A Suggestion for Saving

CASH in the pocket encourages careless spending.

You will find it a much easier task to save if you keep your "Spending" money in a Savings Account with The Bank of Toronto. There it is safe and can be drawn upon when really needed.

A reluctance to draw from that account will grow upon you, and protect you from many needless expenditures.

Once the saving habit is acquired, the account, with its earnings of interest, will steadily grow to a substantial amount.

Many young men and women are working out this scheme with us to advantage.

It is a plan worthy of a trial.

R. P. BELLAMY
Manager
FEVERSHAM

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THE BANK OF TORONTO

Capital $5,000,000 Reserves $6,793,983

Safeguard Your Roof

THE roof is an important item—it "makes" or "mars" the whole structure. In shingle-roofed houses it is even more necessary to see that it is in good regular repair, because once a roof commences to decay a general deterioration of house-value is the immediate result.

To ensure a permanent durability, as well as an added appearance, use

B-H Shingle Stain

either as a mixture in which shingles are dipped or as a stain to apply to the completed roof.

It comes in all colors, and gives a tough, durable "seasoning," besides contributing largely to the artistic effect of your home.

Like every other B-H product, the B-H Shingle Stain is first choice among people who know good paint.

F. H. W. HICKLING - Flesherton

BRANDRAM-HENDERSON LIMITED
MONTREAL HALIFAX ST. JOHN TORONTO WINNIPEG
MEDICINE HAT CALGARY EDMONTON VANCOUVER

Spruce Up Paint Up

Now is the time you can greatly improve the appearance of your home with a touch of paint here and there. Don't neglect your furniture and woodwork. A coat of protection will work wonders. Save the surface and you save all.

MARTIN-SENOUR PAINTS AND VARNISHES

For the Walls and Ceilings
NEU-TONE—the washable, sanitary finish that will not fade or rub off. Many pleasing tints and suggestions for stencilled borders.

For Woodwork, etc.
MARTIN'S WHITE ENAMEL —(the enamel de luxe) a beautiful finish for bathrooms, bedrooms, etc. It stays white.

For Floors
SENOUR'S FLOOR PAINT—a wide range of colors. It dries hard with a beautiful enamel finish that wears and wears and wears.

For Hardwood Floors
MARBLE-ITE — The perfect floor finish that withstands the hardest usage. A hard finish that will not mar nor scratch white. It can be washed with soap and water.

For Furniture
WOOD-LAC STAIN—in many shades, Oak, Mahogany, Cherry, etc. Gives to inexpensive woods the appearance of the more costly. Easy to use.

For Verandahs
OUTSIDE PORCH PAINT—dries hard in a few hours and wears like iron.

Come and consult us on any painting you contemplate. We will be glad to advise. We have a full range of MARTIN-SENOUR Paints and Varnishes—the easiest and most profitable to use. For every purpose—for every surface.

F. G. KARSTEDT,
Flesherton, Ontario

"Save the surface and you save all"—Paint & Varnish

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Do not forget to file your

Income Tax Return

on or before the 30th of April, 1920.

Dominion of Canada

Department of Finance

ALL persons residing in Canada, employed in Canada, or carrying on business in Canada, are liable to a tax on income, as follows:—

1. Every unmarried person, or widow, or widower, without dependants as defined by the Act, who during the calendar year 1919 received or earned $1,000 or more.

2. All other individuals who during the calendar year 1919 received or earned $2,000 or more.

3. Every corporation and joint stock company whose profits exceeded $2,000 during the fiscal year ended in 1919.

Forms to be used in filing returns on or before the 30th of April, 1920.

ALL INDIVIDUALS other than farmers and ranchers must use **Form T 1.**

FARMERS AND RANCHERS must use **Form T 1A.**

CORPORATIONS and joint stock companies must use **Form T 2.**

Penalty

Every person required to make a return, who fails to do so within the time limit, shall be subject to a penalty of Twenty-five per centum of the amount of the tax payable.

Any person, whether taxable, or otherwise, who fails to make a return or provide information duly required according to the provision of the Act, shall be liable on summary conviction to a penalty of $100 for each day during which the default continues. Also any person making a false statement in any return or in any information required by the Minister, shall be liable, on summary conviction, to a penalty not exceeding $10,000, or to six months' imprisonment or to both fine and imprisonment.

General Instructions.

Obtain Forms from the Inspectors or Assistant Inspectors of Taxation or from Postmasters.

Read carefully all instructions on Form before filling it in.

Prepay postage on letters and documents forwarded by mail to Inspectors of Taxation.

Make your returns promptly and avoid penalties.

Address INSPECTOR OF TAXATION, YORK (TORONTO, ONT.)

R. W. BREADNER,
Commissioner of Taxation.

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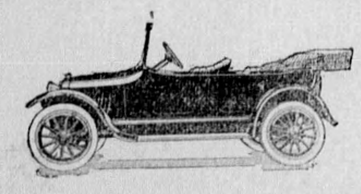

CHEVROLET "FOUR-NINETY" TOURING CAR, equipped with electric lights and starter, highest type two-unit system, single wiring used. Complete lamp equipment, Mohair tailored one man top, top cover and side curtains; tilted windshield; speedometer; electric horn; extra rim and carrier on rear; complete tool equipment, including jack and pump. Foot rest, robe rail, pockets in each door. Price $995, f. o. b. Oshawa, Ont.

CHEVROLET

Made in Canada

Buy an automobile as you would buy a house. An automobile is a major investment and a similar utility. Be sure to choose one that you can spend long hours in without discomfort and without nerve strain. Be sure that it is built of good materials, strong and safe, that it is equipped with every convenience, and that its appearance will long be a credit to your practical good taste. The Chevrolet has all these qualifications and in addition is very economical to operate.

D. McTAVISH & SON

FLESHERTON, - - ONTARIO