

Growth of the Easy Payment System

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

America, for instance, it is estimated that the amount of outstanding indebtedness on purchases on the instalment plan is \$1,000,000,000. This sum equals \$100 per head of the population in the United States.

It is, however, by the common practice which we have of the practice among the middle and middle-class sections of the population in the United States, it would not be an exaggeration to state that one-half of the population of forty millions, makes 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 of several pounds in respect of furniture and motor-cars for those of moderate means.

The economist should complain of these benefits, but it is interesting to note that his complaint can be directed against the instalment system as a whole rather than against this most recent branch of it.

The rich have long been able to make payments to those from whom they buy on the strength of reputation. That those who are healthy, or who do not display hard evidences of wealth, can equal advantages must be better for general relieving.

The hire-purchase system in its early days was unpopular because it was conducted by persons who had no credit, and who took advantage of their temporary inability to pay a monthly instalment to back their goods without committing their undertakings to the credit of a bank.

The only thing that will get us on in the morning—BANKERS' CERTIFIED CHECKS. Credits for Russia. The Daily News (Franklin, D. Roosevelt) says \$1,500,000,000 worth of credits will instantly be placed in the hands of Russia.

REVENUE ECONOMY SCHEME. The Treasury is about to adopt a new financial policy with regard to the issue of £1 and 10s. notes. When the banks make their next demand at the Bank of England for new notes to replace dirty ones they may be rationed. In other words, they will be able to withdraw notes from circulation less paper than hitherto.

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.

BOOKS Express Thoughtfulness 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, Book of Eddian Braves, Ten Boys from Dicken's, The Bunnie Bubble Book, Youngster's Budget, Tub night Tales, Favourite from Fairyland, Stories, Johnny, Wren, 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

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. Reg. \$8.50 for \$6.95. CORDUROY CUSHIONS—Great wearing, Corduroy Velvet Cushions, all made 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 a similar feeling of gratitude from the receiver. These few contents in Stationery appear in our vast assortment, making the giving of a novel, yet practical gift—in expensive, great range of gifts. Better see this display. 25c, 35c, 49c, 65c, 85c, \$1.20 up.

Silk Poplin BLOUSES

Ladies' Black Silk Poplin Blouses, with Roll Collars, long sleeves, and hand trimmings, sizes 40 to 44. Reg. \$4.00 and Monday \$3.15.

Hosiery

The Centre of Attraction To-Day.

SILK HOSE—In plain shades of Grey, Champagne, Beaver, Peach, White and Black, showing little top, toe and heel. \$1.10 Xmas Special. 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. \$1.20 Xmas Special. 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 79c. 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 \$1.70 \$1.90 Xmas Special.



GIFTS IN THE SHOWROOM

DRESSING GOWNS—Ladies' Elder Dressing Gowns, in shades of Sage, Rose and Turquoise, with Oriental trim, others in Tropic, Blanket, etc. Reg. \$7.50. Xmas Spe. \$6.93. OIL CLOTH NAPPIES—Save your Oil Cloth Mats, for baby's play at Table Cloths 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, Mauve and Sky fastings, to fit 1 and 2 years. Special 79c. SILK SCARVES—Ladies' Knitted Silk Scarves, with silk fringe, 45 inches long and 10 inches wide, colorful range; up to \$1.60. \$1.39 Xmas Special. "CHIC" HANDKERCHIEFS—Delightful 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 32 to 42. \$1.12 Clearing at 79c. ART SILK CAMISOLES—Nice for wearing with blouses, shades of Peach, Peach, Nigger, Lilac, Sky, Navy and Lemon, V neck style, shirred with elastic at side. \$1.68 Xmas Special. BOBBED HALL COATS—Smart Coiffure Coats, in Suede, leather, case, with down fastener, choice of imitation Tortoise Shell, Purple, Amber, Black and White. Xmas 45c. GUEST TOWELS—White Linen or Towels, with dainty lace end and developed and fancy motif. Distinctive Towels. Special each 69c. BOUDOIR CAPS—In Taisley Silk Muslin, covered in Crepe de Chine, net and Tulle, etc., 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, for 6 to 12 months. Reg. \$3.00. Xmas Special \$2.25. IVEROID GOODS—Offers a wonderful scope to gift buyers. Boxes, Hair Receivers, Soap Dishes, Buffers and other Toilet articles. Specially reprised for Xmas 72c. HAND BAGS—Pretty Beaded Hand Bags, in shades of Grey, Green, Reseda, Midnight and Black. The newest in Bags. Reg. \$1.25. \$1.00 Xmas Special. TEA APRONS—Fine White Aprons, Tea Aprons, trimmed with Swiss embroidery, others with fine lace trimmings, many styles. 39c. Xmas Special. BED JACKETS—Ladies' Shimmering Jackets, in finest wool make, shades of Lavender, Sky, Pink and White. 3/4 sleeve, Xmas Special, \$1.89.

