

Growth of the  
Easy Payment System

is obvious to any observer that the purchase system, as it is known, is expanding. There is still progress to be made in extending it before it reaches the dimensions to which it has grown in America and South Africa," says the Express.

For instance, it is estimated that the amount of outstanding indebtedness on purchases on the instalment plan is \$100,000,000. This sum equals \$100 per head of the population in the United States.

However, by the common practice which we have of the instalment plan, the middle-class section of the population in the United States would not be an exaggeration to state that one-half of the population of forty millions cannot take advantage of the method of deferred payments for goods.

The weekly obligations vary between a few shillings for clothes and necessities in the poorer quarters to several pounds in respect of furniture and motor-cars for those of moderate means.

The economist should complain of these benefits, but the fact is that the man who has been able to buy on the strength of his credit, or who does not display evidence of wealth, can and equal advantages must be made for general relieving.

The hire-purchase system in its early days was unpopular because it was conducted by persons who had it, and who took advantage of the temporary inability to pay a monthly instalment to back their goods without giving them the regularity of instalment.

Now that of unexceptionable reputation, their customers to recover the benefits of the system on honorable terms, intending purchasers reasonable safeguards against default, and there is no one who could contend that the hire-purchase system has not proved a boon to production.

The only thing that will get us on in the morning—BACON'S CERTIFIED BACON.

Credits for Russia

London Daily News: (Franklin D. Roosevelt, says \$25,000,000 worth of credits will instantly be placed in the hands of Russia gets credit on the terms as other nations.) There is no other Government in the world which is more anxious to promptly commercial debts contracted, or which would go to the length of offering to pay the interest on these debts.

It is a universal fact, and that to the pecuniary obligations to a customer anywhere in the world, it is the only debt that is not paid.

It is a universal fact, and that to the pecuniary obligations to a customer anywhere in the world, it is the only debt that is not paid.

It is a universal fact, and that to the pecuniary obligations to a customer anywhere in the world, it is the only debt that is not paid.

It is a universal fact, and that to the pecuniary obligations to a customer anywhere in the world, it is the only debt that is not paid.

## With Xmas Stocks Now at the Very Peak of Completeness--

THIS STORE STANDS OUT PRE-EMINENTLY  
As the DETERMINING CENTRE FOR ALL GIFT PROBLEMS

## BRING YOUR PROBLEMS HERE

FOR HERE THE GIFT SEARCH ENDS

THE Short Cut to successful holiday shopping leads direct to this big, helpful Store—now transformed like magic into a treasure house of gifts for every age. There are literally thousands of interesting, and carefully selected items on display, and so conveniently arranged that choosing is a delightfully easy matter. Gifts to give are those you yourself would like to receive. Such Tokens are here in vast holiday assortments.

## SHOP EARLY!

Fur Coats  
Reduced

Worth your while to avail of our special price reductions of Ladies' Fur Coats prior to Christmas. Choice of Black Hudson Seal, with Sable Collar and Cuffs; others in Muskrat, Persian Lamb and Marmoset, etc. Realizing that a Fur Coat constitutes the apex of her thoughts for a Xmas gift, we are prepared to offer very special reductions prior to Christmas. Let's show you.



## CHRISTMAS CARDS

GIVE  
CUSHIONS

SILK CUSHIONS—Art Silk Covered Cushions, circular shape, gathered and neatly made, these are plump and pretty enough for the best homes. Reg. \$4.50 for \$3.98. Great wearing Cushions. Velvet Cushions, Corduroy Cushions, each to stand hanging about and hard wear, assorted mixtures. Reg. \$3.00 Special \$1.98.

GIFT  
BOXES  
of  
Stationery

Aristocratic Stationery attractively boxed expresses good taste from the giver and evokes admiration and gratitude from the receiver. These few concepts in stationery appear in our vast assortment, making the giving of a novel, yet practical gift—in expensive, great range of things. Better see this display.

Silk Poplin  
BLOUSES

Ladies' Black Silk Poplin Blouses, with Roll Collars, long sleeves, and hand-trimmed, sizes 40 to 44. Reg. \$12.00. Friday, \$3.15. Saturday and Monday, \$3.15.

BOOKS  
Express Thought-  
fulness in Gift  
Giving

Great range of titles, suitable for every age, simple tales for little folk, absorbing books for the bigger children. Fairy Tales, Ten Boys from History, Ten Girls from History, Book of Ledian Braves, Ten Boys from Dicken's, The Bunnie Babbie Book, Youngster's Budget, Tub night Tales, Favourite from Fairyland, Stories, Jeanie, When Story Book, Boys and Girls Book, a Book of Whose Little Dog are You? Beauty and the Beast, Toby Book, Teddy's Story Book.

