

OFFICIAL PROSPECTUS

Proceeds of this Loan will be used for War purposes only, and will be spent wholly in Canada



THE MINISTER OF FINANCE OF THE DOMINION OF CANADA offers for Public Subscription the

Victory Loan 1918

\$300,000,000. 5 1/2% Gold Bonds

Bearing interest from November 1st, 1918, and offered in two maturities, the choice of which is optional with the subscriber as follows:

5 year Bonds due November 1st, 1923
15 year Bonds due November 1st, 1933

Principal payable without charge at the Office of the Minister of Finance and Receiver General at Ottawa, or at the Office of the Assistant Receiver General at Halifax, St. John, Charlottetown, Montreal, Toronto, Winnipeg, Regina, Calgary and Victoria.

Bonds may be registered as principal or as to principal and interest, at any of the above-mentioned offices.

Interest payable, without charge, half-yearly, May 1st and November 1st, at any branch in Canada of any Chartered Bank.

Principal and Interest payable in Gold
Denominations: \$50, \$100, \$500 and \$1,000

Issue Price: 100 and Accrued Interest Income Return 5 1/2% per Annum

Free from taxes—including any income tax—imposed in pursuance of legislation enacted by the Parliament of Canada.

The proceeds of the Loan will be used for war purposes only, including the purchase of grain, foodstuffs, munitions and other supplies, and will be spent wholly in Canada.

Payment to be made as follows:

17% on application; 20% January 6th, 1919;
20% December 6th, 1918; 20% February 6th, 1919;
31.16% March 6th, 1919.

The last payment of 31.16% covers 30% balance of principal and 1.16% representing accrued interest at 5 1/2% from November 1st to due dates of the respective instalments.

A full half year's interest will be paid on May 1st, 1919, making the cost of the bonds 100 and interest.

Subscriptions may be paid in full at the time of application at 100 without interest; or on any instalment due date thereafter together with accrued interest at the rate of 5 1/2% per annum.

This Loan is authorized under Act of the Parliament of Canada, and both principal and interest are a charge upon the Consolidated Revenue Fund.

The amount of this issue is \$300,000,000, exclusive of the amount (if any) paid for by the surrender of bonds of previous issues. The Minister of Finance, however, reserves the right to allot the whole or any part of the amount subscribed in excess of \$300,000,000.

Conversion Privileges

Bonds of this issue will, in the event of future issues of like maturity, or longer, made by the Government, during the remaining period of the War, other than issues made abroad, be accepted at 100 and accrued interest, as the equivalent of cash for the purpose of subscription to such issues.

Payments

All cheques, drafts, etc., covering instalments, are to be made payable to the Credit of the Minister of Finance. Failure to pay any instalment when due will render previous payments liable to forfeiture, and the allotment to cancellation. Subscriptions must be accompanied by a deposit of 10% of the amount subscribed. Official Cashiers will forward subscriptions of any branch in Canada of any Chartered Bank will accept subscription and issue receipts.

Subscriptions may be paid in full at time of application at 100 without interest; or on any instalment due date thereafter together with accrued interest to time of making payment in full. Under this provision, payment of subscriptions may be made as follows:

If paid in full on or before Nov. 10th, 1918, par without interest, or 100%.
If remaining instalments paid on Dec. 6th, 1918, balance of 70% and interest, (\$20.48 per \$100).
If remaining instalments paid on Jan. 6th, 1919, balance of 70% and interest, (\$20.50 per \$100).
If remaining instalments paid on Feb. 6th, 1919, balance of 60% and interest, (\$21.04 per \$100).
If remaining instalment paid on Mar. 6th, 1919, balance of 30% and interest, (\$31.16 per \$100).

Denomination and Registration

Bearer bonds, with coupons, will be issued in denominations of \$50, \$100, \$500, and \$1,000, and may be registered as to principal. The first coupon attached to these bonds will be due on May 1st, 1919.

Fully registered bonds, the interest on which is paid direct to the owner by Government cheque, will be issued in denominations of \$50, \$100, \$500, \$1,000, \$5,000, \$10,000, \$25,000, \$50,000, \$100,000, or any multiple of \$100,000.

Payment of Interest

A full half year's interest at the rate of 5 1/2% per annum will be paid May 1st, 1919.

Form of Bond and Delivery

Subscribers must indicate on their application the form of bond and the denominations required, and the securities so indicated will be delivered by the bank upon payment of the subscription in full.

