

H...ning is...softens...er the...acteria...s from...ors are...ng one...n two...RT"

to the Fuel Committee...ect on Thursday evening...to Club of Houses...and Labor Council wrote...Council not to sanction...houses for workmen that...uilt in some other cities...Referred to the Housing

location from G. E. Main...corresponding secretary of...estern Ontario Town Plan...re the annual meet...on on November 27th...a referred to the planning

Club of Canada which is...vision in Canada wrote...y is on one of the serial...y would like to know whe...would consider the estab...municipal aerodrome here...g it or leaving it to respons...The City Clerk was...o get more information...e Collectors Resign...Kipper, contractor for the...garbage, wrote that he...able to continue his con...December 1st, 1919, at the...eration owing to the...it of operation. To con...tract he would have to get...a month more than at

Hofstetter also resigned...Hoson...has Good Roads Associa...rawing attention to their...red to the Board of Work...ars of the Council except...r, Utley, Greb and As...present.

NG TIME ON...T. R. DEBATE

Nov. 4.—The debate on...iding stage of the Grand...s reached that point where...members are mostly sil...the brunt of carrying on...n falls upon the Opposi...

afternoon and evening...ent benches were but spars...hile half a dozen members...supported the Fielding...which proposes that a...vision of railway expert...s enquiry into the condi...T. system. On arrange...was taken yesterday and...time the Senate is await...of the measure in that...bably on Wednesday...as been revived that the...will fill the existing four...of the Upper House. Col...formerly M.P. for North...d Hon. Martin Burrell...e, may be among those

ND...ES...go to...SELOH'S...ors from Post...Office...one 671.

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for Women



This particular brand is one of Canada's finest grades of Shoes. It is rapidly forging ahead and becoming deservedly most popular. Well made, comfortable and giving most satisfactory wear it is the choice of the well dressed woman at all times. We are showing a number of popular lines in blacks and browns, with Louis and sport heels of La Parisienne Shoes, also Oxfords.

A large variety of new Spats now in stock.
ERNST'S Head to foot outfitters
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J. J. BENSON, Manager, Kitchener Branch.

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Coupons and Cheques
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The Merchants Bank will cash all War Loan coupons or interest cheques when due, on presentation, without making any charge whatever for the service.
If you have not a Savings Account, why not use your interest money to open one with This Bank?

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1869 1919
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Capital Paid-up and Reserves... \$31,000,000
Total Assets, \$47,000,000.

Kitchener Branch F. H. Boehmer, Mgr.
Waterloo Branch H. G. Mistle, Mgr.

JUST A
LITTLE
SMILE



Taking It Up Direct.
Dealer—That old woman brought more eggs to market today and I told her the ones she brought last week were bad.
Clerk—What did she say?
Dealer—Said next Saturday she would bring her hens and I could speak to them about it personally.

Reform.
"He's a modern reformer."
"That so?"
"Yes, he's out to reform the reformers."
"In what way?"
"He's trying to educate them to discover that not everything the other fellow gets some fun out of is wholly wrong."

Explanation.
"How do you account for comets and meteors?" inquired the girl who wanted to seem scientific.
"Now and then," replied the professor who wanted to seem frivolous, "the music of the spheres attempts a little jazz."

Dear Simplicity.
"Why don't those grand opera stars accumulate more money?"
"Their expenses are heavy."
"Eh?"
"I've seen one wearing a milkmaid's costume that must have cost two thousand bones."

An Alibi.
The Boss—I am sorry, sir, but I find we won't be able to give you a job. You seem to be very deficient in arithmetic.
The Applicant—I knew it! I knew it! It's pe's fault. I told him he had no business to send me to a grammar school.



SUSPECTED IT.
"The people in the flat below bought their piano at auction."
"I suspected as much; it's going, going, going all the time."

Realism.
I much prefer the realist.
Who tells and doesn't shirk,
The benign idealist.
Who thinks and doesn't work.

Adaptability.
"Have you ever thought of organizing in this prison an emergency corps from the pickpockets?"
"No, but why especially of them?"
"Because they are a class notoriously good at a pinch."

