Financial, Commercial and Real Estate

Safety

That should be your first thought when investing money, and the rate of interest secondary. You can have both safety of your principal and a good rate of interest if you will invest your money in our 5-year Debentures, which are secured by real estate to the value of $5,000,000.00.

The Royal Loan & Savings Company

for sums of One Hundred Dollars and upwards to anyone applying for the same.

Bank of Hamilton

Capital, Authorized 5,000,000
Capital, Paid-up $3,000,000
Surplus - - - 3,750,000

WHY A SAVINGS ACCOUNT

It is best to put your money in a Savings Bank Account here because, first—it is safe; second—it is readily available in cash; third—the interest is certain and prompt.

BRANTFORD BRANCHES:
Main Office: B. Forsayeth, Manager.
East End Branch: G. S. Smyth, Mgr.

A Service Bureau

If you wish to make an investment—or buy or sell property—or make a will—or appoint a Guardian, Trustee or Liquidator, we desire you to feel perfectly at liberty to consult our officers regarding same.

The Trusts and Guarantee Company, Limited

HEAD OFFICE: Toronto, Ontario
JAMES J. WARREN, President. E. R. STOCKDALE, General Manager.
BRANTFORD BRANCH:
T. H. MILLER, Manager.
114 Dalhousie Street.

T. H. & B. Ry.

CHRISTMAS HOLIDAYS

Fare and One-Third (Minimum 25c)—Good going Dec. 22, 23, 24, 25; returning Dec. 28, 1914.

Single Fare (Minimum 25c)—Good going Dec. 24, 25; returning Dec. 26, 1914.

NEW YEAR'S

Fare and One-Third (Minimum 25c)—Good going Dec. 30, 31, Jan. 1; returning Jan. 4, 1915.

Single Fare (Minimum 25c)—Good going Dec. 31, Jan. 1; returning Jan. 2, 1915.

Tickets for sale to all points on T., H. & B., M. C. R., C. P. R. in Canada east of Fort William and Sault Ste. Marie.

Also to Buffalo, Black Rock, Niagara Falls and Suspension Bridge, N.Y., and Detroit, Mich.

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

The Coal with a REPUTATION

A CHRISTMAS BOX FOR ALL

For a little while longer we have decided to give our customers that genuine Black Diamond Scranton Coal, the same as you have been getting in the past, but minus that customary raise during the winter months.

Don't buy a cat in a bag, but come and see for yourself that superior grade of Black Diamonds, protected from all kinds of weather.

Our Motto: "FAIR AND SQUARE"

National Coal Company
137 to 141 WEST ST.
Both Phones 219

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 365

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.—6428

A trench system of 200 miles in circumference around Paris was declared complete.

TOWNSHIP NOMINATIONS

(Continued from Page 1)

for one and all. All meadows were not alike and he would say that an assessment commission would remedy this state of poor assessing. He had nothing more to say, except that he was in the field and intended to put up a fight.

J. W. CLARK.

Mr. J. W. Clark proposed the nomination of Hudson Jennings, and he claimed that past good management entitled the Reeve to continue. He had taken up the duties at the request of his friends, to satisfy them. It would hurt no man to serve a second term. It was to the advantage of those whom he served. He had hoped for acclamation and he would say to them that if they had a dollar to spare, for God's sake, give it to home poor, or to the suffering Belgians. He wished all the season's compliments.

Mr. J. R. Alexander, who seconded the proposal, said that the late Reeve was a worthy and painstaking man and had done well. He would suggest to the Council they do more individual work and not give so much out for contract. Roads, they had enough of, but they might be improved.

HUDSON JENNINGS

Mr. Hudson Jennings thanked all for kindnesses in the past. Dealing with taxes, he explained why they had been increased. When they started in they faced a debt of seven or eight thousand dollars. Heavy rains had caused new bridges necessary. Schools asked more money. Nevertheless they had in the year, wiped off the debt and now stood with a surplus of $1200 or $1300. Was it better to have a standing debt with an interest cost of $450, or have the whole wiped off with a slight rate increase. He then dealt with the bridges built for the improvement of Township travelling facilities. In the matter of sidewalks, those whose property they faced and adjoined were the direct payers for such improvements. He had concluded his statement and humbly asked for a second term in the head chair. He then answered a number of hecklers satisfactorily and he took his seat amid cheers.

