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IRVING, BRENNAN & COMPANY, LTD.

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Saint John, N.B.

There is hardly anything* in the world that some man can not make a little worse and sell a little cheaper, and the people who consider price only are this man's lawful prey. (Ruskin)

Insurance is no exception.

HOWARD H. BLAIR YORK ST.

PHONE 291

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orities to be the reason why per- action daily. sons who are not able to get rid of By proper diet I mean a well bal-

and other blemishes.

poisons feel tired. That is why they anced one, including plenty of vegehave headaches and aching bones. tables and fruits and containing the The histamine from the intestines, vitamins and minerals which help not being properly eliminated, goes keep the muscles of the intestine in back into the blood and is thus good tone. I have a special diet that spread all over the body. In this gives, in detail, a list of those foods manner the skin, too, gets its share which will help those who are troub of histamine and develops blotches led with constipation. If you will send me a self-addressed, stamped When children develop rashes, envelope, it will be sent to you.

WHY SAVE MINUTES

(By Ruth Cameron)

A story is told of a Chinese diplomat who was conferring with business men in New York. The group was to go to Washington after their conference, and one of the New Yorkers, looking at his watch, found that they would just about have time to make the four o'clock train instead of one which left a little later. They jumped into

a taxi, raced to the station, ran the length of the train shed and boarded forty minutes.'

min ites * re save?

Think of the hours saved for the ousewives by the inventions of modern science-

Laundries, bakeries, dress-shops, electric refrigerators, vacuum cleaners, gas stoves, oil heaters, automobiles, telephones, all were unknown in our grandmothers' day!

Think of the time saving in a modern gas stove to a woman who prepares the family meals, one of the few duties left to many housewives). Not even a match to scratch, just a turn of a handle and a hot flame appears.

And what does the modern woman lo with the heters and hours of time which is saved for her? Many things, some of which are worthwhile and many of which are not. Some women just kill the time

that is saved for them. They kill it playing contract. I like contract and hold no brief against the game. But I know a woman who belongs to three clubs, which each meets once a week.

They kill time by making slaves of themselves to beauty culture. I'm all the express just as it was pulling for women grooming themselves care out. As they sank exhausted into fully and making the most of what their seats one of them said: "Good claim to good looks they may posthing we made this train; we saved sess. It's a duty they owe themselves and their families. But I know wom-"And what, gentlemen," asked the en who require at least an hour to Chinese, 'will you do with the forty array themselves for an afternoon's outing, and to whom a broken fin-What do we do with the minutes gernail is a minor catastrophe.



or HOME IMPROVEMENT

Under the new provisions in respect to the Dominion Housing Act

The Bank of Montreal is co-operating in the plan announced by the Dominion Government for assisting home owners who wish to renovate, modernize or otherwise improve their homes, and it is now prepared to make loans to property owners under the new provisions of the Dominion Housing Act. Briefly, the provisions regarding home improvement loans are:

> • Maximum loan on one property - \$2,000. •Discount—Charge equal to \$3.25 per \$100. of the face value of the note, for one year, pay-able in advance. Repayment by monthly instalments.

> Loans to be used solely for improving and repairing existing property, and not for build-ing on vacant land. Improvements include all such work as new plumbing, remodelling of rooms, installation of furnace, painting, roofing, etc. Fixtures, which are not removable attach-ments or appliances, are considered improve-ments ments.

•No endorsers are required.

• Loans made to owners only. Properties on which loans may be made include: private homes, duplexes, small apartment houses, farmhouses and combination store and dwelling houses.

•Standing of taxes, mortgage payments, etc., to be acceptable to the lending institution.

If you wish to obtain funds to repair, improve or modernize your property, we would be very glad to have you call and discuss your requirements with us.



Fredericton Branch: M. A. JOHNS, Manager

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