5c, 10c, 15c, 25c, 65c, 75c up

## Hosiery

The Centre of Attraction  
To-Day.

SILK HOSE—In plain shades of Grey, Champagne, Beaver, Pearl, White and Black, showing little top, toe and heel. Xmas Special \$1.10. CASHMERE HOSE—Fast Black Wool Cashmere Hosiery. You have some one particular person on your gift list, to whom a pair would be extremely delightful. Excellent quality. Xmas Special \$1.20. WOOL HOSIERY—Have you seen this latest line, in real Wool Hosiery, in pretty Heathers, Fawns, Greys and Black, a winter sport Hosiery. Xmas Special \$1.70. SILK AND WOOL HOSE—What a charming gift—a pair or two of our Silk and Wool Hose nicely boxed for Christmas, plain and ribbed, innumerable shades and plain mixtures. Reg. to \$1.90. Xmas Special \$1.70.



## GIFTS IN THE SHOWROOM

DRESSING GOWNS—Ladies' Elder Dressing Gowns, in shades of Sage, Rose and Turquoise, with Oriental trim, others in Tropic, Blanche, etc. Reg. \$7.50. Xmas Special \$6.93. OIL CLOTH NAPPIES—Save your Oil Cloth Mats for baby's play at Table Cloth with one of these fancy table, each \$49c. CHILDREN'S DRESSES—Some splendid Hall Spot White Muslin Dresses go on sale, shirred hips, square neck, short sleeve, trimmed Pink, Maize and Sky, to fit 1 and 2 years. Special \$79c. SILK SCARVES—Ladies' Knitted Silk Scarves, with silk fringe, 48 inches long and 10 inches wide, colorful range, up to \$1.60. Xmas Special \$1.39. "HAND KIRCHIEFS—Delicate Fancy Muslin Kerchiefs with colored centres and hemstitched borders. Just for Xmas 2 for 30c. SILK JERSEY VESTS—Delightful Undergarments in shades of Orchid, Flesh, Pink and Peach, with silk straps; sizes 33 to 42. \$1.12. ART SILK CAMISOLES—Nice for wearing with blouses, shades of French, French, Navy, Sky, Navy and Lemon, V neck style, shirred with elastic at side. \$1.68. Xmas Special \$1.45. BOBBED HAIL COATS—Smart Cut-fur Coats in Suede leather case, with down fastener, choice of imitation Tortoise Shell, Purple, Amber, Black and White. Xmas \$45c. GUEST TOWELS—White and Pink Towels, with delicate lace and scalloped and fancy motif. Distinctive Towels. Special each \$69c. BODOR CAPS—In Paisley Silk Muslin, covered in Crepe de Chine, net and Taffeta silk, daintily trimmed. You should see them \$42c. WOOL SETTS—Infants Complete Wool Sets, Jacket, Bonnet and Booties, in White and Sky, White and Pink, all White or all Sky, long sleeved affairs, to fit 6 to 12 months. Reg. \$3.00. Xmas Special \$2.25. IVEROID GOODS—Offers a wonderful scope to gift buyers. Boxes, Hair Receivers, Soap Boxes, Buffers and others. Toilet articles. Specially reprised for Xmas. 72c. HAND BAGS—Pretty Beaded Hand Bags in shades of Pink, Blue, Reseda, Midnight and Black, the newest in Bags. Reg. \$1.25. Xmas Special \$1.00. TEA APRONS—Fine White Aprons, Tea Aprons, trimmed with Swiss embroidery, others with fine lace trimmings, many styles. 39c. Xmas Special \$39c. BED JACKETS—Ladies' Chamberlaine Jackets, in finest wool make, shades of Lavender, Sky, Pink and White, 3/4 sleeve, Xmas Special \$1.89. Xmas Special \$1.89.

Single Curtains  
for Large Windows

Handsome Ivory shade Lace Curtains, with fringed ends, 68 inches wide and 2 1/2 inches long. Xmas Special, \$1.89. 50 inches wide, 2 1/2 inches long. Xmas Special, \$1.79.

