Financial, Commercial and Real Estate

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The Royal Loan & Savings Company

$1,000 entrusted to this Company will yield at the end of five years $276.29 in interest. The SAFETY of the PRINCIPAL is GUARANTEED by FIVE MILLION DOLLARS OF REAL ESTATE.

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GRAND TRUNK RAILWAY SYSTEM

Brantford - Chicago
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FOR CHICAGO
Leave Brantford 3.36 a.m., 9.37 a.m. and 7.32 p.m. daily.

FOR MONTREAL
Leave Toronto 9.00 a.m., 8.30 p.m. and 11.00 p.m. daily.
Equipment the Finest on all Trains

PANAMA-PACIFIC EXPOSITIONS
Reduced fares to San Francisco, Los Angeles and San Diego.

Full particulars and berth reservations on application to Agents.

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

CANADIAN PACIFIC

TRANSCANADA EXPRESS
Carrying Through Equipment to
WINNIPEG and VANCOUVER
LEAVES TORONTO 6.10 P.M. DAILY
Connecting Train Leaves BRANTFORD

HOMESEEKERS' EXCURSIONS
Each Tuesday until Oct. 26 inclusive

Canadian Pacific All the Way
No Change of Cars or Depots

Pacific Coast Tours at Low Fares, including
"CALIFORNIA EXPOSITIONS"

Particulars from W. LAHEY, C.P.R. Agent, or write M. G. Murphy, District Passenger Agent, south-east cor. King and Yonge Sts., Toronto.

Lehigh Valley Anthracite
The Coal That Satisfies
We are prepared to make prompt deliveries. Phone in your order now.
D. McDONALD
169 Albion St. Phone 432

Auction Sale of Real Estate

Under and by virtue of Chapter 286, Section 31 of the Revised Statutes of Ontario, relating an Act respecting the Property of Religious Institutions, the Brantford Hebrew Association will offer for sale by public auction, at the Court House, in the City of Brantford, on Wednesday, the twenty-seventh day of October, 1915, at the hour of two o'clock in the afternoon, the following lands and premises: In the City of Brantford, in the County of Brant and Province of Ontario, being composed of the Northerly half of Lot Number Sixteen, on the Easterly side of William Street, in the said City of Brantford. Together with the subject to a right-of-way on, over and along a lane or road ten feet wide extending from William Street to the rear of said lots and having for its centre line the dividing line between the North and South halves of said Lot. Said right-of-way to be for the use in common of the said Brantford Hebrew Association and one Jacob Tooze, their respective heirs and assigns, owners and occupants of the said North halves of said Lot for all time to come.

TERMS OF SALE: 10 per cent. of the purchase money at the time of sale and balance in two weeks.

For further particulars and conditions of sale apply to the undersigned Solicitor, this at Brantford this twenty-seventh day of September, 1915.

M. F. MUIR,
116 Dalhousie St., Brantford.
Solicitor for the Brantford Hebrew Association.

Children Cry
FOR FLETCHER'S
CASTORIA

Ontario City Debentures

Security.	Maturity.
City of Toronto	1 July, 1945
City of Ottawa	1 Jan., 1925
City of Hamilton	1922 to 1934
City of Brantford	1 Oct., 1930
City of London	31 July, 1918
City of St. Catharines	8 Sept., 1934
City of Berlin	1918 to 1944
City of Stratford	1 Jan., 1925
City of Sault Ste. Marie	1 Apl., 1935
City of Fort William	1 Feb., 1940
City of Port Arthur	1 June, 1935

Write for Full Particulars

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LIMITED
Brantford, Ont.

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Scranton Coal

OFFICES:
154 Clarence St.
150 Dalhousie St
52 Erie Ave.

SYNOPSIS OF CANADIAN NORTH-WEST 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 alongside 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.—64388.

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.

Also reduced rates to the following Fall Fairs, 1915, located on the line of the T. H. & B. Railway: Fenwick, Smithville, Waterford and Welland. And to Tillsonburg and Bridgeburg, (Fort Erie Race track). Fall Fairs on the M. C. R.

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

BUSINESS JUMPS AS RESULT OF THE ALLIED DRIVE

Both England and Canada Feel the Good Effects in Commerce.

A change came over the world last week, and the sun came out. Business optimists, felt faith was justified in deed. The Big Drive has commenced. Good news from the western front! The long period of waiting would appear to have ended.

