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SMALL HOMES MEET OPPORTUNITY FOR BUILDING INVESTOR

Roger W. Babson Points to New Field For Housing Industry - Lower Prices Will Uncover New Group of Prospective Buyers

The day of the small house is dawning, according to Roger W. Babson, who writes on the trend of the building industry. The article by this eminent statistician, setting forth his views, follows:

There is no question that some day the cost of building will be much less than it is now—as it is now about 15 to 20 per cent. less than it was in 1920. The time will come when, instead of talking about the poor tenant, our sympathies will be enlisted in the cause of the landlord. Every student of fundamental business statistics recognizes this. The point which is important, however, is whether or not this change will come suddenly or whether it will spread out over a period of years. My own studies strongly suggest the longer and more gradual movement. There are two principal reasons.

Average Price or Rent Too High
 The first is that of all the new dwellings built during the past four years the greater part has been priced far out of reach of the great majority of people. In fact, some figures worked out by my organization show that less than 10 per cent. of the people can afford to buy the so-called "moderate priced" dwelling built today. The average family cannot afford to give more than one week's pay out of every month for rent.

The saturation point at present prices apparently is rapidly being approached, but as soon as another 15 to 20 per cent. cut in building costs is put into effect an entirely new group of prospective house-owners will be reached.

The next point is that building costs can be reduced when the necessity arises. The only reason prices

of building materials and building labor did not decline as much as the average of other things was because the demand was sufficient without it. That is merely the natural working of economic law. On the other hand, as necessity arises, the cost of building can and will be cut. If prices today were at an irreducible minimum and demand were falling off, there would be more for the building industry to worry about!

The chance of a sudden crash either in building costs or real estate values, is small. The movement on the contrary, will be far more likely to occur as a series of steps. We had one big step down in 1921, followed by a partial advance. Before long another downward step probably will be in order. General business, as reflected in the Babson chart, is running at 16 per cent. below normal. The idea, however, that building values are suddenly going to drop to pre-war levels seems as improbable as the view that they will always continue at present high prices.

It is highly important, however, that those who are interested in new building recognize the trend and work with it. What is most needed today is a house within reach of the great 90 per cent. of prospects. "Necessity is the mother of invention." Some day we shall probably look back on the present high cost of building as the source of tremendous benefit because of the economies and improvements in construction methods it will have caused. If present indications are reliable, the next few years will bring forth some remarkable changes in the customs and methods of building houses. If a builder is to keep a continuous flow of new business, he must lead in this procession with the chief aim of producing homes for the great majority. Every 10 per cent. that the cost of attractive homes can be reduced will increase the field of possible prospects by 500,000 to 1,000,000 people.

Favors Good Suburban Bays
 The idea that people are always going to have to strain the last notch in order to get together the rent each

month is absolutely fallacious. When a number of people greatly need a certain thing someone always finds a way to get it for them. Moreover, such service usually carries with it the greatest reward. This present need for lower priced dwellings and lower rents represents such an opportunity.

The average investor has an opportunity in well located suburban land. Thousands upon thousands of modest homes will be built during the next few years. The automobile has broken the transit limitation which has heretofore bound our cities. The trend will be in favor of suburbs, and the investor who puts a part of his funds in well selected suburban property at a fair price, judged on present levels, should profit during the next few years.

THE SOCIALIZED HOME

Among the most imperative needs of the present day is the home. (There are in our town many houses, but how many homes?) The fact that we can walk into a house, take off our hat, eat and sleep there, does not make a home. It only makes a boarding house; and the crying lack of society today is that so many so-called homes are only shelters.

The family is the unit of society. It has ever been so, and it always will be so. It matters not whether it be the rude hut of an African Bushman, or the brown stone mansion of a millionaire, the family is the center of the social life. Here history began. Here history continues. "He setteth the solitary in families" said an ancient poet, and this is true today as then. But the family needs the home, and the home must be stabilized, else there can be no permanency and no proper home life.

Under present conditions this is most difficult. The welfare manager of one of the plants in one town, in order to keep a working force of 400 men, had to employ over 1200 men per year, so great was the turnover of labor. Henry Ford needs 60,000 men per year to keep 12,000 of a staff. Twenty firms find ne-

cessary a list of 60,000 to maintain a staff of 44,000. It is evident that with such a mobility of men, anything like home life is out of the question. Even the churches are affected. The pastor of a large city parish requires a thorough canvass of his parishioners every six months in order to know where his people are and who they are.