MORGAN ERNEST HARRIS

Morgan Ernest Harris was supported by Messrs McEwen and Edmondson. He had run at the solicitation of a number of friends. Touching upon the assessment issue, he thought that one man should be appointed instead of the present system of three men. Some $81,000 had been gathered in taxes; almost half of this was commanded for grants, outside of the jurisdiction of the council. He advocated the use of proper order forms. He supported the Birkett's Lane project under the cause of relief for unemployed. He would make no stipulated promise of what he would do. It was a large township and he would be proud to be the Reeve. If they felt like electing him, alright, if thy did not, it was still alright.

UZZIEL KENDRICK.

Mr. W. J. Wood, nominated Uzziel Kendrick, He was a financier, a gentlemen and a worthy man. As a brother of the Reeve of last year he did not belittle him; he would be a credit to the council. Mr. Fred Luck supported the nominotion.

Mr. Uzziel Kendrick, thought he could conduct the affairs of the township better than they had been done in the past and he earnestly asked for support.

FIGHTING SPEECH.

Mr. T. W. Clark congratulated the whole council upon their excellent financial report. Under the circumstances it was a credit to them, and he supported the entire council upon the result of their efforts. Allowing for the debts wiped off they would find that the council had only used 6 1-2 mills. Even in the palmiest days of the township it had not excelled or approached the record of last year's council. If Mr. Harris thought he could do better he should stay in his place and show that he could do so. If Mr. Kendrick stood upon the record of his brother he was defeated. Records proved it. This council had proved their calibre and should be reinstated by acclamation. On the question of reassessment it was a reform that would cost money and should not be brought forward at this time of retrenchment. It was inconsistent of Mr. Harris to cause at this time an election. It was an expense. Only a few months ago he had asked for contributions to the patriotic funds from local farmers. This was not consistent with his present stand. Mr. Clark made some reference which brought forth a prompt denial.

"It is a lie," interjected Mr. Harris. "I would like to say it is a lie."

For some time a hullabaloo took place and some partizans shouted to Mr. Clark, "Sit down, sit down," while others called upon Mr. Harris to get down.

Mr. Clark stood his ground and when order was called he said he had reason to believe what he had stated.

"Prove it," cried a member, and Mr. Clark said he could do so

Order was called and he took his seat cheered for his spirited address. He nominated Mr. Arthur McCann for Deputy Reeve

Mr. H. H. Day added to this and referring to Mr. Clark's address said many were being touched under the fifth rib. Men only squirmed when it hurt. He did not believe in making a legacy of debt for those who follow and in this he supported the council and Mr. McCann.

MR. McCANN.

He came before them with a good, clean record and had asked for their support previously. They had given him their confidence and now he again appealed for their support, thanking them for past kindnesses and hoping to merit their appreciation in the future.

Mr. Rupert Greenwood was elected by acclamation. Messrs. Thomas and Foster spoke on his behalf.

In his usual happy vein Mr. Greenwood spoke. He had not agreat deal to say as he had no opposition. He was pleased to accept the boquets and also expected to receive a few slaps on the wrist. It was only human. He thanked the mfor his election.

Each of the Councillors nominated in brief addresses gave their particular stands upon the questions affecting the Townships affairs. Mr. Scace was very lucid in this regard and gave a very creditable account of labors accomplished in his appeal for support. His address concluded the many addresses of the officers of the Township council who now seek office.

THE ATTACK RENEWED.

As was expected Mr Harris came back at Mr. Clark and he immediately got to action in a few brief and expressive remarks.

"Mr. Clark wears the uniform of the King," asserted Mr. Harris, referring to Mr. Clark's military connection, "and I take it that he is, therefore, no coward. If this is so, let him come forward with proof of his statements."

Instantly Mr. Clark was on his feet and proceeded to the centre of the hall. Here he called the "bluff" of Mr. Harris, as he described it, and went on with his proof. It was simple, and as follows County Councillor Cook, he claimed, had approached both Reeve Jennings and Deputy Reeve McCann and told them that if they supported him as warden for 1915, he would see that Mr. Harris withdrew from candidature in the township and let them in by acclamation. This the speaker contended showed that Mr. Harris was one of a "clique." This charge he held out and to it Mr. Harris made no answer. Whereupon all sides extended the glad hand to Mr. Clarke with the exception of a few workers in the hall who took things too seriously for the time. Thus, with cheers for one, and with the glad hand and a cordial shake for the other, the meeting came to a close.

