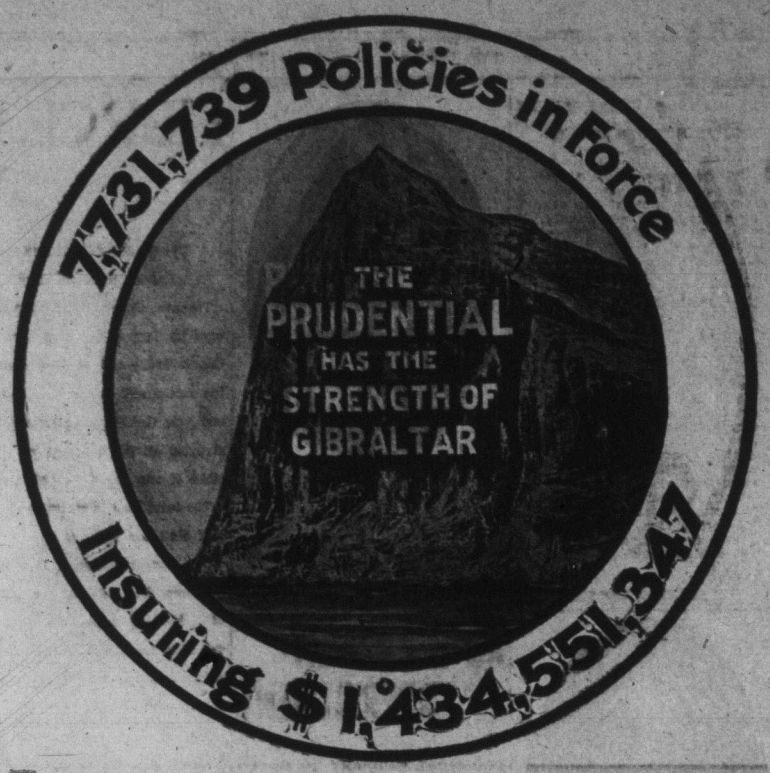
The Prudential Newest Monthly Income Policy

Provides a CASH PAYMENT at the death of the Insured as well as a MONTHLY INCOME to the Beneficiary for Life.

Income is paid for 20 years in any case, even though Beneficiary does not live that long



The Greatest Life Insurance Protection Ever Offered to the Family.

The one kind of Life Insurance Policy of most practical value to Women and Children. It is the policy your wife would like, because it gives her a sure Monthly Income for Life. Income is Paid for 20 Years in any case, even though Beneficiary does not live that long. This is the Safest Way to leave your Life Insurance. The Monthly Income cannot be encumbered or depreciated. The principal cannot be lost. All worry about safe investment is eliminated. $1,230 cash, and $50 a Month for Life costs, if age of Insured is 30 and age of Beneficiary is 25, $221.40 per year, an average saving of $18.45 per month—NOW.

The Income can be arranged for in multiples of $10 per Month up.

Write for particulars and cost for You. Give both your age and age of Beneficiary.

The Prudential made the Greatest Gain in Insurance in Force, in 1908 of any Life Insurance Compony in the World

Total Payments to Policyholders Since Organization, plus Amount held at Interest to their Credit Over $313,000,000

THE PRUDENTIAL INSURANCE COMPANY. OF AMERICA

Incorporated as a Stock Company by the State of New Jersey

JOHN F. DRYDEN, President HOME OFFICE, NEWARK, N. J.

Agents Wanted to Write Industrial and Ordinary Life Insurance.

Good Income---Promotion---Best Opportunities---NOW!

The Prudential ISSUES Ordinary and Industrial Policies. Ages 1 to 70. Both Sexes. Amounts, $15 to $100,000.

BRANCH OFFICE IN BERLIN

CHAS. A. BILHARZ, Asst. Supt., 2nd Floor Pequegnat Block, 69 FREDERICK STREET (ENTRANCE NO. 63)

WATERLOO'S GREAT CELEBRATION

One of the Best Ever Held in Town

Fast Bicycle Races, Thrilling Motor Cycle Races, Marathon Race and Countless Other Attractions

GIRLS' DRILL AND MARCH AND CADET PRACTICE THE FEATURES OF THE AFTERNOON.