Single Curtains for Large Windows

Handsome Ivory shade Lace Curtains, with fringed ends, 63 inches wide and 2 1/2 inches long. Xmas Special, \$1.89. 50 inches wide and 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 Quality coverings in very handsome floral designs. Up to \$16.98 \$18.50. Xmas Special. NURSERY WADDLED QUILTS—Splendid quality Quilts for all size cots; Pink and White colourings with centre of nursery patterns. Regular \$3.00 Xmas Special \$2.89. 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 Waddled Cosy Pads in assorted plain coloured satens, \$1.00 and an inexpensive gift. Xmas Special 85c.

VISIT TOYLAND

A Wonderous 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 little play. The Doll family holds full sway—they're happy here, but would be happier in some little child's arms. Animals of all kinds take the children's fancy here. Mechanical Toys attract the boys. (Gee! 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 Cape Kid, flared wrist and long soft fringe finish; an excellent gift. Xmas Special \$4.25. FRINGED KIDS—Another charming Glove in Dark Tan Cape Kid, flared wrist and long soft 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; gritty-looking Gloves. Xmas Special \$1.15. WOOL GLOVES—Leather bonnet warm Woolen Gloves, in shades of Fawn, Puffy, Grey, Natural and Beaver; 2 come wrist; very neat. Xmas Special 65c. GAUZY GLOVES—Delightful Gloves in this line in a 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 hemstitched end and very handsome embroidery; a real gift for the housewife. Special \$1.29. CUSHION COVERS—Filled Linen Crash Cushion Covers, embroidered and hemstitched, and in White Linen with well 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, prettily embroidered. Reg. up to \$1.30. 89c. Xmas Special.

AMES 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, Tiddler Winks, Table Tennis, Quoits, Bullboard, up and down Hoopla, Steeple Chase, Dranghtboards, Comic Tivoli, 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.

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 footwear; sizes 3 to 7. Xmas Spe. \$2.38. ADIES' SEATS—High-grade English felt Seats, in shades of Fawn, Grey, Navy and Black. Just to hand \$2.38 for Xmas.



Mail Your CHRISTMAS ORDERS TO-DAY



The Men's Gift Shop

Where he shops himself all the year round

MEN'S CAPS—Broad Brimmed, elegant Winter Caps, very becoming, handsome, stylish, peak. Very regular. Regular \$3.00 Xmas Special \$2.75. Our Special. VELOUR HATS—Men's Austrian 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 Fancy Enamels; others in Gold and Pearl; each pair neatly boxed. Xmas 60c. up to \$2.00. SILK HANDKERCHIEFS—In pretty Browns, Greys and Blue; all top grade, full size and showing a hemstitched finish. Xmas Special \$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 surge. Xmas Special \$3.75. GARTER ANKLET SETS—America's combination set; Christmas Box form; neatly arranged; Garters and Ankle Bands; both essentials. 40 cent. 50c. and 95c. SILK SCARVES—Fancy White Silk Scarves, with fringed ends; a dainty gift and a good-looking one. \$3.15 Xmas Special. 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 Crimson Silk Handkerchiefs, with hemstitched border; specially imported for our Christmas Display. \$1.30, \$1.70, \$2.20, \$2.50. SILK KERCHIEFS—Fancy and Plain 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.