## Eider Down Quilts

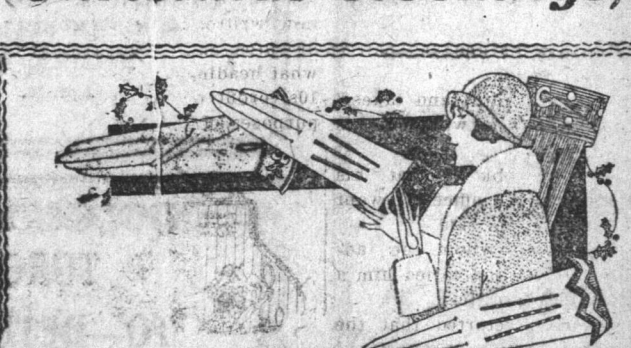
As it is nearing Christmas time we offer some very Excellent Eiderdowns away below regular price, all this season's importation, therefore new and in perfect condition; best of Quilts coverings in very handsome floral designs. Up to \$16.98. \$18.00. Xmas Special \$12.89. NURSERY WAFFLED QUILTS—Splendid quality Quilts for all size cots; Pink and White colourings with centre of nursery patterns. Regular \$8.00. Xmas Special \$6.89. TEA COSIES—Some very pretty ones with Art Silk coverings; plump, sizeable and finished with cord loops; quite a range of shades. One of these would be a thoughtful gift. Special 1.69, \$1.89, \$2.29 up to \$6.50. COSEY PILLS—Half round Wadded Cosy Pads in assorted plain coloured satens, \$1.00 and an inexpensive gift. Xmas Special \$85c.

## VISIT TOYLAND

A Wonderful Joyland for the Children.  
Time to Select. Assortments vanish quickly.

Our Toyland is the Mecca of all who TOYS to buy. Never have we presented such a display. The Doll family holds full sway—they're happy here, but would be happier in some little toyland of their own. Animals of all kinds take the children's fancy here. Mechanical Toys attract the boys. (See!) but don't they go GAMES, BOOKS, GO-CARTS, SULKIES, RUNABOUTS, SCOOTERS and DOLLS' CARRIAGES, MOTORS, TRAMS and the innumerable things that children look for will be found in this wonderful TOYLAND.

## Christmas Stockings, assorted sizes

If in Doubt What to Give—  
GIVE GLOVES

CHILDREN'S GLOVES—Wrist length Gloves in fancy Wools, Beaver, Fawn, Grey and Brown; assorted sizes. Reprised for Xmas 65c. CHILDREN'S GLOVES—Low priced Wool Gloves in Grey, Fawn, Navy and Beaver; wrist length; a splendid line. Xmas Special \$43c. CAPE KID GLOVES—And silk lined at that; gauntlet wrist; as a gift—ideal; assorted sizes in Dark Tan, Fawn, Navy and Beaver. Xmas Special \$4.25. FRINGED KIDS—Another charming Glove in Dark Tan Cape Kid, flared wrist and long self fringe finish; an excellent gift. Xmas Special \$4.25. WOOL GLOVES—With gauntlet wrist, in shades of Beaver, Fawn and Grey, with brush wool finish; gilly-looking Gloves. Xmas Special \$1.15. WOOL GLOVES—Leather backed, leather bonnet, Wooten Gloves, in shades of Fawn, Navy, Grey, Natural and Beaver; 2 some wrist; very neat. Xmas Special \$65c. GAUZY GLOVES—Delicate Gloves in this line in good Woolen make; shades of Fawn, Beaver, Brown, assorted Greys and White. Put a pair or two on your gift list. They're special lot 69c.

