Financial, Commercial and Real Estate

ONE KERNEL OF TRUTH

LIFE is uncertain, and while you may be in health today, you cannot tell what the morrow will bring forth. Prepare for the uncertainties of life by making your will now, and selecting this institution as executor, and you will have the assurance that your estate will be settled in an economic and business-like way. We are authorized by law to act as Executor, Trustee, Administrator and Guardian in connection with estates, as well as perform suretyships. We invite correspondence and consultation.

The Brantford Trust Co., Limited

Royal Loan Building, 38-40 Market Street, Brantford

Bank of Hamilton

Capital, Authorized 5,000,000
Capital, Paid-up $3,60 .00
Surplus - - - 3,75 .00

SAVING

Saving money does not indicate a miserly or stingy character, but rather one with self-respect and foresight. The best way is to open a Savings Account here. It is the safe way as well as easy and convenient. The money is always available for an emergency.

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

Many Thousand Farm Laborers Wanted

FOR HARVESTING IN WESTERN CANADA

"GOING TRIP WEST." $12.00 TO WINNIPEG | "RETURN TRIP EAST." $18.00 FROM WINNIPEG

GOING DATES

August 11th—From all stations, Kingston, Sharbot Lake, Renfrew and west to Azilda and Sault Ste. Marie, Ont., to all points in Manitoba.
August 14th—From all stations east of Kingston, Sharbot Lake and Renfrew, in the Provinces of Ontario and Quebec, to all points in Manitoba.
August 18th—From all stations, Kingston, Sharbot Lake, Renfrew and west to Azilda and Sault Ste. Marie, Ont., to all points in Manitoba and to certain points in Saskatchewan and Alberta.
August 21st—From all stations east of Kingston, Sharbot Lake and Renfrew, in the Provinces of Ontario and Quebec, to all points in Manitoba and to certain points in Saskatchewan and Alberta.

For full particulars regarding transportation west of Winnipeg, etc., see nearest C.P.R. Agent, or write—
E. L. STURDEE, Asst. D.P.A. M. G. MURPHY, D.P.A., C.P.R., Toronto.

KERR LAKE-CROWN RESERVE

Recent discovery of eight new veins on Kerr Lake carrying high silver values means long life for the company and greatly increased prices marketwise. Crown Reserve will share in this prosperity and should advance proportionately.
Write us for information on these properties.

CHAS. A. STONEHAM & CO.
(Established 1903)
23 Melinda St., Toronto, Ont.
Phone M. 2580
Main Office, 41 Broad Street, New York City.

BLACK DIAMONDS At 137 West Street

Did you ever hear of the new black diamonds.

At 137 West Street The National Coal Company are putting in forty carloads of the brightest and best quality of Scranton Coal that money can buy. We have arranged that all of our coal is picked by an expert, giving you the benefit of his experience.

Scranton Coal is largely used by big manufacturers. Because the modern factory must obtain its light, heat and power from the most economical source, National Coal is selected, not by a mere guess, but by actual test at the mines.

NEXT SEASON'S coal ordered now gives you the double advantage of economy and freedom from worry. Our prices are lowest now just to advertise, and getting your coal in now saves you inconvenience and extra cost later on.
Our Motto: FAIR AND SQUARE

NATIONAL COAL COMPANY
137 WEST STREET, CITY
Both Phones 219
A trial will be appreciated.

4% to 5% on Trust Funds

Trustees of funds are accountable not only for the safety of the funds in their charge, but also for the income derived therefrom.

Our Guaranteed Mortgage Investments are not only absolutely secure, but earn from 4 to 5 per cent. interest. Write for booklet.

The Trusts and Guarantee Company, Limited
HEAD OFFICE: Toronto, Ontario
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President. General Manager.
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SUNSHINE FURNACE

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

We Manns Coal
ESTABLISHED John Manns Sons 1868

We Have Plenty of Coal Have You?

The Belgian seat of government has been moved from Brussels to Antwerp.

