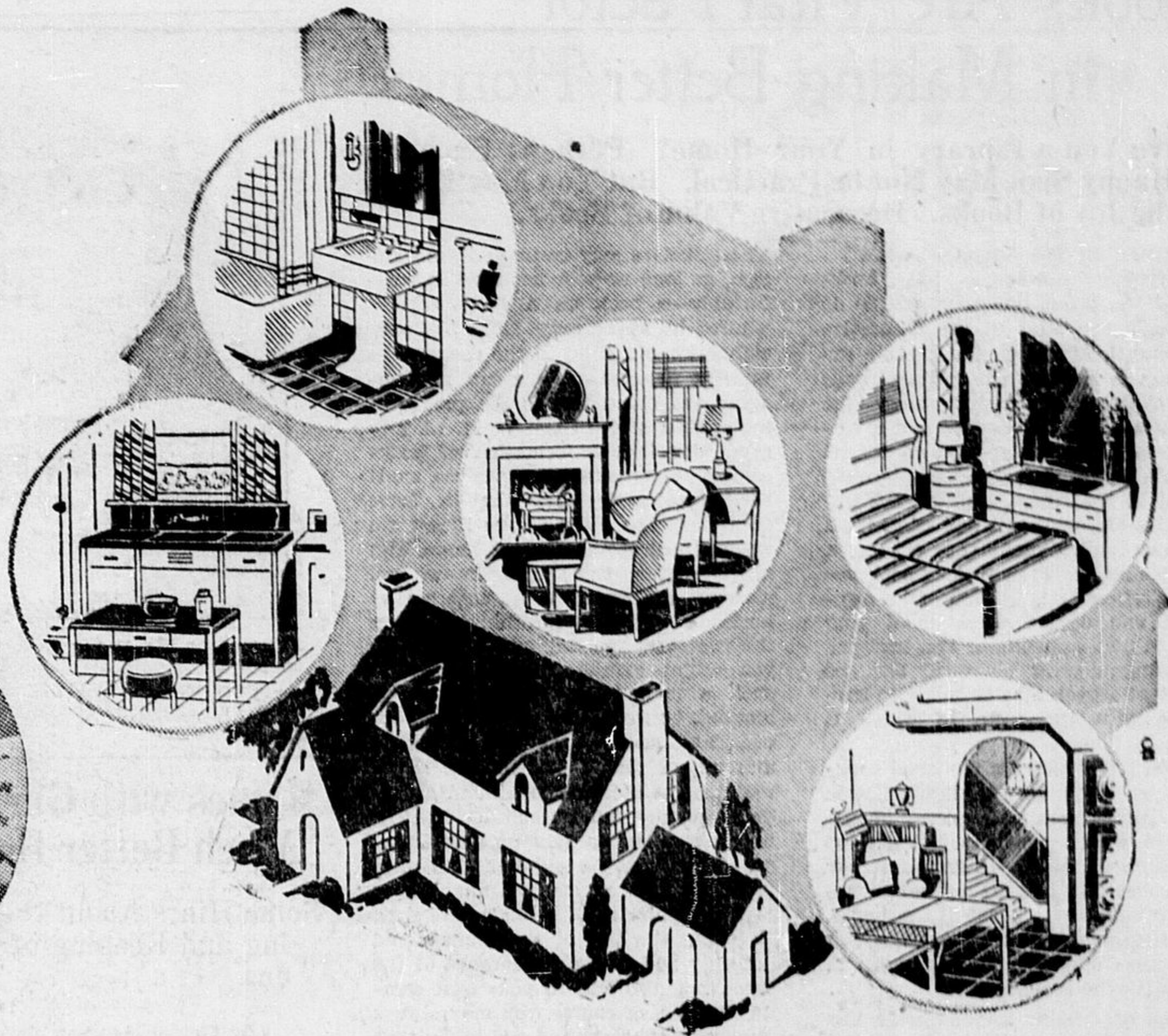


NOW
Your Dreams
Come True!



Improve Your Home TODAY!
Pay from Income **LATER**

You have dreamed of your ideal Home, a refuge from the world outside, a place your loved ones delight in, a fairyland in which to charm your friends. Make these dreams come true

Now you can do it, on terms that are easier than buying a car or anything else you may have bought "on time." Why? Because the Dominion Government is backing a plan to help create the home of your dreams.

Perhaps you want a really modern bathroom or kitchen, rooms altered or decorated, an extra room in the attic, a play room in the basement, a fence around the garden, a better garage, cement walk, paint outside . . . there are dozens of jobs to be done to make the average home satisfying.

You only live once so bring your dreams down to earth. Ask Hill-Clark-Francis about the unusually low rates and generous terms offered by the Home Improvement Loan Act. They are fully acquainted with its provisions and will be glad to give you information. See them for suggestions and estimates on the work you are considering.



TAKE ADVANTAGE OF HILL-CLARK-FRANCIS' COMPLETE HOME IMPROVEMENT SERVICE

INFORMATION

Make use of our wide experience. Information will be gladly given regarding building materials, construction methods or any subject on which we can help you.

ESTIMATING

No obligation when getting an estimate from us. We will quote on any type of construction you wish—either materials alone or job completed.

FINANCING

We will arrange your Home Improvement Loan for you. No need to go the bank. No down payment and three years to pay.

PLANNING

We will plan with you the improvements you desire and our own architects and draftsmen will submit sketches giving all details.

CONTRACTING

No matter how large or how small your improvements are, we will assume full responsibility and handle the job to completion.

MATERIALS

We carry at all times a complete stock of rough and dressed lumber and builders' supplies of all kinds.

Hill-Clark-Francis Ltd.

GENERAL CONTRACTORS—BUILDING SUPPLIES

86 Pine Street S.

Timmins

Phone 125-126

Branches at: New Liskeard, Kirkland Lake, Sudbury, Timmins, Ont., Noranda and Val D'Or, Que.