

\$350 PIANOS FOR \$228

OUR FIRST PIANO CLUB.

Cumulative buying never had such endorsement as it received a few years ago, when the world's greatest dictionary was offered at a reduced price, and on easy terms, whereas its cost had until then limited its enjoyment to the very few. To encompass the economy of a club, the organizer must have very great faith in an article. Think of our believing in a piano to the extent of buying **fifty at once for cash**, when our safety depends on the public's appreciation.

Such faith we have in the R. S. Howard Piano—the Piano selected for this club offer, wherein the cumulative advantage to fifty purchasers by joining together in buying fifty pianos of the same make must be apparent to everyone.

Our Club Offer.

An unexpected period of depression in the piano trade of the United States has led to an overstocked market. As the weekly output of pianos in the States now numbers many thousands, overstocks accumulate rapidly.

Taking advantage of these unusual conditions, we have for spot cash arranged for fifty genuine New York Howard Pianos at a cut in price that, even after paying freight and duty, will enable us to sell them at less than the price of a good used or second-hand piano.

We have, therefore, decided to furnish them through the co-operative advantages of a club to the first fifty persons who shall be enrolled as members of the Gourlay, Winter & Leeming Piano Club, on one or other of the following options:

OPTION A.—A \$350 piano for \$228, cash.

OPTION B.—A \$350 piano for \$239, on payment of \$50 cash and \$20 every three months until the full sum is paid.

OPTION C.—A \$350 piano for \$249, on payment of \$10 cash and \$6 every month until the full sum is paid.

The member shall pay the cash deposit as soon as accepted by and enrolled in the Club, and the piano is delivered at once, the obligation of the member being to pay the monthly or quarterly payment until the purchase price is met. There is no interest charged; there are no extras. A fine stool is supplied with each piano, and each instrument is safely packed without extra charge.

Guaranteed 10 Years With 10 Years' Option of Exchange.

Every Howard Piano is guaranteed by its makers, the R. S. Howard Co., of 402-410 West 14th Street, New York, for ten years, and with our knowledge of their merit, we unhesitatingly recommend them as excellent pianos of good tone, well made, serviceable, and, as a further evidence of their durability, we shall furnish each member of the Club with our written undertaking to accept any of these Howard Pianos in exchange, any time within 10 years, in part payment of any other new piano on sale in our warerooms, such as the Gourlay, Gerhard Heintzman, Knabe and others—the said piano to be supplied at the then current net cash price, and the Howard Piano to be taken back at the Club cash price, \$228, less a small annual charge of \$10 per year for the number of years that has elapsed since its sale by us to the Club member.

Gourlay, Winter & Leeming

The Pianos.

As already intimated, the pianos are made by the New York firm of R. S. Howard & Co., who have no connection with the Western piano of that name, are, in fact, the genuine Howard and a higher grade of piano. They are instruments of rich, full, resonant tone, musical to the topmost note, and responsive to the moods of the player and accompanist.

The cases are of handsome design, made in mahogany and fancy walnut, and are all double-veneered, and their description and dimensions are as follows:

Height, 4 feet 6 inches; depth, 2 feet 3 1/2 inches; width, 5 feet 4 inches.
7 1/2 octaves; overstrung bass; three strings throughout; full metal frame; compound quartered rock maple tuning pin block, which cannot split; double repeating action; three pedals, with muffler attachment; ivory keys; double fall full-length music desk; continuous hinges on top and fall; tuning pins specially fitted with maple bushings; all carving hand-work.

Trial Offer to Out-of-town Members.

To our out-of-town buyers we offer to mail descriptive illustrations and further to use for them our knowledge and experience in making good selection, and, on receipt of references as to reliability, to ship piano on the understanding that the piano is to be thoroughly examined and tested before they forward to us the cash payment. If satisfied, cash payment to be at once forwarded, whilst if for any reason piano should not prove as represented, or satisfactory, then piano is to be returned to us within, say, fifteen days, we agreeing to pay return freight.

In a word, we not only guarantee satisfaction, but ask no payment until you yourself decide the question of satisfaction. Could any offer be more fair to an out-of-town buyer?

As the club limit is **but fifty**, we need scarcely say that prompt enrollment is advisable. Kindly remember that **inspection and comparison are invited now**, in order that you may be fully aware of the extraordinary character of this club offer.

Think of it! A good, guaranteed, new piano **at less than the price of a second-hand instrument**; also that the offer is made by the firm of Gourlay, Winter & Leeming, whose knowledge and standing in the trade are, after all, your very best guarantee.

Gourlay, Winter & Leeming,
188 YONGE STREET, TORONTO.

Mention this paper when writing.

In answering the advertisement on this page, kindly mention the FARMER'S ADVOCATE.