How much money do you expect to spend for
What policy do you intend to adopt-"useful" or "fancy" presents?
What furnishings does the house lack to ma
Do the two necessities for expense-Christmas presents and housefurnishing - threaten to incon-
venience you financially or restrict your plans from full materialization in either one of the two directions
We ask you to consider these questions now We are not invading the privacy of your councils
even by suggestion. We have a reason for asking; we want you to consider our Housefurnishing briefly is a recapitulation of the most liberal offer made to home owners in this country
We will open credit accounts with rove re-
nsible people who agree to take $\$ 25.00$ worth housefurnishings (or more) at cash prices, from th before December 20. Actounts will be settled on liberal time allowance at convenience of club members, as may be individually arranged at the club's private office, curtain department. That's the pro
position. We stand behind it with the utmost con fidence as to its worthness for your serious dis. cussion.
New English Carpets


 Library Furniture
un
42.50
 The Sovereign Bank of Canada

|  | ${ }_{\substack{\text { Cupital } \\ \text { Paidup }}}^{\text {a }}$ | $\begin{gathered} \text { Reserve Fund } \\ \text { Undivided } \\ \text { Unrofis } \\ \hline \end{gathered}$ |  | Depoats | Exater |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 1902 | ${ }_{8}^{81.173,478} 1$ | - 240,000 | 8. 7 79,9995 |  |  |
| ${ }_{1904}^{1903}$ |  |  | ${ }^{1,23,28,840}$ | - $7,190,741$ |  |
| 1905 | - $\begin{aligned} & 1,610,478 \\ & 3,922,710\end{aligned}$ | 523,461 <br> $1,335,847$ |  | $10,134,299$ $15,578,220$ |  |
| $\begin{aligned} & \text { siseter } \\ & \text { Soter } \\ & \text { bete } \end{aligned}$ | $\begin{aligned} & \text { Cash on hand } \\ & \text { and } \\ & \text { at Bankers } \end{aligned}$ |  | ${ }_{\text {Loana }}^{\text {cai }}$ |  | Toual Aser |
| ${ }_{1903}^{1902}$ | - 388.007 | 8 $\begin{array}{r}439,363 \\ 713,397\end{array}$ | ${ }_{\substack{81,830,199 \\ 1,747342}}$ |  | ${ }^{\text {8 }}$ |
| 1904 | 1,214,822 | 672,034 | 1,179,540 | 7,014,123 | 10,2021,954 |
| 1905 <br> 1906 | 边$1,491,398$ <br> 3,916842 | 1,612,831 | ${ }_{\substack{1,614,067}}^{1,5664}$ | $9.578,850$ $14,64,510$ | ${ }^{1} 26,343,401$ |