The first of July has come and gone, and Waterloo has added another number to its long score of successful celebrations, held in the past, and it is safe to say that never in the history of the Waterloo Musical society was a program of sports run off more smoothly than the one of yesterday. Not a hitch, not a delay, not an accident, even the slightest, marred the proceedings of the day and every member of the committee last night wore the "smile that won't come off."

The day was an ideal one, and the slight breeze that fanned the crystal waters of silver lake, modified the heat of the sun, which otherwise would have become oppressive on the terraces surrounding the athletic grounds.

Only on one occasion, at the great bicycle meet of 1894, was the attendance at a celebration larger. The terraces, the grand stand, and every available spot surrounding the track was filled with spectators, and still the crowds kept pouring into the grounds.

In the afternoon a baseball match was played between Waterloo and Preston, which resulted in a score six to 0 in favor of Waterloo.

The afternoon proceedings opened with a parade from the Alexander [illegible] to the park. The procession was as follows: W. M. S. band, [illegible] Societies from Toronto, Hamilton, Berlin and Waterloo, Waterloo cadets, Waterloo public and separate school children, visitors and spectators.

The program was opened sharp on time, and from the moment of arrival until late in the evening there was one series of amusements. The feature of the afternoon's program was the drilling of the Waterloo cadets, under Mr. Cunningham, of the Central School staff. The cadet corps has been organized less than two months, yet the boys went through their manoeuvres with a precision and accuracy that would do credit to the most seasoned veterans. Mr. Cunningham and his boys have every reason to feel proud of their achievements.

Another feature was the flag drill of the girls, under Principal Playford's direction. This march and drill was carried out to the accompaniment of the W. M. S. Band, and although their performance lasted over a quarter of an hour, there was not a hitch from beginning to end, and teachers and pupils deserve the greatest credit for the faithful work they have performed.

The five mile bicycle race, was one of the fastest ever run on the Waterloo track, the time being 14 minutes, 18¼ sec.

The motor cycle race was fast and thrilling. Four competitors entered the race, but one dropped out near the start and the other few finished within a few yards of each other.

The ten mile Marathon race was a trying one for the runners, owing to the extreme heat, but Sellers of the Y. M. C. A., Toronto, finished in good shape and carried off the prize.

The other events followed in quick succession, and the spectators were kept busy all afternoon.

Another parade took place at 7.30 in the evening, and again about 2000 visitors wended their way to the park, to listen to one of the finest programs ever rendered from the band stand there. In addition to the excellent selections by the W. M. S. band, the visiting societies sang several choruses. A quartette composed of Messrs Bardon, Oschmann, Schmidt and Poehlmann, gave a selection which was greatly appreciated.

Mr. Frank Wegenast of Brampton, an old Waterloo boy, and a great favorite in musical circles here, sang "The Holy City" to band accompaniment. Mr. Wegenast sang in German first, and on being recalled, repeated the song in English.

At a late hour the program was brought to a close with a brilliant display of fireworks, and the thousands returned to their homes, well pleased with the day's outing. The following is the complete program:

Morning.

15 mile road race.
1. O. Weidenhammer, time 47 min.
2. J. Dahmer, Conestoga, time 47.15 min.
3. W. Hannabery, time 51 min.
4. E. Snider.

Baseball, Waterloo six runs, Preston 0 runs.

1 mile bicycle race. (open).
1. W. Anderson, Toronto.
2. W. Andrews, Toronto.
3. H. M. Donald, Toronto.

Also started, M. McCarthy, Stratford, J. Golden, T. Bulgar, Toronto, F. Brown Stratford, McMillan Toronto, Dahmer, Conestogo. Time 2.52 1-5.

1 mile open running.
1. AM. Sellers, W.E., Y.M.C.A., Toronto,
2. Gordon Simpson, Central Y. M. C. A., Toronto. Time 4.56.

Exhibition two miles, W. H. Woods Brantford, time 10.50.

2 mile handicap, bicycle.
1. F. Brown, Stratford.
2. W. Anderson, Toronto,.
3. Andrews, Toronto.

Also started, McCarthy, Bulger, McMillan, Golden. Time 5.01.

2 mile county championship running:
1. L. Tilt, Blair.
2. Gross, Waterloo.
3. Giss, St. Clements. Time 12.10 2-5.

Quarter mile footrace:
1. Melville Snider.
2. Herby Becker.

