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3 per cent. on Daily Balances.
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Our Guaranteed Mortgage Investments, paying from 4 to 5 per cent. interest, according to the term of the investment, offer the security of first mortgages, backed by the entire assets and resources of this company. This is a particularly attractive opportunity for investors at this time. Write for Investment booklet.

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114 Dalhousie Street.

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CHRISTMAS HOLIDAYS

Fare and One-Third (Minimum 25c)—Good going Dec. 22, 23, 24, 25; returning Dec. 26, 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.

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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.

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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"

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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.

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CARTER and TEAMSTER

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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.—64288.

The directors of the Bank of Vancouver have suspended payment owing to various causes.

Germany seized a Norwegian vessel and will let no more enter the North Sea.

W.F. COCKSHUTT M.P. AT THE BORDEN CLUB ROOMS

Splendid Address On The War--British Obligations Mantained---The Empire at Stake—A Stirring Address by Mr. W.S. Brewster

The Borden Club last night put on their opening night in the Conservative rooms with a goodly gathering and a star program of speeches and solos. The President, R. T. Hall opened the evening with his usual breezy remarks and outlined the season now ahead. Last night would be the last night for this year and after the New Year holidays, a series of lectures and debates would be given. He then called upon the evenings entertainer. Mr. Vernon Cooper, of Paris, who rendered in splendid voice the undying refrain 'Loves Coronation'. It was a great effort and the singer surpassed himself in his able mastery of its sentiment. Responding to an encore, he gave a musical reading "Let's argue it out" and brought down the house with his able mimicry and incomparable action.

Mayor Spence was then called upon for some remarks, which he said would be few. He briefly introduced all present to the speaker of the evening, Mr. W. F. Cockshutt.

MR. W. F. COCKSHUTT

Mr. Cockshutt, who then rose to speak, was received with the ever recurring demonstration from the audience of his popularity.

CAUSE AND REASON.

He said: The war was a topic perhaps thrashed out, but was worth a review. It opened with the assassination of the Crown Prince, and his consort, who was the heir apparent to the throne. The sympathy of the civilized world went out to Austria in her loss. All felt Servia was guilty, she had plotted to overthrow dual monarchy.

When these socalled facts were investigated, it was found to be wrong, the crime was committed on Austrian soil and by Austrias subjects. Investigation has proved it so; even if it was only lately acquired.

An ultimatum to Servia followed, filled with 15 or 20 drastic requirements and we know her answer was not satisfactory. It would have penalized her to submit, as no self-governing state could permit. This ultimatum was designed by the war-lords of Germany and was so designed that war would be the only possible outcome. That it fulfilled its awful purpose, is known to-day by the results. This was the occasion however, not the cause—the reason was the royal murder, but the cause goes farther back.

THE DAY

"The Day" was coming, and just when Germany wanted it, and the time selected was when she felt her strength and thought her enemies weakest. Russia, determined that she could not stand by and see her sister Slav state wiped out. France and Britain had their agreements and the neutrality of Belgium should not be violated, and they took up arms in her cause.

Belgium is one of little known countries of Europe, but one of the most interesting to visit. For one hundred years ago, stained with the blood of every nation of Europe, in 1815, Britain at that time was called into the breach just as she is to-day, to defend her against the legions of Napolean. Belgium was in no way interested. All she desired was peace. She had only a small army, though they came of fighting stock, that had given a wonderful account of herself in the present war. (Cheers.) Not a quarter of the size of Ontario, but it had a population of 650 to the square mile. Every foot of ground tilled; intensive farming, on a scale we cannot understand, she has made the best of herself in every respect.

OUR OBLIGATIONS

It was planned that Germany would go through Belgium; railways were planned for it, and the French border was fortified so strongly it could only be menaced at an awful loss of life and material. That is the reason she laid her campaign through neutral soil.

With only 12 hours notice, the Belgians were asked to submit, and politely informed if not granted, it would be taken by force, but not until she had lost many of her finest corps by the gallant defence of the home-loving subjects of King Albert.

Britain negotiated, and did her utmost to call a halt and stop the carnage—it was useless. The day had come—all the more satisfactory if Germany's neighbors' were unprepared.

Two weeks elapsed before the British first line went into the field, and it can never be forgotten what happened in the holding up of the vast army of the Kaiser, while we prepared This is the greatest war of any century, the casualties already are over 2,000,000 and go on at the rate of 30,000 a day.

