

Think Before You Spend

Before you spend
\$10 per month need-
y, remember that
\$10 deposited each
month in our Savings
Department will in ten
years amount to
\$7.17.

Begin the regular
savings habit to-day.

13B

Up Capital \$ 9,700,000
Reserve 18,000,000
Assets 230,000,000

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Invite your account. Spe-
cial facilities for banking by
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The Double Back Route

BETWEEN MONTREAL,
TORONTO, DETROIT
AND CHICAGO

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Trains on night
Trains on Principal Day

Information from any Grand
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District Passenger Agent,

Man Wanted

your cream to us. We
all express charges.
supply cans. We re-
sist daily. We guarantee
best market price.

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"Household Effects \$500⁰⁰"

A True Story
By R. L. Wood



RECENTLY a farmer
died, leaving an
estate valued at
\$25,000. Of that
sum, \$500 repre-
sented "household
effects."

Before his death he frequently
deplored the fact that his grown-
up children had left home and
gone to the city. His disappoint-
ment was not that he had lost
money by their desertion, which
had compelled him to leave part
of his farm unworked for want
of help. He was an affectionate
father, who liked to have his
children near him. He could not under-
stand why they should want to
drift away one by one.



Good-Bye Dad

Strangers may
have wondered also
until they read that item in the
inventory of the estate—"House-
hold effects, \$500."

Waiting for Better Days

For a generation that family had lived
in a house with an irreducible minimum
of furniture. When as a young fellow
the farmer had taken his blushing bride
home, he did not have a great deal of
money to put into furniture. Both were
content to wait for better days. But
when better days came, and there was a
modest sum available, it was spent on
better accommodations and furnishings
for the live stock. That was fine. That
was humane. It was also good business.

One of the Best in Several Counties



In time the
farm came to
be one of the
best equipped
in several
counties. The machinery was of the
very latest and best description. The

live stock were glad and content to stay
on the farm. But the young folks
were not content to stay.

There were four sons and two daugh-
ters. A piece of furniture had been
added to the house from time to time,
generally the second-hand furniture store
supplied the need. For years the family
managed with just as little and as cheap
furniture as could be made serve their
turn. The stable and barn were com-
fortable, but inside the old farmstead
there was neither comfort nor beauty.

\$6,000 at 6 Per Cent

An item in the in-
ventory showed \$6,000
invested in securities
paying 6 per cent. Part
of that money invested
in comfortable, artistic
furniture would have
transformed the farm-
house into a real home and would have
paid the farmer infinitely better, both in
cash and moral dividends.



The house furnished with suitable and
moderately priced furniture, instead of
its scattering of cheap odds and ends,
would have attracted the children.
Children naturally love the beautiful,
and their natures crave for its presence.
Some of the boys might have been in-
clined to remain on the farm and the
mother might not have been left alone
to carry on the dairying and other
duties.

A Hard Chest Against the Wall



Bare walls
and scantily
covered floors,
a hard chest
against the
wall in lieu of a couch, offer feeble
counter-attractions to the lure of the
luxurious city.

The children who deserted the farm
probably did not blame the lack of home
comforts for their desertion. They were
not jealous of the cows and horses be-
cause of their more comfortable quarters.
They carried away with them many
happy memories of the old homestead.

But they went, and can you wonder
when you read that illuminating item?
—"Household effects, \$500."

"Better Furnished Homes Mean Greater Happiness"

Beautiful furniture
transforms an ordinary,
uninteresting house into
a real home, in which it
is a pleasure to live.

It brings an atmos-
phere of cheerfulness and
brightness into every
room. It delights the eye.
It gives rest and com-
fort to the body. It
brings contentment to
the mind. It gladdens
the heart. It makes home
life more attractive. It
makes people take more
pride in their homes.

Nothing that you can
buy will give your family
more years of happiness
and solid satisfaction
than modern furniture.

And beautiful, well-
made, Canadian furni-
ture is obtainable in
moderately-priced sets
and individual pieces, as
well as in the more elabo-
rate and expensive suites.

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Note—The Home Furnishing
Bureau does not sell
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Its object is to promote a greater
interest in the furnishing of Can-
adian homes. Your local dealer
will be pleased to give you any
information you desire about
suitable furniture for your home.

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