"Germany has shot her bolt," said Lord Kitchener. All on the same day the sky stopped raining, the sun shone, and business began to pick up. For business is born of confidence, and confidence is a state of mind. Good news nourishes confidence like nothing else can. Lacking good news, confidence subsists on faith, and thus faith is always an asset, and a necessary asset to success. "Business comes to optimists." It looks as if the ranks of optimism will grow from now on, for the tide has turned.

EXCHANGE SITUATION SAVED.

Added to the cheering news from Europe came the cheerful news from New York—the British-French loan has been arranged. Half a billion of dollars will be placed to the credit of Britain and France by the J. P. Morgan syndicate, and the market for sterling exchange will steady around $4.70 to $4.75, according to Mr. John Aird, general manager of the Bank of Commerce, in an interview published the other day.

With a steady market for sterling, shippers to Great Britain will know where they are "at." This applies to Canadian shippers as well as those of the United States. New York is the market for sterling exchange for the whole continent of North America. The Canadian shipper of wheat, for example, sells his bill against the consignee in London at the rate of exchange prevailing in New York. If he gets £1,000 for a shipment of wheat he takes the bill in London to his bank and receives the money in dollars at the prevailing rate above par—$4.86 2-3 to the pound sterling.

But recently exchange has been very far from par, going down to almost a record low point of $4.50 a short time ago. If the shipper had calculated upon a steady exchange rate of, say, $4.80, and allowed for that rate in his contract price for the wheat, he might have lost 30 cents to the pound, or $300 on his shipment, had he consummated the transaction a few weeks ago when exchange was at its lowest. Rather than run risks of that kind, shippers were becoming hesitant, and refusing to ship their stuff to the Old Country until something was done to stabilitate sterling exchange. And, none too soon, something has been done. The tide has turned. Half a billion dollars borrowed in New York won't tie up the balance of trade to the European side, but it will help. There is another half billion dollars' worth of war orders holding it down on this side of the Atlantic yet. While this money, borrowed in the States, must under arrangement insisted upon all be spent in the States, and hence none of it comes directly to Canada, nevertheless Canada has a 300,000,000-bushel wheat crop, of which over 200,000,000 will be for export. Exchange settled at $4.75 instead of $4.50 means 25c in the pound sterling, or nearly 5 per cent. better price to the shipper, provided he has contracted to pay he exchange, or to the English purchaser if exchange is paid by him. And there will be a fixed basis to figure on now.

Most Canadian grain is sold under contract for a future delivery. In the price fixed, exchange is allowed for, generally at a point or two below current rate as a margin to be on the safe side, in case the rate goes down. But since the exchange market on this side became demoralized, it was growing increasingly difficult to intimate a reasonable margin that would be safe. Exchange was dropping lower and lower every day. There didn't seem to be any bottom to it at all. When it reached $4.50, few Canadian shippers sold their London bills. The loss would have been too great. They held them, waiting for the market to rise, and trusting that the British Government would take steps to adjust the situation. The British commissioners in putting through this half billion loan have cleared the financial obstacle to the free export of the Canadian crop. Further measures may be necessary, but ex-Ambassador Choate, one of the most well-informed Americans of international reputation, while in Toronto last week, said there would be no insurmountable difficulty to the raising of another Franco-British loan in the United States just as big. The sympathy of the American people for the cause of the allies combined with the enormous commercial advantage which the situation gives them—and the people of this country as well—may be counted on in dollars and cents, and, as the ex-Ambassador to the Court of St. James intimated, to an almost unlimited extent.

CONFIDENCE JUSTIFIED.

"We had every confidence that the British navy would keep the Atlantic route open for business," said one of the biggest of the Canadian grain shippers the other day. "And our confidence was justified. We had the same confidence that it would adjust the exchange situation and that confidence has been justified. We saved $40,000 by waiting for the exchange market to right itself. There now remains the problem of finding ships to carry our crop to the British market, and we have equal confidence that the British Government will find a solution for this problem, too. Sir Robert Borden has received its assurance that sufficient bottoms will be available when necessary."

There is said to be 100,000,000 bushels of Western Canadian wheat already delivered in the interior elevators, with about 50,000,000 ready at head of the lakes. The Western wheat crop totals 275,000,000 bushels on latest estimates. Business in Canada to-day has good reason for its optimism.

BETTER TIMES COMING.