No Security.
The Clothing Salesman—Here's a nice feature, a change pocket with a button to prevent losses.
Mr. Longsufferer—Haven't you one with a combination lock? My wife knows how to unfasten a button.

Elucidation.
"Say, Mammie, you've been in business; tell me what's a preferred creditor?"
"A preferred creditor, Maggie, is one that don't dun you to pay your bills."

Its Kind.
"The what-to-have-for dinner discussion I had with my wife—"
"Well, what of it?"
"Was in the nature of a joint debate."

High Cost of Cooking.
"How much do you pay a cook?"
"The wages don't figure so much," replied Mr. Crosslots. "The real expense comes in bribing one to leave a neighbor."

Feminine Logic.
He—Give a reason for anything you believe. Now, why do you think 13 is an unlucky number?
She—Because it brings you bad luck.

In Suspense.
"Patched up peace with your wife as yet?"
"Not quite. My ma-in-law, my wife and her two sisters are discussing the terms."

One Way or the Other.
"Meat is terribly dear! Meat 50 cents a pound!"
"But think, how cheap money is, with a 50-cent piece worth only a pound of meat!"

In the sixteenth century there was a curious law in England whereby street peddlers were forbidden to sell plums and apples, for the reason that servants and apprentices were unable to resist the sight of them, and were constantly tempted to steal their employers' money in order to enjoy the costly delicacies.
Orphan asylums are unknown in Australia. Every destitute orphan child is sent to a private family, which takes care of it until it is fourteen years of age, and is remunerated by the Government.



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

Victory Loan 1919
300,000,000. 5 1/2% Gold Bonds

Bearing interest from November 1st, 1919, and offered in two maturities, the choice of which is optional with the subscriber as follows:

5 year Bonds due November 1st, 1924
15 year Bonds due November 1st, 1934

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 to principal or as to principal and interest, as hereinafter provided, 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

The proceeds of the Loan will be used to pay indebtedness incurred, and to meet expenditures to be made in connection with demobilization (including the authorized war service gratuity to our soldiers, land settlement loans, and other purposes connected with their re-establishment into civil life), for capital outlay upon shipbuilding, and other national undertakings forming part of Canada's industrial reconstruction programme, and for the establishment of any necessary credits for the purchase of grain, foodstuffs, timber and other products, and will be spent wholly in Canada.

Payment to be made as follows:
10% on application; 20% January 9th, 1920;
20% December 9th, 1919; 20% February 10th, 1920;
31.21% March 9th, 1920.

The last payment of 31.21% covers 30% balance of principal and 1.21% 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, 1920, 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.

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 other than those paid in full on application must be accompanied by a deposit of 10% of the amount subscribed. Official Canvassers will forward subscriptions or any branch in Canada of any Chartered Bank will accept subscriptions 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 November 15th, 1919, par without interest or 100%.
If remaining instalments paid on Dec. 9th, 1919, balance of 90% and interest (\$90.52 per \$100).
If remaining instalments paid on Jan. 9th, 1920, balance of 70% and interest (\$70.84 per \$100).
If remaining instalments paid on Feb. 10th, 1920, balance of 50% and interest (\$51.08 per \$100).
If remaining instalment paid on Mar. 9th, 1920, balance of 30% and interest (\$31.21 per \$100).

Payment of instalments or payment in full after November 15th, 1919, can be made only on an instalment due date.

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, 1920. Fully registered bonds, the interest on which is paid direct to the owner by Government cheque, will be issued in denominations of \$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, 1920.

Form of Bond and Delivery

Subscribers must indicate on their applications the form of bond and the denominations required, and the securities so indicated will be delivered by the bank upon payment of subscriptions 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 subscriber's bank for bonds on any instalment date when subscription is paid in full. All receipts must be exchanged before 1st June, 1920.

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 Canvasser, from any Victory Loan Committee, or member thereof, or from any branch in Canada of any Chartered Bank.

Subscription List will close on or before November 15th, 1919

DEPARTMENT OF FINANCE,
OTTAWA, October 27th, 1919.

Keep Canada's Farms and Factories Busy