Canada is Ready

(Continued from Page 1)

an understanding to facilitate the passage of such measures as are hinted at in the governor-general's message.

The opening of parliament this afternoon was arranged in marked contrast to the brilliant military and social events of former inaugurations and striking simplicity was the keynote to be followed at the suggestion of the Duke of Connaught. While the proceedings shared as they were to be of much that attracted crowds in the past year, were planned to be brief, the solemn impressiveness of the occasion, lent a new atmosphere to the opening of parliament, which was felt by everyone present, outside on the streets, where the duke and his entourage drove and in the parliament buildings themselves.

Upon arrival at the House, the Duke proceeded to the Senate, where he read the speech from the throne, which gave an outline of what the Dominion Government propose to do in the present emergency with which the empire is now confronted.

After attending the senate to hear the address, the members of the House of Commons returned to their chamber to hear an account of what the government had done up to the present in relation to Canada's share in the war. All documents, except confidential memoranda from the British Government were ready for the inspection of members.

The measures that the government will submit during the session, are expected to include four bills, one an appropriation bill for the purpose of financing the Canadian expeditionary force and for carrying out home defence, a second currency bill to legalize the steps taken to relieve the banks, a third to confer on the governor-in-council all necessary power for meeting such situations as may arise during the war, and a fourth to deal with revenue. In connection with the last named it has been suggested that an income tax may be imposed to replace the loss of revenue due to falling imports.

The first plans of the Government in regard to the opening of parliament called for the delivery of the speech from the throne and the production by the Prime Minister of papers dealing with the war to-day, and the moving of the address by Donald Sutherland of South Oxford, D. O. Lesperance of Montuagny being seconder.

Speech From Throne

The speech from the Throne follows:

Honorable Gentlemen of the Senate:

Gentlemen of the House of Commons:

Very grave events vitally affecting the interests of all His Majesty's dominions have transpired since prorogation. The unfortunate outbreak of war made it immediately imperative for my ministers to take extraordinary precautionary measures for the defence of Canada and for the maintenance of the honor and integrity of our empire.

With respect to such of these measures as may require the sanction and approval of parliament, the necessary legislative proposals will be submitted for your consideration. Other bills authorizing additional measures which are essential for the public safety will also be presented to you without delay.

Gentlemen of the House of Commons:

Estimates will be laid before you to provide for expenditure which has been or may be caused by the outbreak of hostilities.

Honourable gentlemen of the Senate:

Gentlemen of the House of Commons:

The critical period into which we have just entered, has aroused to the full the patriotism and loyalty which have always actuated the Canadian people. From every province and indeed from every community the response to the call of duty has been all that could be desired. The spirit which thus animates Canada inspires also his majesty's dominions throughout the world; and we may be assured that united action to repel the common danger will not fail to strengthen the ties that bind together those vast dominions in the possession and enjoyment of the blessings of British liberty.

As representative of His Majesty, the King, I must add my expression of thanks and admiration for the splendid spirit of patriotism and generosity that has been displayed throughout the length and breadth of the dominion.

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.

HOLLAND WILL FLOOD COUNTRY IF NECESSARY

Precautions Taken to Keep Foreign Armies Out of the Netherlands.

[By Special Wire to The Courier.]

LONDON, Aug. 18.—The Rotterdam correspondent of the Daily Telegraph, reports that Holland is making elaborate precautions along her frontier to enforce her neutrality. Detachments of cavalry constantly patrol the frontier, and large forces of infantry guard the roads, which are blocked at frequent intervals with barbed wire entanglements and barricades.

The roads are the key to the situation as artillery cannot be taken across the open fields which are marsh lands.

In towns near the frontier large bodies of troops are congregated and the possible lines of invasion are commanded by powerful forts which are strong and modern. Arrangements are complete for flooding the country of the frontier at a moment's notice. In the neighborhood of the forts, houses trees and crops have been levelled to make it impossible for an army to approach under cover. Several whole orchards have been cut down. The rivers are protected by armed barges.