Germany had 2,000,000 in her standing army and upwards of 6,000,000 available. We cannot disregard their bravery, though when the close fighting at the trenches started, our men demonstrated the enemy were outclassed.

Britain had no great standing army, but now she has 2,000,000 men under arms. She was slow to anger, but now she's determined she's going to make a job of it. (cheers). The unity of the Empire is the grandest thing in history, nothing ever happened like the spontaneous action of every land under the flag.

INDIA LOYAL AT HEART

India, black in skin, but Britons at heart, heterogeneous in creed and race nevertheless they are ready to die for the flag—a land that was supposed to be seething with sedition. (cheers).

Brantford had responded loyally, her sons showing a spirit of true citizenship, offering their lives with splendid courage, making proud us feel kinship with them. (Cheers.)

Britain's part for centuries has been the care of the weak, the oppressed, the downtrodden, and Britons everywhere are rallying to keep that tradition untarnished. The "contemptible little army" has already increased to 800,000 men, and in the spring more would be ready to make a spring that would startle the Kaiser (Laughter).

THE NAVY.

Now, how about the navy. (Cheers) The force nearest British hearts, and though we were mistaken in thinking the two great fleets would clash, but Germany had preferred to keep them safe in the Kiel canal. We can estimate our navy, ship for ship and man for man, they are equal to any in the Kiel canal. (Cheers). Britain has wide interests to protect, channels to patrol and sea routes to keep open, but when the "Day" comes they will repeat the victories of Trafalgar and the Nile. (Cheers).

Germany has proved herself on land the equal of three nations we must grant them that—though they are now checked and they would never advance further. The speaker believed had Britain not stepped in the Germans could have been in Paris two months ago. (Cheers). That was universally believed.

THE UNBROKEN LINE

The British lines refused to yield, and were daily gaining mobility, and would soon commence to press forward, and Britain has said she would not rest until Belgium is cleared of the invaders. German policy has been so aggressive that it has come to be that the nations of Europe were so menaced they must needs "ask if they might act by your leave" of the Kaiser's government. That had to stop, and though she had reduced France forty years ago, she had advanced further than ever anticipated.

Canada must be prepared for upwards of 250,000, that is her share if the British armies are to be kept up to fighting strength. Britain had garrisoned Canada and protected her shores, and while he would avoid politics, the Empire must only have "one navy" (Cheers) and not half a dozen units under as many naval bureaus.

EMPIRE AT STAKE

This is too big a question to quibble over, it would be a real danger for us if Britain went down. The very life of the of the Empire it at stake. The Empire is in danger, and no sacrifice can be too great. We can each help, though we all cannot serve, and in a hundred ways help the boys who have gone overseas to Salisbury Plain. They have been up against real strenuous conditions and their discomfort was being borne without complaint, and doing it for us, and are doing it that we may stay at home The dead who lie on Northern France have died for us, and whatever we can do for our soldiers we must do it. (Cheers).

The poem "The Day," was then given with all that dramatic intensity and power which Vernon Cooper has both by training and instinct.

MR. W. S. BREWSTER

Mr. Brewster then gave a splendid series of pointers on "Organization," and pointed out that the contemporary paper in the city, instead of trying to honor any truce, is busy endeavoring to push forward unwilling candidates in municipal life. (Cheers)

The Conservative party must organize on right lines, and every man's duty was to take part in the public affairs of his country. Those who owed allegiance to the Conservative party had nothing to be ashamed of and much to be proud of.

With able mastery of subject he traced the history of the party from Sir John A. Macdonald's day to ours, and demonstrated by many examples the necesity of maintaining their ideals of unity and Imperialism. We must have an organization if we are to win elections. Lists must be made up and every man looked up. He did not believe that fifty per cent would vote unless some one came for them. It is the hand-to-hand workers and personal contact which helps along the work. Nothing more could be said along these lines, he concluded, and if all get together, results will be obtained in the next election, which cannot be prolonged later than 1916.

Other selections were enjoyed, and were given by Mr. Cooper, accompanied by Mr. J. R. Cornelius on the piano, and which gave much pleasure and further delighted the audience.

The evening closed in a furrore of patriotic sentiment, cheers being given for tre King, and the singing of the National Anthem.