Bearer bonds of this issue will be available for delivery at the time of application to subscribers desirous of making payment in full. Bonds registered as to principal only, or fully registered as to principal and interest, will be delivered to subscribers making payment in full, as soon as the required registration can be made.

Payment of all instalments must be made at the bank originally named by the subscriber.

Non-negotiable receipts will be furnished to all subscribers who desire to pay by instalments. These receipts will be exchangeable at subscribers' banks for bonds on any instalment date when subscription is paid in full.

Form of Bonds Interchangeable

Subject to the payment of 25 cents for each new bond issued, holders of fully registered bonds without coupons, will have the right to convert into bonds with coupons and holders of bonds with coupons will have the right to convert into fully registered bonds without coupons, at any time, on application to the Minister of Finance or any Assistant Receiver General.

Forms of application may be obtained from any Official Cashier, from any Victory Loan Committee, or member thereof, or from any branch in Canada of any Chartered Bank.

Subscription Lists will close on or before November 16th, 1918

DEPARTMENT OF FINANCE,
OTTAWA, October 28th, 1918.

Behind the Gun the Man - Behind the Man the Dollar
Make Your Dollars Fight the Hun 143

Draw on Your Customers

through the Merchants Bank. With Branches in all parts of Canada, and correspondents abroad, this Bank is in a position to present Drafts promptly, have them accepted, and collect payment, with the least possible trouble and cost to you.

The Manager will be glad to take up this matter with you.

THE MERCHANTS BANK

Head Office: Montreal, Established 1864.
MILDMAY BRANCH, A. C. WELK, Acting Manager.
IANOVER BRANCH, J. H. ADAMS, Manager.
WALKERTON BRANCH, W. A. BURROWS, Manager.

Can Now Send Postal Notes.

The post office has received word that Canadian postal notes can now be sent to any Canadian or British soldier serving in France and are payable at any British field post office in France. As field post offices are handy to all units at the front, this should be a handy and cheap means of sending money to those at the front. The sender is protected from loss in case of the postal note not being received.

The German Admiral Von Heintze thinks Germany would have won the war if the Americans hadn't "budded in," and threatens to get square. Well, nobody cares what he thinks about the matter, but he surely has forgotten that the British navy is still intact, and Britain can never be licked while her ships float on the seven seas.

Knocked out of the wagon by her young brother, while playing on Saturday afternoon, the 5-year-old daughter of Mr. E. Lippert of the Townline Brant and Carrick, landed with such force on the ground that her right collar-bone was snapped and a most painful injury sustained. A Walkerton doctor, who was summoned, set the fracture and started the young sufferer on the road to recovery.

In a Dilemma.

A man near Formosa telephoned Chief Constable Ferguson one night last week and poured a tale of woe into his ear, and which was to the effect that a young girl he had hired had so many gentlemen callers that he feared they would bring the "Flu" to his home, and on him notifying the gallants to stay away and hereafter make themselves conspicuous by their absence, that her ladyship quit. What the Formosite wanted to know was whether he could compel that girl to come back, and if so, whether he would have to allow said gentlemen to call and run the possible risk of having the "Flu" germ brought into his home. This was some puzzler for the Chief, who, after sparring a little for wind, however, came back with the suggestion that the grieved employer take the matter up with the girl's parents, and that if they had the kind of control over their daughter that patriarch, Abraham, had over his son, Isaac, for whom he sent out and chose a wife, that they could probably make her step to the kind of music that her ex-boss was preparing for her. If they refused, or couldn't exact such obedience, then the world was wide and he had better look for some other maid-servant to do his household. Simple as falling off a tree, but had a lawyer been asked to unreef that much common sense, his client would have got a bill that would have made him sicker than the Flu, or words to that effect.—Herald & Times.

Stole Cattle.

In the County Judge's Criminal Court on Oct. 17th, before His Honor, Judge Dickson, William Brodhagen, of the Township of Logan, pleaded guilty to three charges of stealing cattle. In one case he stole four head of cattle from a farmer, drove them nine miles to his own place, and sold them to a drover, using the money as part payment on an automobile. It was six weeks before the owner found out what had happened to his cattle and recovered them. Two head of cattle belonging to another farmer were taken at the same time, and the third charge, dated back to December, 1916. Mr. J. M. Best, of Seaforth, who appeared for Brodhagen, put in a strong plea for leniency. His Honor sentenced the prisoner to three months in jail and a fine of \$200 and costs of \$148 and \$30 for compensation, and in default of payment an additional six months in jail.