WASHINGTON ASTIR

(Continued from Page 1)

tion of a hostile destination of the cargo.

One of the most far-reaching points in the note, is the attitude taken on absolute and conditional contraband destined to belligerent countries. The American Government argues that the belligerent must prove conditional contraband is destined for use by the army or navy of its enemy. In view of this position on conditional contraband shipped directly to belligerents, the American Government insists that there should be no interference with food stuffs and products of the same class, consigned to neutral countries. The communication is couched in a friendly tone, setting forth that the United States wishes to speak in terms of frankness, lest its silence be misinterpreted as an acquiescence in the policy, which, it says, is arousing public feeling in this country on every side. It refers to the cordial relations existing between Great Britain and the United States, but declares the British policy with regard to neutral commerce is held in many quarters in the United States as directly responsible for the depression in American industries.

A reply is not expected for several days as the note probably will be considered at length.

You Needn't keep on feeling distressed nausea between meals. Hood's Sarsaparilla after eating, nor belching, nor experiencing cures dyspepsia—it strengthens the stomach and other digestive organs for the proper performance of their functions. Take Hood's.

Commander Hewlett, the missing British airman in the Cuxhaven raid, was reported to have been picked up by the Germans.

HEAD STUFFED FROM CATARRH OR A COLD

Says Cream Applied in Nostrils Opens Air Passages Right Up.

Instant relief—no waiting. Your clogged nostrils open right up; the air passages of your head clear and you can breathe freely. No more hawking, snuffling, blowing, headache, dryness. No struggling for breath at night; your cold or catarrh disappears.

Get a small bottle of Ely's Cream Balm from your druggist now. Apply a little of this fragrant, antiseptic, healing cream in your nostrils. It penetrates through every air passage of the head, soothes the inflamed or swollen mucous membrane and relief comes instantly.

It's just fine. Don't stay stuffed-up with a cold or nasty catarrh.

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)

S. G. READ & SON, Limited
129 COLBORNE STREET

Wish Their Friends, Customers, and the Public Generally, a Happy and Prosperous New Year!

We still have a few pianos, organs and sewing machines of good makes to be sold, on easy terms, before New Year's Eve. Office and store open until 9.30 Thursday evening, and closed all day Friday.

Again wishing you a Happy and Prosperous New Year.

S. G. READ & SON, Limited
129 COLBORNE STREET
Brantford, Ont.

IF BACK HURTS USE SALTS FOR KIDNEYS

Eat Less Meat if Kidneys feel like lead or Bladder bothers.

Most folks forget that the kidneys, like the bowels, get sluggish and clogged and need a flushing occasionally, else we have backache and dull misery in the kidney region, severe headaches, rheumatic twinges, torpid liver, acid stomach, sleeplessness and all sorts of bladder disorders.

You simply must keep your kidneys active and clean, and the moment you feel an ache or pain in the kidney region, get about four ounces of Jad Salts from any good drug store here, take a tablespoonful in a glass of water before breakfast for a few days and your kidneys will then act fine. This famous salts is made from the acid of grapes and lemon juice, combined with lithia, and is harmless to flush clogged kidneys and stimulate them to normal activity. It also neutralizes the acids in the urine so it no longer irritates, thus ending bladder disorders.

Jad Salts is harmless; inexpensive; makes a delightful effervescent lithia-water drink which everybody should take now and then to keep their kidneys clean, thus avoiding serious complications.

A well-known local druggist says he sells lots of Jad Salts to folks who believe in overcoming kidney trouble while it is only trouble.

SENT FOR TRIAL

Serious Cases in the Police Court Were Heard This Morning.

Three cases which came before Magistrate Livingston at the police court this morning, went to the jurisdiction of higher courts. Two were committed for trial and a third will go to a jury.

Charles Townsend of the East ward pleaded guilty to a most henious offence. He was sent down for trial without any evidence being taken.

Charged with carnal knowledge, Frank Clouse was also sent down for trial when he appeared to answer an adjourned charge.

William Wickson and Joshua Boyington were charged by Wm Caddy with the theft of a ferret. They waived examination, and said they desired to be tried by a jury and their request was acceded.