The results of this restlessness are lamentable. The social evil, that cancer on the body politic, is increasing tremendously. Deserted families multiply and become objects of charity. Education of the children is seriously hindered. Efficiency is seriously broken down, because the itinerant workman has no interest in his work. Self expression, the glory of the capable mechanic, is lost when each man becomes merely a cog in a vast machine. Social anchorage by which society is held from drifting, is impossible.

The only cure for this social ill, is the stabilizing of the home. Sixty years ago, two young men came to this country together, and began life as employer and employee. They each secured a home. Thus they were stabilized. Years passed by. In time the employer died, but the workman remained, serving the son of his former employer. In time he also died, having wrought in the same factory over half a century. When men will adopt that course, nearly all the problems of capital and labor will be solved.

This stabilizing of the home is the chief talk of the day. The process must begin in the home, by teaching that money is not an end in itself, but service is the all important matter. In an eastern Ontario town a bright lad, an expert in mathematics, was about to enter college. He was the type of lad who would make a leader and a teacher. The boy's father could not see anything but a commercializing of the son's talent, and persuaded him to enter business. He did so with success; but society lost a leader who might have been a power for good. The home is society in embryo. All the problems of life are in the family, and it is most need-

ful that the ideals of the home shall be not material or commercial, but moral and Christian. It is pathetic to the point of tragedy when the young know more about Red Riding Hood than they know of God, and are better acquainted with Cinderella than with Christ.

Truly does Prof. Thoma of the university of North Dakota say: "There is little hope of bettering society without bettering our homes. Here the first, deepest, and most lasting impressions of every generation are received. Here the first social relationships are established, the first social responsibilities felt, the first social laws recognized, the first experiences with truth, co-operation, and service encountered. The character of the good family must become the character of the human family; and the first is the training school for the second."

SENSITIVENESS

Some people without a sensitive nature never become sensitive through experience. And sensitiveness is such a doubtful blessing that few born without it would take any great pains to acquire the quality. The most common conception of a sensitive person is of one whose feelings are easily hurt. In wounded feelings, unquestionably, sensitiveness gives its earliest manifestation; sensitive children are at times the unhappiest.

But at other times they are the happiest. Although they have griefs and pangs that their more "stodgy" playmates never know, they also enjoy in a higher degree the pleasant emotions of life; they have a keener appreciation of affection and of kindness, their spirits respond more quickly and eagerly to the stimulating influences of friendship and books and nature.

What they have especially to do as they grow older, if they are to make their sensitiveness an advantage to them rather than a handicap, is to learn self-control. When their feelings are hurt, they must bear the wound stoically. They must learn

not to let their ego obscure the cosmos. They must harden themselves against the rough knocks of life, without becoming less accessible to its soft appeals.

Indeed, the paradox of sensitiveness is that the more successful a person is in conquering the vulnerability of his own feelings, the more tender he grows of the feelings of others. When his sensitiveness becomes thus objective, it begins to flourish as an aid and enrichment to life. Then what is sweet and sound in nature and in art makes a deeper impression, gives a greater pleasure, furnishes a livelier stimulus.

The boy who thinks he is morbidly sensitive must not despair; the chances are that he will become a man of quick human interests and keen and sympathetic understanding.

A WINDFALL

Women's and Juniors' Winter Coats, \$15 and \$28—Save a Good Third
 At \$28.00—Smart styles in soft Duveltyne Coats; lined throughout with fine satinette; interlined with Flannelette. In the fashionable shades of Reindeer, Camel and Taupe; large rolling and chin-chiff Fur collars; worth up to \$40.00 for \$28

At \$15.00—Warm fashioned Burberry Coats, with plaid backs and leather buttons. All the new heather mixtures; also plain Duveltyne Coats, with fur collars and silk stitching. In Brown, Reindeer, Black and Navy. On Sale Saturday morning at \$15.00

THE MILLINERY DEPT.

Smart Hats to Be Worn With Fur Coats—A Bargain, \$5.40
 One dozen only Sample Hats; smartly trimmed in satin and metal. Hats of distinction. Very suitable for wear with fur coats. Much underpriced \$5.40

75 PAIRS SCOTCH WOOL BLANKETS

Save \$2.00, \$2.50 and \$3.00 a Pair
 Sheldon celebrated Wool Blankets. Warranted of the finest grown pure wool only. Made in Scotland on "Ye Banks and Braes o' Bonnie Dook." Every pair guaranteed. Special sale price pair \$7.75, \$8.75, \$10.70, \$13.75
 Falls' Department Store, Simcoe.