Married For Fifty Cents.

A story came from Hamilton of a clergyman marrying a couple and being handed a fee of fifty cents, mostly in coppers, the case is not unnaturally spoken of as a "record." Not so, however. The Rev. Neil Campbell, of Oro, tells of marrying a couple and after the ceremony receiving from the groom (there being no groomsmen) an envelope which on being opened some time later was found to contain only a slip of paper, and on it, written the pious invocation, "Pray for us!" In telling the story, Mr. Campbell is not in the habit of confessing what action he was moved to, but it must be admitted that the incident was a severe test of the good man's piety, and no reasonable man will feel like asking him how long it took him to reach a really Christian frame of mind.

A Mean Act.

Somebody with a grudge against Mr. N. P. Schmidt, fruit dealer near the G. T.R. station, invaded his cornfield on the night of Saturday, Oct. 12th and upset all the corn he had piled in stooks about the place. Suspecting a certain party, Mr. Schmidt notified Chief Ferguson, but on the sleuth turkey-trotting right up to the suspicious one, he got such a flat denial that he turned aside and started a strategic retreat to his own frontiers. Whoever the culprit is, he need never feel proud and chesty over the manliness of his act, as it was pulled off under cover of the night and in a manner that would make a sheep-stealing cur look like a highly respected citizen in comparison.—Herald & Times.

Law Amended.

The anti-loafing law has been amended in such a manner as to provide for arrest without warrant. "Any peace officer," the amendment reads, "may arrest without warrant any person whom he believes on reasonable and probable grounds to be violating the provisions hereof, i.e., the anti-loafing law, and such peace officer is justified in making such arrest."

When Harry Lauder arrived at Dundee Theatre on Friday last he received a notice calling him to military service. He is forty-eight years old. One would have thought that the capacity Mr. Lauder is at present engaged in, namely, raising money to give Scottish soldiers who have been wounded or broken in health, a start in life is of vastly more importance to his country than matching him against an ordinary soldier in the trenches.

A Letter To The King.

The following plea is said to have been sent to the King and Queen of England by a resident of Bruce County, whose son is a member of the 1st depot Battalion, Western Ontario Regiment. This is an exact duplicate of the letter sent on May 18, 1918, by the father. It came into the possession of certain military authorities at Wolseley Barracks and was given out for publication by them a short time ago.

The boy was examined by a medical board a number of times, upon the request of himself and friends, and was found to be in good health. Later, he was placed in a military hospital for observation. He was found to be perfectly fit and returned to his unit.

To his Majesty, our King and Ruler on Earth.

Dear King and Queen:—It is my painful and humble duty to ask for my inviolated son's discharge from the Armouries at London Ontario, as he has been unhealthily since childhood and has scarcely done any work of any kind since July 4th, 1916, has been using doctor's treatments regular and his chief diets is oils. We trust in God for his discharge as he has been unrighteously judged by earthly judges, by the physical unfitness of his condition. I humbly ask pardon from his majesty our King and the Lord God in Heaven, our Creator and Redeemer, and that He shall judge myself, my son and the empire and that He may overthrow the unrighteous. Hoping you will grant me my request for my son as he would do for the empire if he were physically fit.

"God Save our King and Queen, long may they live to reign over us, God save the King."

The name of the boy and signature follows.

Why Germany Wants Peace.

Germany wants peace and she wants it badly. Her military leaders are too expert in military science not to recognize the indisputable signs of defeat and the foreshadowings of colossal and irretrievable disaster. And they know only too well that such disaster would probably witness such a revolution in Germany as would astonish the world. Germany's millions have set the world such an example in unthinking and unswerving docility to autocratic rule as has been an astonishment to all democratic nations; but if it should chance that these millions would suddenly break their bonds, it is not easy to forecast the result, but certainly that result would not be favorable to the war-lords and their following. And Germany realizes at length that the sacred soil of the Fatherland is doomed to hear the tramp of a hostile army of probably more than 4,000,000 men unless she can make peace before Christmas. With the vivid recollections of all Germany's deeds of shame in France and Belgium, she dreads to think of what might happen if the avengers of blood should once reach German soil, and it seems probable that even unconditional surrender will be considered a wise and politic thing if only it can avert this doom. Above everything else Germany dreads having to pay the penalty of her crimes and despite all the fierce blustering of some of her military irresponsibles it seems probable now that Germany will agree to any terms rather than risk the invasion of her territories. Of course there is a possibility that Germany will fight to the bitter end, but present indications certainly do not point that way.