"There is generally a feeling of returning confidence, and jobbers and manufacturers are looking for better times," reports Dun's Commercial Agency. "It is estimated that the four important grain yields of the country are worth $485,000,000 this year, an increase of $108,000,000 as compared to last year. This is an enviable situation and will be a great stimulus to business interests. Canadian exports for the first five months of the year ended August 31 are also most encouraging. They were over $200,000,000, while imports for the same period were $175,000,000, a favorable balance of $25,000,000 to the country."

"The only thing to be afraid of is fear," is a quotation that applies to business conditions at the present time.

MINING IS ACTIVE

While agriculture provides the main basis for prosperity in this Dominion and in this Province, there are vast additional resources, and Ontario's mines are adding no small part at the present time. The war has directly stimulated gold mining operations, while the activity of the nickel mines at Sudbury, the output of which is at the disposal of the British Goevrnment have also been greatly stimulated by the war. There is no lack of employment around Sudbury, according to Mr. Charles McCrea, M.P.P. for that district, who was in Toronto the other day. Full time is the order of the day and night up there. The Department of Mines reports the value of the output of nickel for the first six months of the present year shows an increase of 80 per cent. The International Nickel Corporation of Sudbury announces a surplus from profit of $6,970,741.

Porcupine gold production at the present rate of going will show an increase at the end of this year of 50 per cent. over last. Cobalters, in their turn, are looking for a silver boom exceeding that of Cobalt's palmiest days to date, according to the Cobalt Nugget, the bright newspaper published on the spot. When the Big Nipissing pays its quarterly dividend of five per cent. this month it will have returned to its shareholders a total of 224 per cent. on the par value of the stock, including both common and preferred. Another instance of a similar kind is the Seneca-Superior Mining Company, which on October 15 will pay a dividend of 10 per cent., bringing its dividend total to date to 185 per cent. of the issued capital. Canadian coal production is also encouraging. The Dominion Steel Corporation reports that its coal trade this year to date has been the best in the history of the company. This company, after reducing its indebtedness by $4,500,000 since the opening of the war, will resume dividend payments after January 1, Sir Henry Pellatt announced the other day.

MARKETS

BRANTFORD MARKETS.

FRUIT.		
Grapes, basket	0 25 to	0 30
Crab Apples, basket	0 25 to	0 00
Pears, basket	0 35 to	0 00
Red cherries, basket	0 85 to	0 90
Apples, basket	0 30 to	0 00
Thimbleberries, box	0 10 to	0 00
Plums, basket	0 35 to	0 00
Peaches, basket	0 30 to	0 50
VEGETABLES		
Pumpkins	0 05 to	0 20
Tomatoes, basket	0 20 to	0 00
Asparagus, two bunches	0 15 to	0 00
Lettuce, 2 bunches	0 05 to	0 00
Beets, basket	0 15 to	0 00
Radish	0 05 to	0 00
Horseradish, bottle	0 15 to	0 00
Peppers, basket	0 25 to	0 00
Onions, basket	0 25 to	0 00
Potatoes, bush.	0 85 to	0 00
Parsnips, basket	0 15 to	0 20
Green Beans, 2 quarts	0 15 to	0 00
Cabbage, doz.	0 40 to	0 00
Celery, 3 bunches	0 10 to	0 00
Carrots, basket	0 10 to	0 20
New potatoes, bush	0 85 to	0 00
Turnips, bushel	0 30 to	0 00
Rhubarb, 2 bunches	0 05 to	0 00
Parsley, bunch	0 15 to	0 00
Peas in pod, peck	0 20 to	0 00
Cauliflower, doz.	0 60 to	0 00
Hubbard squash, each	0 10 to	0 15
New Potatoes, bush	0 45 to	0 00
Green Peppers, basket	0 25 to	0 00
Beans, basket	0 20 to	0 00
Corn, 3 dozen	0 25 to	0 00
Vegetable Marrow, each	0 05 to	0 00
Squash, each	0 05 to	0 20
DAIRY PRODUCTS		
Butter, per lb	0 32 to	0 00
Do., creamery, lb	0 34 to	0 37
Eggs, dozen	0 28 to	0 00
Cheese, new, lb	0 18 to	0 20
Do., old, lb	0 22 to	0 00
Honey, sections, lb	0 15 to	0 00
MEATS		
Beef, roasts	0 15 to	0 18
Do., sirloin, lb	0 18 to	0 20
Do., boiling	0 10 to	0 12
Steak, round, lb	0 18 to	0 00
Do., side	0 20 to	0 00
Bologna, lb	0 10 to	0 00
Ham, smoked, lb	0 20 to	0 00
Do., boiled, lb	0 35 to	0 00
Lamb, hindquarter	2 00 to	0 00
Do., hind leg	1 50 to	0 00
Chops, lb	0 25 to	0 00
Veal, lb	0 12 to	0 18
Mutton, lb	0 15 to	0 20
Beef hearts, each	0 25 to	0 30
Kidneys, lb	0 12½ to	0 00
Pork, fresh loins, lb	0 12 to	0 15
Pork chops, lb	0 23 to	0 00
Dry salt pork, lb	0 20 to	0 00
Spare ribs, lb	0 18 to	0 00
Spring chickens, pair	1 25 to	0 00
Last Year's Chickens, each	0 65 to	0 00
Bacon, back, lb	0 25 to	0 00
Sausage, lb	0 12½ to	0 00
Ducks, each	0 75 to	0 00
FISH		
Fresh Herring, lb	0 10 to	0 00
Smelts, lb	0 15 to	0 00
Perch, lb	0 10 to	0 00
Ciscoes, lb	0 15 to	0 00
Fillets of Haddie, lb	0 15 to	0 00
Whitefish, lb	0 15 to	0 00
Salmon trout, lb	0 15 to	0 00
GRAIN		
Barley, bushel	0 65 to	0 00
Oats, bush.	0 37 to	0 38
Buckwheat, bush.	0 60 to	0 00
Wheat, old, bushel	1 40 to	0 00
Hay, per ton	13 00 to	15 00
Rye, bushel	0 70 to	0 00
Haddies, lb	0 10 to	0 12½
Herrings, large, each	0 10 to	0 00
Do., three	0 25 to	0 00
Do., small, doz.	0 25 to	0 00
Yellow nickerel, lb	0 12 to	0 00
Silver bass	0 15 to	0 00