100 "Ma-Ma" Dolls, 87c Each
 All dressed and with hood, shoes and stockings. All say "Mama! Mama!" Each 87c

Falls' Store slated for very much the biggest month's business in its history, and WE'VE HAD SOME BIG ONES, TOO

The First Two Business Days in December, Saturday and Monday, we will sell

Men's Flannelettes Night Gowns, \$1.34

6 dozen only to offer at this price; good quality Striped Flannelette; all sizes in the lot. Each \$1.34

Men's Winter Shirts, \$1.27

10 dozen only. Big, roomy Winter Shirts; heavy, long-wearing cloth; collar attached and pocket. Sizes to 17. Each \$1.27

Men's 'Stormer' Ulsters, \$16

Men's big "Stormer" Ulsters; extra long; double breast; high collar with throat strap; all sizes. Each \$16.00

Men's Real Winter Mitts, 93c Pair

Waxed thread sewn; horsehide palms; extra well lined; high ribbed top. Pair \$93c

Men's Handkerchiefs, 3—28c

100 dozen men's fine, linen finish Lawn Handkerchiefs; hemstitched; good size at 3 for 28c

KAPOK MATTRESS

Best Procurable, Value \$25—Friday and Saturday Only \$21
 These Mattresses are full 35-pound weight. Best quality Kapok lined; heavy fancy art ticking covers; single and double bed sizes. Special for the two days. \$21

Another Mattress Bargain SILVER SEAL Mattress

es, all white layer felt; with roll edge and hand folds; very comfortable and durable; a \$16.50 value \$14.40
 Falls' Department Store, Simcoe.

Kiddies' Stork Pants, 22c

On sale Saturday morning, 1/4 gross Kiddies' Rubber Pants; assorted sizes; elastic fitted. Only \$22c
 Falls' Department Store, Simcoe.

The makers of Dominion Linoleum have supplied us

with a shipment of Linoleums to sell for 77c square yard. The printing in some cases is slightly imperfect. The slight hurts are scarcely perceptible. Standard weight, long wearing; 4 yds. wide. Sale in Downstairs Store.

REED CHAIRS, ROCKERS

A Big Purchase For Special Selling
 Reed Chairs and Rockers, fumed finish; upholstered in English Tapestry; with coil spring construction and all felt cushions. These \$20.00 Chairs and Rockers will be on sale Saturday and Monday at \$14.95
 Falls' Department Store, Simcoe.

Bridal Rose Dinner Sets, \$42

Another crate of Bridal-Rose Dinner Sets — \$42.00 for a 97-piece set. A very beautiful floral design in dainty pink colorings. Per Set \$42.00

Two Big Days' Selling in Table Oilcloth

It is 1 1/4 yards wide. Standard quality; in white, marble, medium, light and dark colors. Yard \$43c

French Beaded Bags

One dozen only very fine (sample) Beaded Bags in pretty shapes. Richly lined; value \$10.00. Saturday \$6.75

Terry Towelling

Heavy White Terry and Heavy Tan Striped Terry. About half price. 75 yards only of each. A special offering. Per yard \$32c



Saturday Toyland will be at its best. Bring the children to see the Dolls, Toys, Games and Christmas surprises.

Dish Cloths, 2 for 11c

Perhaps sufficient for two days' selling. English Knitted Dish Cloths. Useful sizes 2 for 11c

100 Pairs Boys' Bloomers, \$1.33 Pair

The best Bloomer bargain we ever got hold of; size to 35. Lined; Governor fastening; well made from cloth that will stand the "hard knocks" \$1.33

Imported Carving Sets

One dozen only in the lot. Select quality. Fork, Knife and Steel. Nicely cased in satin and velvet lined cases. A special at \$6.00. On sale at \$4.95

Sample Chamber Sets

left with us by an English traveller after he had finished his Canadian trip. The finest sets we ever offered. Regular \$13.50 to \$17.00 a set will sell \$10.00 to \$12.50

Flannelette Blankets, \$1.90

Best quality Flannelette Blankets in white and grey; pink and blue borders. Single bed sizes on sale at per pair \$1.90