Lover Sought Refuge

A mistress suspecting that her domestic was clandestinely conducting a courtship in the house with a local gallant and that the gent was secreted somewhere about the premises instituted a search one night and after a fruitless hunt was about to give the thing up as a false alarm when she espied a gentleman's pipe lying on her ladyship's dresser. This was the clue to Romeo and that caused the mistress to cast her peepers under the damsel's bed with the result that a manly form was discovered lying as flat and still as a pattern on the carpet. "That's a nice place for you to be," said the mistress as she turned the light on him. Coming out from under, the nervy youth almost shocked out the landlady's false teeth when he pointed to his clothes, which were a mass of dust, and accused her of having neglected for years to have swept underneath that bed.

Their Desire.

In a certain mill it was the custom to pay the workers fortnightly. Finding this practise somewhat inconvenient, the employees decided to lay the matter before the manager of the firm. An Irishman, well-known for his persuasive powers, was selected as their delegate, and he duly appeared before the manager. "Well, Michael, what can I do for you to-day?" "Please, sir," said Mike, "O've been sint as a delegate by the workers to ask a favor of ye regarding the payment of wages." "What do they want?" "Sor, it's the desire of meself and of ivry man in the firm that we receive our fortnightly pay each week!"

Shorthorn Cattle Oxford Sheep.

Present Offering in Shorthorns:— Young Bulls from 8 to 10 mos. old, by same sire as Junior Champion, Female, at Leading Canadian Fairs, 1918.

In Oxfores:— Choice Ram Lambs by Imported sire.

JAS. G. THOMSON

Shorthorn Cattle.

Winners of the Silver Medal at the Northern Exhibition for the past three years.

Choice young stock of both sexes on hand on hand.

F. H. Pletsch

R. R. NO. 1, CARLSRUHE
Lot 13, Concession 13, Carrick.

DR. L. DOERING
DENTIST MILDMAY.

HONOR Graduate of Toronto University
Licentiate of Dental Surgery, and Member of Royal College of Dental Surgeons of Ontario has opened up his offices next to G. Schurter's, Mildmay, Entrance on Main Street. All the latest methods practiced in dentistry. Visits Ayrton every first and third Saturday, Clifford every second and fourth Saturday, and Neudact every second and fourth Tuesday of each month.

J. A. WILSON, M. D.
PHYSICIAN AND SURGEON

HONOR Graduate of Toronto University
Medical College, Member of College of Physicians and Surgeons of Ontario. Office and Residence—Elora Street North, Mildmay.



Canadian women are right behind the Canadian troops in the trenches. Women nurses are now installed in hospitals 8 miles in the rear of the actual fighting line. Many of our Canadian women are unable to take up the duties of nursing at the front, but they should know how to take care of their own at home and for this purpose no better book was ever printed than the Medical Advisor—a book containing 1,008 pages, and bound in cloth, with chapters on First Aid, Bandaging and care of Fractures, Taking care of the Sick, Physiology, Hygiene, Mother and Babe, which can be had at most drug stores, or sent 50 cents to Dr. Pierce, Courtwright St., Bridgeburg, Ont.

The women at home, who are worn out, should take that reliable temperance, herbal tonic, Dr. Pierce's Favorite Prescription.

—Mrs. Annie Strickler, 21 Arthur St.

Use Your Dollars to End the War.

If my dollar will drive the enemy back from despoiling Europe and threatening America, here it goes! I will put all I can spare into a Victory Bond, to help old Canada finance its own war burdens, or secure for Great Britain a plentiful supply of foodstuffs. For it is not the rich man's pile that counts most. It is the accumulation of purchases made by farmers and rural business men from every corner of Canada that swells the total and strikes terror to the heart of the enemy. When dollars can fight, let us wheel every one of them into line and so hasten the peace that must come when our golden impact strikes the front line. He is a patriot and helper indeed who saves for Victory Bonds.

On Thursday night of last week fire destroyed the barn and entire contents of Mr. Thos. Chambers, second con. Minto, near Palmerston, and also the threshing separator and team of horses belonging to Emerson Hargrave, of this place. How the fire originated is a mystery, as everything was alright when the owner left the barn about ten o'clock. Two years ago Mr. Chamber's brother's barn and a threshing outfit were destroyed by fire. Look's as if a detective might work well on this job. Hargrave had no insurance on his machine.