WARSHIPS MAKE IT INTERESTING ON THE PACIFIC

German Liner Gets Just Enough Coal to Take It to Its Own Port.

[By Special Wire to the Courier]

SAN FRANCISCO, Aug. 18.—Shipping interests here are eager to learn whether the German cruiser Leipzig, which steamed out of the harbor early to-day after taking on coal and supplies, will resume its patrol of the coast looking for marine prizes, or will proceed towards its nearest flag port, Apia, Samoa, where the cruiser Nurnberg is headed for.

During its 24 hours stay here, the Leipzig was permitted to replenish its bunkers with only 575 tons of coal, merely enough to take the vessel to Apia. Under the neutrality laws, American ports are closed to the cruiser for three months, and shipping men are inclined to believe that the Leipzig will not risk by remaining off this port, the depletion of its coal supply. Merchantmen of the belligerent nations, including 25 British bottoms, are tied up here and their sailing depends on the German cruisers quitting these waters.

The collector of the port, interpreting the neutrality laws, yesterday said that no prizes of war could be brought into San Francisco. This ruling was received with satisfaction by ship owners...

Meantime the Japanese cruiser Idzumo, which left San Diego late yesterday is steaming up the coast with the reported intention of tagging the Leipzig about wherever she goes.

The French cruiser Montcalm, a more formidable caft than the German cruiser, is said to be standing off this port.

Military Notes

Mr. Carlo Xerri of the Royal Maljoin his regiment at Valetta Malto. He expects the artillery will be used to strengthen the defensive points on Egyptian coasts and on his native island. He leaves by the 6.30 T. H. and B. train for Quebec.

H. Co'y Dufferin Rifles

Out of 'H' Co'y the Dufferin Rifles, there are 17 volunteers for active service. The were 'h-itching' to get, and you bet they are all going.

Army Reservists.

Two army reserve men, J. Hazel of the Royal Army Medical Corps and Jas. Pizzey, leave to-night by the 8.19 train for Quebec to rejoin their regiments in England.

THE POPE'S HEALTH.

ROME, Aug. 17.—7.30 a.m.—via Paris, Aug. 18.—The condition of the pope to-night is about the same. The bronchial affection continues. There is no sign of aggravation, but it will be difficult for the patient to free himself of this condition owing to his state of mental depression, consequent upon the war.

S. G. READ & SON LIMITED
Real Estate Agents, Brokers and Auctioneers
129 COLBORNE STREET

Offer for sale No. 5175, 2 storey double brick residence on Victoria Street; each end contains parlor, dining-room, kitchen and three bedrooms. Price $4500.

Also houses of all sizes and prices, farms and garden properties for sale.

TO RENT—Splendidly-furnished brick residence on Brant Avenue.

In all cases call and see us for particulars.

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.

Before his departure from Berlin to the front, Emperor William isued a decree in which he said: "I am firmly confident that with the help of God the bravery of the German army and navy and the unquenchable unanimity of the German people during these hours of danger victory will crown our cause."

MARKET REPORTS

CHICAGO, Aug. 17.—The grain markets today regained the losses of Saturday, wheat closing ⅝c to ¾c, corn ⅝c to 1⅛c and oats a shade to ⅛c up, led by the Septemebr options. Provisions closed from 10c higher for September, pork to 12½c depressed.

TORONTO GRAIN MARKET.

Wheat, fall, bushel	$1 00 to $....	
Barley, bushel	0 62	0 64
Peas, bushel	0 80	....
Oats, bushel	0 60	....
Rye, bushel	0 65	....
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 26	0 27
Eggs, new-laid	0 25	....
Cheese, new, lb	0 14	....

WINNIPEG GRAIN MARKET.

WINNIPEG, Aug. 17.—Trading continues dull and lifeless on the wheat market and prices are still going down. Winnipeg opening prices were 1⅞c to 1⅞c lower for wheat and ¾c higher for flax. Oats were bid for at 46c, but no business was done up to noon. Wheat prices declined a further 1c to 1⅛c from the opening, but had made a good recovery at noon, October was 97¾c, December 97⅛c, May $1.03¾, all bids. Closing figures were ½c to 1⅛c lower.

