

support the gambler, has, therefore, less of what he produces for himself.

Just as a respectable moderate drinker will cause more men to start drinking than will a degraded drunkard a mild reprobated gave of chance will cause to form the gambling habit men who would never start on a disputable kind.

If a student at school or college cannot show much ability to learn, he should not feel badly discouraged on that account. Extraordinary ability to learn is valuable, but while it is generally an indication of ability to accomplish clever things in other ways, it is not always so. A person's ability to learn is seldom exactly in proportion to his ability to produce and is often far from it. One who was exceptionally clever at school and afterwards a prize winner at college, sometimes shows little gift for anything else, while one who was dull at either school or college sometimes accomplishes great things later.

Farming or business has often been given undue credit for enriching some people. As evidence that riches can be made by raising grain and other farm products, some people will point to a wealthy farmer who commenced farming not many years before, with very little capital. But they fail to point out if it be the case, and it frequently is, that he gained a large part of his wealth from increase in value of his land, which he purchased at a low price on easy terms of payment, and on which he would have cleared a good amount of profit if he had not operated it at all. Likewise, many a successful town or city business man has made more money from the increase in value of his business and residential property, than from the business.

An employee who gets low wages, but nevertheless saves some money, deserves consideration when he protests against the wage scale. But another, who gets the same wages and saves nothing, deserves little sympathy when he protests, because he is the kind of a person who would likely save little or nothing if he were drawing a big salary.

Anybody exposes selfish cowardly nature when he defends a man of no principle, with the plea that he always treated him right. He might as well say that he does not care how much injury one person does another, as long as he does him no harm. But as a rule he does not always act strictly upon that plan. If he is afraid of a bad character, or thinks it would be a disadvantage to himself to condemn his bad actions, he will take that excuse, but if not, he is apt to talk differently.

A man who spends all the money he makes on drink or other vices is flatly mistaken if he declares that what he does with his money is nobody's business but his. It is the business of other people because many a man who took that plea has died deeply in debt for sickness expenses and was buried at the expense of the public.

Figures which reach into millions and billions are understood by few people. With the exception of big financiers very few have a clear conception of what could be accomplished with millions or billions of dollars. As a rule when a person hears that one man has fifty million dollars and that another has one hundred million, about all he learns is that one has twice as much as the other. The way a monstrous figure is emphasized has much more effect than its size.

A person who will make his way into company which he knows doesn't want him is not to be envied. If he really enjoys himself there he is to be pitied for having sufficient lack of sense to enable him to do so and if he has sense of any account he cannot enjoy himself although he may pretend he does.

It is tiresome to hear a man lament about the opportunities he missed to become wealthy. He tells about farm lands, city lots and other property which he could have purchased at trifling prices, and afterwards sold for fabulous sums. But any man could have made a fortune in that way if he had been a prophet, and, therefore, one man who didn't make

it has as much right to lament about it as another. It should console anybody who has such regrets to realize that all people who could have made money in that way, but didn't, were just as foolish or unfortunate as he, and these include most of the best business men in the country.

**William Galloway
Farmer, Merchant, Manufacturer**

The Western Home Monthly is pleased to call the attention of its readers to the announcement on this page of the William Galloway Co., of Canada, Ltd.

It was better than fifteen years ago when Mr. Galloway conceived the idea of selling direct. He moved into the town of Waterloo, Iowa, and started a small factory in a carpenter shop, and began manufacturing harrow carts and

selling them to his farmer friends at a third less than they had ever paid before. His business grew to such an extent that he was soon forced to move into larger quarters. He started in Canada three years ago, and the business has grown by leaps and bounds until to-day he offers his Canadian friends his big Spring 1917 Price Wrecking Catalogue that you see illustrated on this page, the equal, and superior in many ways, of the one he issues in the United States. This book contains not only the complete line of Galloway implements, but everything in the way of wearing apparel for men, women and children. The book will be sent you postpaid. Just fill out the coupon and enclose it in your letter and mail it to the Wm. Galloway Co., of Canada, Limited, Department 15, Winnipeg, Manitoba, and you will receive it by return mail.—Advt.

FAT IS FATAL



Fat is Fatal to Health, Comfort, Happiness and often to Life.

Fat people need no longer despair, for there is a simple, home remedy to be had that safely reduces excess fat from any part of the body. It is called the ADIPO Treatment and to prove that it does the work in a pleasant and perfectly harmless way, we will send a **50c. Box FREE** to any person who is too fat and sends us their name and address. We want to prove that ADIPO takes off fat by restoring the normal functions of the system—without dieting, exercising or discomfort. Remember, we offer to prove this to you at our own expense. Other diseases, like Rheumatism, Asthma, Kidney or Heart troubles that so often come with obesity, improve as you reduce. This offer may not be repeated, so write at once for a Free 50c. Box of ADIPO and interesting illustrated book; they cost you nothing. Address the ADIPO Co., 7588 Ashland Bldg., New York



Rose Bud Ring Free Gold Filled Guaranteed for 8 years. Set with beautiful Rose Bud. To introduce our big business we will send this ring any size for 12c plus shipping and advertising. Max Jewelry Co., Dept. 15 Battle Creek, Mich.

**The Wm. Galloway Company
of Canada Limited** Winnipeg Man.

The House that Divides the Melon with its Customers

Largest chain of Factories in the World
Manufacturing and Selling Farm Implements
Direct From Factory to Farm

Now Ready

FREE if you mail the Coupon



Wm. Galloway, President

I'll Save You Big Money

Galloway's Price Wrecking Spring Catalog

Friends, listen! If you want the secret of lower cost of living, send for this book today. It is a masterpiece of war time price-making and is filled to overflowing with everything possibly needed on the farm. It is a **QUALITY** book of the highest order, and not to be compared with the ordinary mail order catalog.

Wearing Apparel Merchandise

For Women, Misses and Children—Exclusive styles—latest New York models in Coats, Suits, Dresses, Skirts, Shirts, Underwear, Whitewear, Hosiery, Gloves, Etc.—and all at prices that, quality considered, will mean an actual saving in cash of many dollars to you.

For Men, Youths and Boys—Just what you are needing in Spring and Summer wear. Overcoats, Tailored Suits, Trousers, Hats and Caps, Shirts, Underwear, Socks, Gloves, etc. Anything and everything in great variety for your choosing. We promise you a big saving on quality guaranteed merchandise.

Boots and Shoes for All

Yes, for everybody—Men, Women, Misses, Boys, Girls, and the Babies. Shoes of the highest quality, both American and Canadian made. Work Shoes, Dress Shoes, School Shoes, Shoes for Walking, Dancing, Riding, Plowing, for Barn Yard Use and every other imaginable purpose. Not the ordinary kind, but **Specials**—made for Galloway—and all at the usual Galloway price saving.

Don't Delay—Send the Coupon Today

The Wm. Galloway Co. of Canada Limited
PRINCESS AND BANNATYNE STS., WINNIPEG, MANITOBA



Galloway Close Skimming Sanitary Cream Separator

The machine that brings a pay check every week of the year. The peer of them all. Let the big free book tell you all about it. It also illustrates and describes the great Galloway Line of Masterpiece Gasoline Engines, Manure Spreaders and many other farming implements that you must have to get the full returns from your soil. I will save you money and give you besides, the highest quality ever obtained in farm machinery.

ENCLOSE THIS COUPON IN YOUR LETTER

Wm. Galloway Co. of Canada Limited, Winnipeg:
Please send me absolutely **FREE**, postpaid, the big Catalog illustrated above, as advertised in *Western Home Monthly*

Name

Address