CHICAGO LIVE STOCK.

By Special Wire to the Courier.

Chicago, Oct. 5—Cattle, receipts, 6,000; market, steady; native beef cattle, $6 to $10.30; western steers, $6.60 to $8.80; cows and heifers, $3.10 to $8.45; calves, $7.75 to $11.50.

Hogs, receipts 9000; market, strong. Light $7.55 to $8.35; mixed, $7.10 heavy $7.05 to $8.30; rough, $7.00 to $7.20; pigs, $5 to $7.60; bulk of sales, $7.50 to $8.30.

Sheep, receipts 16,000. Market, weak; wethers, $5.60 to $6.55; lambs, native, $6.75 to $9.10.

TORONTO CATTLE MARKET.

By Special Wire to the Courier.

Toronto, Oct. 5—Trade at the Union Stock Yards was steady and prices were about the same as yesterday. The run of cattle was fairly heavy and of poor quality. Lambs active and firm in price. Sheep scarce. Calves steady. Hog prices were high.

Receipts, 1265 cattle; 128 calves; 797 hogs, 1572 sheep.

Export cattle, choice, $7.75 to $8; butcher cattle, choice, $7.25 to $7.50; ditto, medium, $6.50 to $7; ditto common, $5.50 to $6; butcher cows, choice, $6 to $6.25; ditto, medium, $5.25 to $5.50; ditto, canners, 3.25 to $3.75; ditto, bulls, $4 to $6.25; feeding steers, $6 to $7; stockers, choice, $6.25 to $6.75; ditto, lighe, $5 to $6; milkers, choice, each, $65 to $95; springers, $65 to $95; sheep, ewes $5.25 to $6.25; bucks and culls, $4 to $4.75; lambs $8 to $8.60 hogs, off cars, $10.25 to $10.40; hogs, f.o.b., $9.50; calves, $4.25 to $11.

EAST BUFFALO

By Special Wire to the Courier.

East Buffalo, Oct. 5.—Cattle—Receipts 1500 head; slow and steady.

Veals—Receipts 100 head; active and steady; $4 to $12.50.

Hogs—Receipts, 3,200 head; active; heavy and mixed $8.70 to $8.80; yorkers, $8 to $8.75; pigs, $7.50 to $7.75; roughs, $7.25 to $7.50; stags, $5.00 to $6.25.

Sheep and lambs—Receipts 2,000 head; active; lambs, $5 to $9.25; others unchanged.

Fifty Against Two. It is not reasonable to expect two weeks of outing to overcome the effects of fifty weeks of confinement. Take Hood's Sarsaparilla along with you. It refreshes the blood, improves the appetite, makes sleep easy and restful.

