



The Treasures Of The World

*Are Yours for a Beautiful Home
If You Spend Less Than
You Earn*

The job of spending, for most people, is one of the easiest things in life. The difficult thing is in getting that which you spend—and still more difficult is putting some of it aside—spending less than you earn.

Beautiful things and things that add convenience and comfort to the enjoyment of a home are not necessarily expensive in all cases and many of the ways to better homes, as suggested in The Observer's Institute now being held, do not require much spending of money. But most of them cost some money—and they are out of reach unless you spend less than you earn.

Everyone takes pride in home-ownership, in having an attractive home and one that is a comfort and a pleasure for the housewife. And the things that make such a home possible are immediately sensible expenditures if you have saved a definite part of your earnings.

Miss Beer's lecture on "Family Budgets" will undoubtedly provide emphasis on the item of saving as well as on the many items of spending. We will be glad to discuss your budget problem with you—to show you how spending less than you earn can realize for you the better home you may desire.



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