Children Cry
FOR FLETCHER'S
CASTORIA

CHRISTMAS SALE

Pianos, Organs and Sewing Machines

S. G. Read & Son, Limited

beg to intimate to their customers and the public generally that they are offering their stock of instruments and sewing machines, consisting of Wright and Mendelssohn pianos and Thomas organs, "Made in Canada," also first-class New Home Sewing Machines, at good Christmas discounts. We want to clear out our whole stock within the next few weeks so as to have our room ready for the reception of goods to be sold at auction during and after the first week of the New Year for several consigners. We can give references to hundreds of customers who are using our instruments and machines, and wish to have you with them. We guarantee our pianos unlimitedly. Call and see what we have to offer before making selections.

We also have for sale, all kinds of real estate, houses and lots, farms and garden properties. Fire Insurance effected.

We wish all our customers as Joyous a Christmas as possible during this time of war.

S.G. READ & SON, Limited

129 COLBORNE STREET

Brantford

Will You Help The Hospital for Sick Children, the Great Provincial Charity?

Dear Mr. Editor:—

Thanks for the privilege of appealing through your columns on behalf of the Hospital for Sick Children. The Hospital takes care of sick and deformed children, not only in Toronto, but in the Province, outside of the city.

This coming year, of all the years in the Hospital's history, has a more serious outlook, as regards funds for maintenance, than any year that has passed its calendar.

So many calls are being made on the purses of the generous people of Toronto and Ontario, to help the soldiers of the Empire, that as I make my daily rounds through the wards of the Hospital, and see the suffering children in our cots and beds, the thought strikes me as to whether the people will as of old, with all the demands made upon them, answer our appeal and help to maintain the institution that is fighting in the never-ending battle with disease and death, in its endeavor to save the stricken little ones in the child-life of Ontario.

Last year there were 394 in-patients from 210 places outside of Toronto, and in the past twenty years there have been 7,000 from places in the Province other than Toronto.

It costs us $2.34 per patient per day for maintenance. The municipalities pay for patients $1 per patient per day; the Government allows 20 cents per patient per day; so, deducting $1.20 from $2.34, it leaves the Hospital with $1.14 to pay out of subscriptions it receives from the people of Toronto and the Province. The shortage last year ran to $18,000.

Since 1880 about 1,000 cases of club feet, bow legs and knock knees have been treated, and of these 900 had perfect correction. Nearly all these were from different parts of the Province outside of the city of Toronto.

Remember that every year is a war year with the Hospital; every day is a day of battle; every minute the Hospital needs money, not for its own sake, but for the children's sake. The Hospital is the battle-ground where the Armies of Life have grappled with the Hosts of Death, and the life or death of thousands of little children is the issue that is settled in that war. Will you let the Hospital be driven from the field of its battle to save the lives of little children for the lack of money you can give and never miss?

Every dollar may prove itself a dreadnought in the battle against death, a flagship in the fleet that fights for the lives of little children.

Remember that the door of the Hospital's mercy is the door of hone, and your dollar, kind reader, may be the key that opens the door for somebody's child.

Will you send a dollar, or more if you can, to Douglas Davidson, Secretary-Treasurer, or

J. ROSS ROBERTSON,
Chairman of the Board of Trustees,
Toronto.

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.

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 Brain Worry, Despondency, Loss of Energy, Palpitation of the Heart, Failing Memory.* Price $1 per box, six for $5. One will please, six will cure. Sold by all druggists or mailed in plain pkg. on receipt of price. *New pamphlet mailed free.* THE WOOD MEDICINE CO., TORONTO, ONT. (Formerly Windsor.)

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R. Feely

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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.

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Ask Mann's Coal

ESTABLISHED John Mann & Son 1868

We Have Plenty of Coal Have You?

A SNAP!

$2100 buys 1¾ storey red brick house in East Ward, 5 minutes' walk from Market Square, 6 rooms, 3 clothes closets, bath, electric light and gas, 3 compartment cellar, cement floor. Lot 25 x 190.

$850 buys 1½ storey frame house in East Ward, 5 rooms, extra lot. Easy terms.

TO RENT—5 room house in Eagle Place, $6.00 per month; 8 room house in Holmedale, $8.00 per month.

S. P. Pitcher & Son

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"Everything in Real Estate"

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For Exchange

Excellent Farm, 60 acres, only 4 miles from city, good buildings. Will take one or more city houses. Price $6000. 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—Off. 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 $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

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, bank barn 34x66, 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 $6000. 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

Phones: Office 1533, Residence 1308
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.

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