Quarter mile, running, open:
1. Tilt, Blair.
2. Simpson, Toronto.

Time 56 seconds.

10 mile marathon:
1. AM. Sellers, Toronto.
2. Geo. Adams, Hamilton. Time 1 hour, 2 min. 46 sec.

Also started J. Pepper, Stratford, J. Love, Ayr.

One half mile pony race.
1. Seagram's pony.
2. McDougall.
3. Dahmer.

Ten mile Motor Cycle.
1. McLean, Toronto.
2. Greenwood, Toronto.
3. McKenzie. Time 7.07 1-5.

Five mile bicycle race:
1. W. Andrews.
2. Herb McDonald.
3. J. Golden, for pacing.

McCarthy, Bulgar, Brown, McMillan, Anderson, also started. Time 14.18 1-5.

The baseball game between Preston and Waterloo was fast from start to finish, and after seven innings the locals won out by the same score as in the morning, six runs to 0.

Number 1287 was the lucky number for the clock, but it was not claimed.

Geo. Adams, who finished second to Sellers in the ten mile Marathon ran a fine race. After going three miles he took a cramp and was forced to give up. His trainer quickly got him fixed up, and although two laps behind, he ran the rest of the race in fine shape. He was loudly cheered for his gameness.

W. M. Woods, of Brantford, the first Canadian to finish in the Olympia race at London, England, gave an excellent exhibition of running. He wore his olympic costume and his performance was indeed very creditable. He was greatly taken up with the hospitality shown him and was more than surprised at the beauty of Waterloo's fine park. In saying good-bye he expressed the pleasure it would give him to return to Waterloo at some future date.

The following numbers were the lucky ones at the prize drawing last evening: 3716, 3446.

HARMONIE SOCIETY'S PICNIC A GREAT SUCCESS

The annual picnic of the Harmonie Society, which was held on the lawn at the rear of their hall on King street north, yesterday, was an unqualified success. The following societies had been invited to take part in the festivities: Lyra and Liederkranz, Toronto, Germania, Hamilton Concordia, Berlin; and Orpheus, Waterloo. The Toronto societies arrived in the forenoon and were escorted to the picnic grounds, by the W. M. S. band. The Hamilton and Berlin societies arrived shortly after one o'clock; and were met at the Alexander House corner, where a procession was formed, headed by the W. M. S. Band, followed by the singing societies, the Waterloo cadets, and a thousand school children, carrying flags. The singers dropped out at the Harmonie hall, and entered the picnic grounds, where seating had been provided for several hundred people. President W. Miller of the Harmonie Society, called ukon Mayor Weidenhammer for a brief address of welcome.

In welcoming the visitors the Mayor referred to the characteristics of the German immigrants. Wherever they choose their future home, they strive to become good citizens of their adopted country. He urged them to keep up their mother tongue and the customs of their fatherland and to train their children to become worthy and useful citizens of this grand Dominion., which was bound to become one of the greatest powers in the world, in the near future.

President Miller welcomed the singers in the name of the Harmonie Society, and Mr. Ferdinand Heller, the able and energetic secretary of the Harmonie, delivered the festival address. He referred in eloquent words to the German, as a citizen wherever he made his home, and urged his fellow countrymen to honor the country of their adoption, to obey its laws, to learn its language, to teach their children to become good and useful citizens., and, above all, to keep alive the beautiful language of the Fatherland and its national songs and literature.

A mass chorus, composed of all the societies, then sang the German national air, "Bruder reicht die hand zum Bunde," under the direction of Mayor Weidenhammer.

The afternoon was then spent in pleasant social intercourse.

In the evening the societies marched in procession to the park, where they took part in the evening concert and contributed several fine choruses to the evening's program.

The Harmonie Society has every reason to feel proud of the success of the day's festivities.

The visitors left at a late hour for their homes, well pleased with the day's outing.

LITTLE LINERS

Laborers and teamsters wanted. Good wages to good men. Apply Bechtels' Limited, Waterloo 6-28-4t.

WANTED.—Small girl 12 to 14 years of age. Apply Mrs. S. E. Pershbacher, Waterloo. 6-30-5t.

Boys' leather lined shoes $1.75 at Zick's.

Miss Gladys Uffelman won the gold watch presented by the Band to the school children selling the most tickets. Gladys worked hard and her efforts were well repaid.