There was a good cash demand for wheat, but offerings are more scarce each day. Cash wheat closed 1c lower. Oats unchanged; barley unquoted, and flax 6c higher. Flax options closed 4¾c to 7¼c higher.

Inspections Saturday, 140 cars, against 91 last year. In sight today, 125 cars. Four cars were new crop and three graded No. 1 northern.

Cash: Wheat—No. 1 northern, $1.02⅛; No. 2 northern, $1.00⅛; No. 3 northern, 96c.

Oats—No. 3 C.W., 46c; extra No. 1, f.o.d., 45c; No. 1, f.o.d., 45c; No. 2, f.o.d., 44c.

Flax—No. 1 N.W.C., $1.37; No. 2 CW, $134.

MONTREAL GRAIN MARKET.

MONTREAL, Aug. 17.—There were no new developments in the local grain today, business being rather quiet in all lines, but the tone of the market was firm on account of the somewhat limited supplies available on spot. A good business continues to be done in spring wheat flour for local and country account, and the market is active.

There is a good demand for millfeed, offerings of which are limited. In baled hay, the feeling is strong under a good demand, and small spot supplies. The butter market was rather quiet today, and prices at the auction sale were ½c to ¾c per pound lower than Friday last, finest creamery selling at 27¾c.

The trade in cheese was rather slow, owing to the fact that cables were easier. The exports for the week were 63,655 boxes, compared with 60,417 the corresponding week last year. Total shipments for the season to date were 714,104 boxes, against 745,732 the same period a year ago.

Demand for eggs is good. Lard is stronger at an advance of ½c per pound. Hams and bacon are also 1c to 2c per pound up.

MINNEAPOLIS GRAIN MARKET.

MINNEAPOLIS, Aug. 17.—Wheat—Sept., 95⅛c; Dec., 98⅝c to 98½c; No. 1 hard, $1.06⅛; No. 1 northern, 98⅛c to $1.05⅞; No. 2 northern, 95⅞c to $1.02⅞.
Corn—No. 3 yellow, 77½c to 78c.
Oats—No. 3 white, 38¾c to 39½c.
Flour—Fancy patents, $5.20; first clears, $4.10; second clears, $3.25.
Bran—Unchanged.

DULUTH GRAIN MARKET.

DULUTH, Aug. 17.—Wheat—No. 1 hard, $1.07⅜; No. 1 northern, $1.06⅜; No. 2 do., $1.04⅜; Sept., 98⅜c; Dec., 99⅜c.

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

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

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

SYNOPSIS OF DOMINION 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. Preemption 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.

GRAND TRUNK RAILWAY SYSTEM

Harvest Help Excursions

$12.00 TO WINNIPEG
VIA CHICAGO AND DULUTH
August 18th

From all stations in Ontario, Kingston, Renfrew and West, to certain points in Saskatchewan and Alberta and all points in Manitoba.

Harvest Help special train will leave Toronto 2.30 p.m. on above date, via Guelph, Stratford and Sarnia.

Ask G.T.R. Agents for full information regarding transportation west of Winnipeg, or write C. E. Horning, D.P.A., Union Station, Toronto, Ont.

THOS. J. NELSON
City Passenger and Ticket Agent. Phone 88
E. WRIGHT
Depot Ticket Agent. Phone 260.

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.

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

"Everything in Real Estate"

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 rooms, 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. Res. { Bell 1913
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OPEN: Tues., Thurs., Sat. Evening.
Insurance and Investments
Marriage Licenses

Special Bargains

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
Open Wednesday and Saturday Evenings.

To Rent

$12 per Month—No. 340 St. Paul's Av., 6-room cottage, with conveniences, new, with large lot.

Also good store in central part of city. Rent very reasonable.

JOHN McGRAW & SON
BUILDING CONTRACTORS
REAL ESTATE INSURANCE
TEMPLE BLDG. PHONE 1227

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)