Anglo-French Loan Bonds For Sale

A direct joint and several obligation of the British and French Governments, bearing 5% interest, payable semi-annually, maturing at the end of 5 years or convertible at the holder's option into 4½% 20-year bonds. Principal and interest payable at New York. Denominations $100, $500, $1,000. Price, 98 and interest (New York terms), yielding almost 5½%. These bonds are exempt from all present or future taxes in England or France.

Also Municipal and Government Debentures in various Provinces of the Dominion for sale.

We also offer special bargains in real estate, both in farm and town properties.

SPECIAL

We are offering for sale by tender, houses 10 and 12 Palace St. Tenders to be received up to and including October 5, 1915.

S. G. READ & SON, Limited
129 Colborne Street Brantford

We Offer for Immediate Sale Residence
NO. 189 CLARENCE ST.

One and three-quarter storey red brick containing kitchen, summer kitchen, dining room, parlor, large hall, pantry, and 2 piece bath down stairs; three bedrooms and clothes closets and hall upstairs; gas for light and heat throughout, also fixtures; city and soft water; lot 40 x 110 feet. Good chicken coop, etc. This property is in first-class condition. PRICE, $1,850. For further particulars and card of inspection, call at our office.

J. T. SLOAN
Auctioneer Real Estate Fire Insurance
75 DALHOUSIE ST.
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COAL AS USUAL AT RIGHT PRICES
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ESTABLISHED John Mann & Son 1868
USE Mann's COAL

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

FARMERS' BUSINESS AND SALE NOTES
Receive Special Attention
Brantford Branch
Claude L. Laing, Manager

Bank of Hamilton
ESTABLISHED 1872

FOR SALE

2¾ acres adjoining the city, with good brick house, good barn, good well, orchard. For sale at a bargain.

4 acres clay loam land, with frame house, barn, hen house, good water. This place can be bought at a very reasonable price.

Red brick cottage in the North Ward, 3 living rooms, hall, pantry, 3 bedrooms, clothes closets, complete bath, electric lights, gas, cellar, furnace, verandah, stone foundation.

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

Leaving the City

Owner wishes to sell house: full story and a half: has hall, parlor, dining-room, kitchen and shed, 3 bedrooms, 3 clothes closets, gas, electric, sewer connection, nice lawn, good cellar, cement walks. Only $1300.

$2900 will buy new red brick story and three-quarter, hall, double parlors, dining-room, kitchen, built-in cupboards, mantel in parlors, fireplace in dining-room, also fireplace in spare bedrooms, hardwood floors, cellar full size, furnace, gas, electric light with fixtures, 3-piece bath, good barn and lot. Don't miss this.

FARMS—Choice farms and gardens for sale or exchange.

L. Braund
136 Dalhousie Street
Phones: Office 1533, Residence 1309
Open Wednesday and Saturday Evenings

LOOK HERE!

Full dinner pail. Where?
No unemployed. Where?
Big dividends. Where?

On the land, only 30 minutes from the seat you have been holding down for months.

Go to it. Help yourself.

See our list of Farms and Market Gardens, all sizes and big producers.

Every class of city properties for sale and to rent.

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Surveyor and Civil Engineer
Solicitor for Patents
20 MARKET ST. - Phone 1436

Bargains in Farms

300 acres good sheep farm, $6000. Will take city property part payment.

36 acres good soil, frame house, cement barn, $3000. Will take city property.

3 acres with frame house, $1500.

100 acres 10 miles out, good soil, splendid buildings, 12-roomed frame 1½ storey house with furnace, 15 to 20 acres of cedar and pine bush. Owner retiring; can be bought right.

Lundy & Dimelow
Real Estate and Insurance.
147 Dalhousie St. Brantford

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

$1500—Buys 10-acre garden, 3 miles from city, new frame house and barn, 1 acre raspberries and strawberries, all kinds young fruit, 8 acres of potatoes, onions and other vegetables now in the ground, all for this price and on easy terms.

$1500—Buys good cottage with large lot, in good location. Mr. Workingman, we will accept $50.00 cash, balance $10.00 per month. Why not pay your rent into your own pocket? SEE US.

$1500—Buys 2 acres, good house, bank barn, lots of fruit and berries, quarter mile from town and station. Well worth the money. Will consider small city property in exchange.

BOTH PHONES—Off. 326, Res. 1913
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OUR BIG
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CARTER and TEAMSTER
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