# $\$ 10.00$ PREMIUM 

WE WILL GIVE $\$ 10.00$ to the person sending in the best definition of "piano funds" or "certifi cates" as they are usually called.
Many dealers are offering $\$ 25$ to $\$ 100$ "certificates" to persons making guesses, writing names on cards, etc., according to the scheme decided on by the dealer, this $\$ 25$ to $\$ 100$ to apply as a payment on a piano if bought from the dealer working the scheme. The piano without a certificate could be bought for $\$ 200$ to $\$ 400$, according to grade, but with a certificate it will cost about $\$ 325$ to $\$ 525$. We want to know what a buyer gains or what benefit he receives by PAYING a higher price to use a certificate.

## Do You Know What Constitutes a Fine Piano?

Unless you are sure you thoroughly understand piano mechanism, tone quality, action, etc., you had better steer clear of "certificate schemes" and patronize the Southern Wareroom of Chas. M. Stieff where fakes are not practiced. It isn't necessary to resort to fakes to sell strictly high grade pianos.
Write for booklet.
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CHARLOITE, N. C.
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