See Zick's $2.50 ladies' pat. bluc.

Mrs. Geo. Corell of Toronto, spent the holiday at the home of her parents, Mr. and Mrs. J. Froehlich, King street.

Mr. J. Uttley of Port Hope, was a visitor in town over the first.

Mr. Homer Zick, of Dundas, was a visitor at the home of his parents, Mr. and Mrs. Conrad Zick, Wednesday.

BOWLING NEWS.

Regular schedule bowling games were played on the green Wednesday evening with the following result:

E. F. Seagram	13	Dr. Hilliard	12
F. G. Hughes	21	J. Conrad	10
A. H. Snyder	19	W. S. Naylor	9

To-night the following rinks will play:

J.W O. Motheral vs. E. J. Roos.
M. S. Hallman vs. H. M. Snyder.
A. E. Sanderson vs. W. S. Naylor

As the 9.26 car was going on its way to Berlin yesterday morning a guy wire post at the G. T. R. tracks snapped off and fell on the trolley wire. It just missed the car by a few inches, and traffic was delayed for nearly an hour.

Mr. Will Pflug and bride of Rochester, N. Y., are spending their honeymoon with friends in town.

Mr. Henry Raisig returned home Wednesday evening after a pleasant sojourn in the old country.

EXCITING RUNAWAY.

Hardly a day passes but what there is a runaway and a bad accident was averted yesterday morning, when one of Mr. J. B. Fischer's delivery horses took fright near the post office. There was a large crowd of people, both old and young, in front of Hotel Lewis watching the motor cycles, when the horse dashed around the corner. Luckily the animal slipped and fell before it hit the sidewalk, and willing hands soon had the beast under control. Had the horse run on the sidewalk, there is no saying how bad an accident may have occurred.

SCHACHT — BINKLE.

A pretty June wedding took place at the home of Mr. and Mrs. J. Binkle, John street, Tuesday, when their daughter Isabella Elizabeth, was united in the bonds of matrimony to Mr. Fred Schacht. Rev. E. Bockelman officiated. The bride was attended by her sister, Miss Margaret, while Mr. Henry Schacht supported the groom. The young couple were the recipients of many useful and costly presents, which shows the esteem in which they are held by their host of friends. The News Record joins their many friends in wishing the young couple many years of happy wedded life.

The Waterloo Musical Society band will play the following program on the market square stand this evening (weather permitting) commencing at 8.15 promptly.

March, "The roaring Lion," Walter Beebe.
"Hearts Aflame," waltz intermezzo, Luther Arnoldi.
Overture, "The band didn't strike" von Suppe.
Air varie, "The old home down on the farm," Fred Parlow.
Euphonium solo, Mr. Fritz Boffinger.
Cakewalk, "The shades of Susan," W. L. Skaggs.
Selection, from the favorite operas of Gounod, arranged by Charles Godfrey.
"Kismet Patrol" characteristic march, Toband.
Valse, "Gipsy Life" Lilian Raymond.
"Swisses" Aux, Polka, Humoresque.
Piccalo solo, "The Larks Festival," W. E. Moore, Mr. N. Stroh.
The tearin' o' the green, humorous paraphrase and variations on the well known bush song, "The wearin' of the green."
God Save the King.
W. Philp, bandmaster.

SILVER WEDDING.

Mr. and Mrs. F. W. Lorenz, Erb street, celebrated their silver wedding yesterday. The happy occasion was attended by a large number of guests, who extended to Mr. and Mrs. Lorenz their best wishes for a still long period of happy wedded life.

The same wreath and the same bouquet as were worn 25 years ago were used yesterday and ten guests who attended the wedding 25 years ago, were also in attendance. Mr. and Mrs. Lorenz have been residents of Waterloo a great many years and their host of friends will extend to them their best wishes and congratulations on this happy occasion.

NOTICE.

All members of Court Enterprise No. 73, C. O. F., Waterloo, are hereby requested to attend the funeral of their late brother, [illegible] Banks, on Saturday afternoon at 1.30. Meet at the hall at 1 o'clock.

By order,
CHIEF RANGER.

(Continued on page 5.)

Fruit-a-tives
Or Fruit Liver Tablets
Never fail to cure Biliousness, Constipation, Stomach and Kidney Troubles. 50c a box. At all dealers.