Fanny Beson proved to have a great deal on her mind when she charged her husband, Herman, a Jew, with non-support. He simply shrugged his shoulders and alleged misconduct on her part. To this she gave a vehement denial, and said she had always been a faithful wife.

She alleged that he had been inconstant, and had never given her any money for seven months, and claimed to have sent her to Windsor to get her out of the way, but when he went there he found her again with a Brantford man who was curiously in Windsor at the same time. She, however, said she had some witnesses for her side, and the case was adjourned until to-morrow for their production.

Fred Bell and Perley Green were dismissed on a charge of disorderly conduct in the Harrisburg church school room. It appeared they had applauded vociferously and acted hilariously to the disgust of the door porter, George Secord, who laid the charge. It should never have been made, thought the bench.

William Howting and J. W. Burgess settled a non-payment of wages case without the intervention of the court.

Catarrh 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.

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—1¾ 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

CHRISTMAS AND NEW YEAR FARES

SINGLE FARE Dec. 24-25, good for return until Dec. 26; also Dec. 31, 1914, and Jan. 1, 1915, valid for return until Jan. 2, 1915.

FARE & ONE-THIRD Dec. 22-23-24-25, good for return until Dec. 28; also Dec. 30 and 31, 1914, and Jan. 1, 1915, valid for return until Jan. 4, 1915.

Above reduced fares apply between all stations in Canada east of Port Arthur and to Detroit and Port Huron, Mich., Buffalo, Black Rock, Niagara Falls and Suspension Bridge, N.Y.

Tickets now on sale at G.T.R. ticket offices.

THOS. J. NELSON
City Passenger and Ticket Agent. Phone 86.
R. WRIGHT
Depot Ticket Agent. Phone 240.

Canadian Pacific

NEW YEAR'S FARES

Single Fare, good going December 31, 1914, and January 1, 1915; return limit January 2, 1915.

Fare and One-Third, good going December 30, 31, 1914, January 1, 1915; return limit, January 4, 1915.

(Minimum charge 25c)

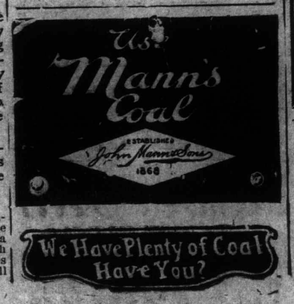
W. Lahey, Agent

Furnace Work

R. Feely
48 Market Street

If your furnace is not working satisfactorily, ring us up, Phone 708. We make a specialty of this work.

Agent for Sunshine Furnace



FOR SALE in North Ward

Storey and half red brick house with hall, parlor, dining room, kitchen, pantry, three bedrooms and two clothes closets, complete bath, electric lights with good fixtures, gas for cooking, cellar under whole house, hard and soft water, verandah, grained, house nicely papered. Lot 38 x 80. Price $2,750.

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

"Everything in Real Estate"

P. A. SHULTIS & Co., 7 S. Market St.

We extend to you one and all our Heartiest Greetings and Best Wishes for a Happy Christmas and a Prosperous New Year.

INSURANCE of all kinds transacted.
INVESTMENTS of every nature, yielding from 3½ to 10 per cent. income.
AUDITING AND ACCOUNTING by our Chartered Accountant.
MARRIAGE LICENSES issued. No witnesses required.
COLLECTIONS — MONEY TO LOAN

BOTH PHONES—Off. 326, Res. 1913
OPEN: Tues., Thurs., Sat. Evenings

WAR ON RENTS

We have a number of houses to rent in East Ward, Eagle Place and North Ward at low figures; some at $6.00.

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

New Year Greetings

With the New Year changes may have come. Some will want to sell, others will want to buy. Whether it be a Home, Farm, Garden or Business, we have a very choice and extensive list of these for you to choose from, and we are ever ready to help you.

50 acres, 3 miles from Burford, good buildings. $3500.
100 acres, the best, 3 miles from the city. $11,000.
$2000—Beautiful, up-to-date house, all conveniences. Sheridan.

COTTAGES
$1,000, $1,100, $1,200, $1,300, $1,400, $1,500, $1,600, $2,000.

L. Braund
136 Dalhousie Street
Phones: Office 1533, Residence 1309
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. 23