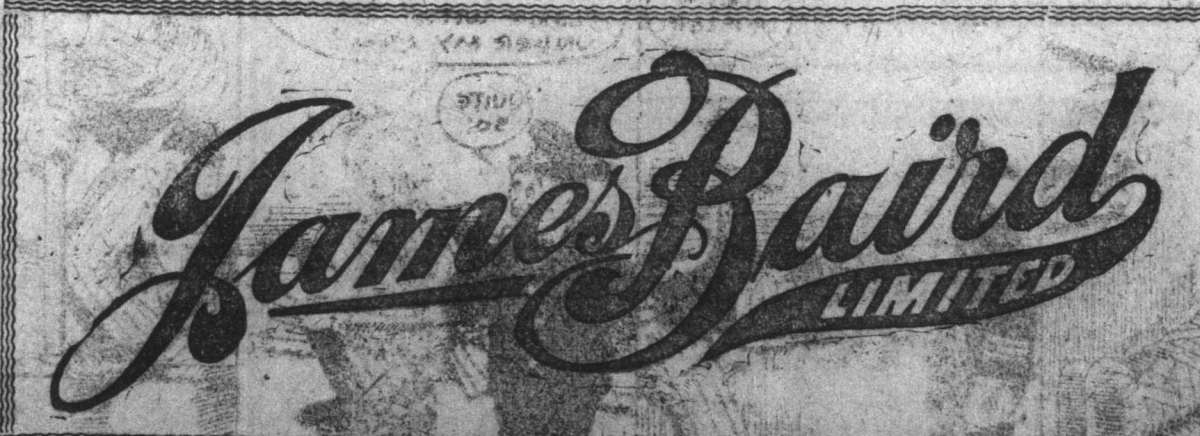
## Cushion Covers

PILLOW CASES—Serviceable Pillow Cases, with hemstitch and end and very handsome embroidered. A real gift for the housewife. Special \$1.29. CUSHION COVERS—Filled Linen Crash Cushion Covers, embroidered and hemstitched, and in White Linen and dark embroidered and hemstitched. Reg. \$1.50. Special \$1.35. SIDEBORD CLOTHS—In Dark Linen Crash relieved with colored silk embroideries and hemstitchings, others in White Linen, pretty embroidered. Reg. up to \$1.30. Xmas Special 89c.



## GAMES of all Kinds

We have never had such an excellent variety of new and fascinating Games for children, not alone simple games, but games that will absorb the interest of grown-ups. All nicely boxed games. Ludo, Fiddler Winks, Table Tennis, Quoits, Bullboard, up and down Hoopla, Steeple Chase, Dranghtboards, Comic Trivia, Aerial Contest, Tiny Town School, Nine Pins, Stencil Outfits, Game of Goose, Mah Jong, Dominoes, etc. etc. SILK HOSE—In plain shades of Grey, Champagne, Beaver, Peach, White and Black, showing little top, toe and heel. Xmas Special \$1.10. CASHMERE HOSE—Fast Black Wool Cashmere Hosiery. You have some one particular person on your gift list to whom a pair would be extremely delightful. Excellent quality. Xmas \$1.20. Special \$1.10. HOUSE SHOES—Men's high-grade house Shoes, in Tan, Viol Kid, padded insole, leather sole and heel. A man's gift. Special \$3.28. BEDROOM SLIPPERS—Women's Indian pattern leather Slippers with Fawn trimmings, novel footweary, sizes 3 to 7. Xmas Special \$2.38. ADIES SEATS—High-grade English felt Seats, in shades of Fawn, Grey, Navy and Black. Just to hand for Xmas \$2.38.



Mail Your CHRISTMAS ORDERS TO-DAY

Come  
Here  
for  
'HIS'  
GIFTThe Men's Gift Shop  
Where he shops himself all the year round

MEN'S CAPE GLOVES—Woolen Cape Gloves, Winter Cape. Very becoming. Hand-made, flexible peak. \$2.75. Our Special \$2.75. VELOUR HATS—Men's Australian Velour Hats, in shades of Seal, Fawn and Grey; silk lined; a noble line with flexible brim. Regular \$11.00. Xmas Special \$9.00. CUFF LINKS—Classy looking London Cuff Links, in Gold and Fawn Enamel; others in Gold and Pearl; each pair neatly boxed. Xmas 60c. up to \$2.00. SILK HANDKERCHIEFS—In pretty Browns, Greys and Blues; all the rage, full size and showing. \$1.35. KNITTED SCARVES—Something this is expecting; let it come from you and he will appreciate its comfortable feel and suitability for the season. Trimmed end; Camel and White shade. Xmas Special \$3.75. GARTER ANKLET SETS—Another combination set for Christmas Box forms neatly arranged. Garters and Ankle Bands; both essentials. 40c. only. 50c. and 95c. Special net. SILK SCARVES—Fancy White Silk Scarves, with fringed ends; a dainty gift and a good-looking one. \$3.15. Xmas Special \$3.15. PIPES—A pair of Pipes, with amber stems, nicely cased, would be the very thing that is if he is a smoker. Consider these. See them. They're Special \$8.35. SILK KERCHIEFS—Fancy White and Plain Crisp Silk Handkerchiefs, with hemstitched border; specially imported for our Christmas Display. \$1.30, \$1.70, \$2.20, \$2.50. SILK KERCHIEFS—Fancy and Silk Handkerchiefs in a great profusion of colors, designs, sporty and very fashionable. \$2.20, \$2.80, \$3.30 to \$4.00. BRACES and GARTERS—A snappy gift—a pair of Braces and a pair of Garters—a combination set, attractively boxed for Xmas. The very newest; he would love it. \$1.35 and \$2.50.