

## HOUSEHOLD SAVINGS BANK

IN  
CONNECTION  
WITH THETRADERS' BANK  
OF CANADA.

Corner of Yonge and Colborne Streets.

Authorized Capital - - \$1,000,000.

Paid-up Capital - - - 600,000.

## DIRECTORS:

MR. ALEXANDER MANNING, Toronto, *President.*MR. WILLIAM BELL, Guelph, *Vice-President.*

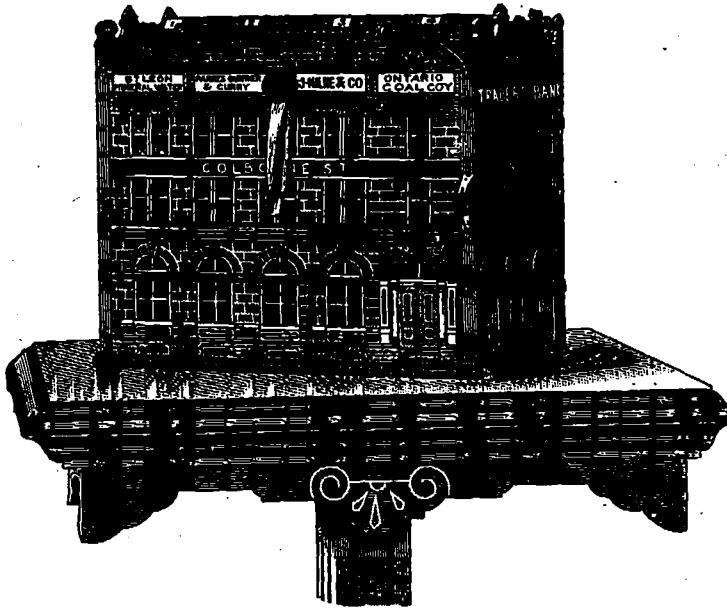
MR. THOMSON, Hamilton.

MR. S. F. MCKINNON, Toronto.

MR. A. A. ALLAN, Toronto.

H. S. STRATHY, *General Manager.*ÆMILIUS JARVIS, *Inspector.*

A new, attractive, and most convenient Savings Bank System will be opened by The Traders' Bank of Canada, that handsome building situated on the corner of Yonge and Colborne Streets, in the very heart of Toronto, and easily accessible by all street car lines.



On application to us upon the form attached, we will supply you with a Household Savings Bank, sending same to your residence or place of business, free of charge, a handsome Nickel Plated Iron Model of our Building, 9 x 8 x 5 inches, and containing four departments, each entered by an opening or slot for the reception of savings. Over each slot will be a place into which may be inserted the name of the depositor. The Bank is protected by one lock, the key of which remains in our possession. Our intention is to send an officer to the houses of applicants to collect and count the deposits (once a month at residences but oftener to stores), entering the same in pass-books held by the depositor, and upon the Bank memorandum book which he will carry with him. Of course, it is not necessary that all deposits should be made in the Household Bank. If more convenient, our patrons can deposit direct with the main office. Interest will be allowed at the rate of **four per cent.** per annum, dating from the first of the month following the date of collection.

By this simple system you will see that a Bank is brought right within your very doors, and the seeds of thrift and economy sown among your children and household. Much surprise will be expressed at the rapidity with which small sums saved daily accumulate, and thousands of dollars find their way into the Bank, which would otherwise be misspent. The present Savings Banks of the country are quite inadequate to meet the requirements of small depositors. Few receive a smaller sum than one dollar, and if they did, not many persons would care to face a teller with a ten or twenty-five cent deposit; besides which, they have to be visited at fixed hours, involving a loss of time, often representing more money than that to be deposited. By our system these difficulties are overcome, as no time is lost and no sum is too small to be deposited.

## THOSE TO WHOM THE SYSTEM WILL BE OF SERVICE.

## The Retail Merchant, Clerk, Mechanic or Artisan.

Confidence in one's self is the keystone to success.

To have this confidence in business matters, one must first have some capital. How to get this capital is the rub. It can be done, and quickly too. How? By saving small sums daily, and the exercise of a little *self-denial*. The result will be marvellous: you will soon accumulate a snug little sum.

**To Parents.** The presence of the Bank in your house will instil into your children at an early age the principles of thrift and economy. At the same time, it will educate to and familiarize them with business principles and practices.

**To the Housewife.** Your husband allows you a stated sum per month to pay the household expenses. Now, arrange that he pays you this sum about the time your collecting officer makes his monthly visit. Deposit the bulk of your allowance, keeping only enough cash for incidentals, and obtain from our officer a book of cheques. Pay all your tradesmen by these cheques, made payable to order. You will thus save the annoyance of keeping receipts, as the endorsement of the person to whom you wish the money paid is sufficient receipt, and payment can always be proven by the Bank.

**To Domestic Servants.** You cannot work always. Remember, you receive part of your wages in board. Of the balance—\$6, \$8 or \$10, as the case may be—you should save at least one-half. Put this into the Household Savings Bank. Your master or your mistress will think all the more of you, if you ask for an unused compartment; for, if you are saving in your own matters, you will be saving in theirs. If there is no compartment unused, ask some friends to join you and apply direct to us for a separate Bank.

**To Persons Carrying Life Insurance,** or having to pay Rent. Instead of being "hard up," and having to finance to meet your insurance premiums or rent, drop 25c. a day into the Bank. The money will not be missed, and in this way your liabilities will take care of themselves.

**To all Others.** There is no branch of the community to which our Household Savings Bank will not be of use, or any home where the habit of saving encouraged will not be of some benefit.

Do not delay sending in your order, as it will take at least ten days after its receipt before we can make delivery, this time being necessary to arrange our outlay, etc.

Tear this off here, sign and forward to the Savings Bank Department.

## FORM OF APPLICATION.

TO THE SAVINGS BANK DEPARTMENT,  
THE TRADERS' BANK OF CANADA,  
TORONTO.

TORONTO, ..... 189

Please supply to my { State Residence }  
or Store

No. ....

Street, ..... Ward, .....

one of your HOUSEHOLD SAVINGS BANKS, for the care of which I agree to become responsible.