

## Have you a Piano?

Are you going to buy one next year?

How many "next years" have passed?

Could you have paid \$6.00 or \$8.00 a month if you had bought one two "next years" ago?

Have you saved up all that money you thought you would next year?

Did you know you could own a fine Gerhard Heintzman Piano by paying only \$7.00 per month. Only \$15.00 required to start the transaction. Isn't it up to you?

Think it over, talk it over with your family, act now—you'll never regret it. See us or write to-day for our catalogue and list of bargains in slightly used pianos, with explanation of our easy payment system, which is buying a piano on payments very little higher than rental rates.



**Gourlay Winter & Leeming.**  
**HAMILTON**  
 66 KING ST. W. ✨ **TORONTO**  
 188 YONGE, ST.