec. 21st, 22nd, 1914.

S. P. Pitcher & Son
 Auctioneers and Real Estate Brokers—Issuers of Marriage Licenses.
 43 MARKET ST.
 Phone: Off. 961, House 889, 815

"Everything in Real Estate"
P. A. SHULTIS & Co., 7 S. Market St.

For Exchange
 Excellent Farm, 60 acres, only 4 miles from city, good buildings. Will take one or more city houses. Price \$4000. Call for particulars.

\$3200—Beautiful William St. residence, new, all modern. Worth \$3600. Ask to see this.

\$4500—Good down-town residence, all complete, owner leaving city, wishes a quick and quiet sale.

We have 500 Houses, 400 Farms and Gardens for sale. It will pay you to SEE US.

BOTH PHONES—Of. 326, Res. 1913
 OPEN: Tues, Thurs, Sat. Evenings
 Fire Insurance - Marriage Licenses

WAR ON RENTS

We have a number of houses to rent in East Ward, Eagle Place and North Ward at low figures; some at \$5.00.

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, 7½ 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.

104 acres, 6 miles from city, Clay and loam, barn 30x50, 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 \$4000. 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
 Phone: Office 1533, Residence 1300
 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: 150½ 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 22

Stores To Rent

Dalhousie Street Store for rent. Good location.

Colborne Street large store to rent. Enquire about these.

Brick cottages to rent from \$7.50 per month up.

A POSITIVE BARGAIN FOR SALE—1½ storey red brick residence, well situated, 6 rooms, 3 closets, pantry, electric lights, gas, city and soft water, sink, 3-piece bath, cellar full size of house, newly grained and papered. Price only \$1650.

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

GRAND TRUNK RAILWAY SYSTEM

DOUBLE TRACK ALL THE WAY
TORONTO - CHICAGO
TORONTO - MONTREAL

Unexcelled Train Service
 Highest Class of Equipment
WINTER TOURS
 TO
CALIFORNIA FLORIDA
 and SUNNY SOUTH

The Grand Trunk Railway is the most direct route from all points East through Canada, via Chicago, Detroit or Buffalo.

EAST TRAINS—CHOICE OF ROUTES
 Full particulars and berth reservations at G.T.R. ticket office.

THOS. J. NELSON
 City Passenger and Ticket Agent, Phone 88.
R. WRIGHT
 Depot Ticket Agent, Phone 240.

CANADIAN PACIFIC WINTER TOURS

TO THE LAND OF
Sunshine and Summer Days
THE "CANADIAN"
 FAST TIME BETWEEN
MONTREAL - TORONTO
DETROIT - CHICAGO

Particulars from Canadian Pacific Ticket Agents or write M. G. Murphy, D. P. A., Toronto.

W. Lahey, Agent

Children Cry FOR FLETCHER'S CASTORIA

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 cold weather.
 OPEN EVENINGS

Music and Drama

EVENING CLASS LED PLEASANT SOCIAL EVENT

The pictures too, have a touch this week that is almost the traditional Christmas style in the 5 reel film of chivalry and sword play in the *Dancer and the King*.

Here's a statement we had made up—"Guess you want to see the Irish reel and glad heel and toe step, sure it will bring joy; and the colleens with their dancin' eyes; faith, it's me heart that's throbbin' to a chord of song ago as I watch," said a son of Erin, and though we hadn't got his heart chord, we had a joy one, and we felt it was good.

Calvary is an excessive secretion, accompanied with chronic inflammation, from the mucous membrane. Hood's Sarsaparilla acts on the mucous membrane through the blood, reduces inflammation, establishes healthy action, and radically cures all cases of catarrh.

Albert Sevigny, M.P. for Dorchester, will, it is expected, be appointed Deputy Speaker of the Commons when it meets, succeeding Hon. P. E. Blondin.

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 363

The crowned heads of Scandinavia met at Copenhagen to-day to discuss questions arising out of the present war.