

IC ING DER

ould be in every
tchen. Its use
insures complete
tisfaction in bak-
g cakes, biscuits
id pastry.

YOUR GROCER
SELLS IT.
W. Gillett Co. Ltd.
TORONTO, CANADA.
Montreal



OME PEOPLE YOU KNOW

is our aim to make this copy-
righted. If you are copy-
ing or have friends visiting you
copy us a line or phone 395 or 396.

o many friends of Mr. Julius
ase will be pleased to hear
he is getting along as well as
expected, but will not be able
talk for some time.

friends of Mr. John Walters,
underwent an operation at the
V. Hospital this morning, will
be to know that he is doing as well
as expected.

H.L. Janzen has been indispos-
ed several days. Mr. Janzen there-
fore was not able to be present at the
annual Mutual Fire Insurance
Meeting yesterday.

ends will be pleased to learn that
J. Walter Jr., who underwent an
operation at the hospital, is improving.

oo Late to Classify

Purse in Star Theatre, con-
taining registration card. Finder
also leave at News Record.
2-8-19.

Parcel on Benton and King
containing crocheted yoke and
other articles. Return Mrs. Wm.
Wm. 52 W. Weber St. 2-8-19.

et—Five rooms upstairs, at
King East. Apply 22 Ben-
2-8-19.

ted—Two young gentlemen
wishing to room together.
Apply 57 Frederick St. 2-8-19.

and Boy Wanted for Glue
om must be 11 good wages and
steady work. Box 72 Record.
2-8-19.

Sale—Two full sized, also
in and one mandolin. Phone
GW. 2-8-19.

ge packing house requires the
rices of a real live progressive
sman. 23 to 28 years old for
ntry territories. Good opportu-
nity for one who has initiative and
ability. Reply in own hand-
writing stating age, experience, sal-
ary expected and personal descrip-
tion. Box 78.

Sale—Quartered oak dining
table, suite kitchen cabinet, gas
range, coal heater and kitchen
sinks. Mrs. R. Self Phone 251
Waterloo. 2-8-19.

ed—Finishers. Apply Reit-
Bro. Allan St. Waterloo.
2-8-19.

Sale—Exceptionally fine lots
of new Willow and Braun near King
St. 49 North Cameron.
2-8-19.

Sale—Pea coal, best quality,
50 per ton at Christner's 96
Ark St. 2-8-19.

ed—Man to work on farm out-
side. Apply Station Hotel, Mon-
day and Tuesday. 2-8-19.

g boy to learn shirt cutting.
Good opportunity. John
Myth Limited 23 Young St.
2-8-19.

ARE COLORED SOLDIERS REFUSED ACCOMMO- DATION

dsor Feb 7—Resolutions have
been adopted by the local branch of the
A. and will be sent to Windsor
restaurant and cafe owners protesting
their refusal to serve food to
soldiers who, the resolutions
are "entitled to equal treatment
regardless of color".

hotelmen say they have had no
complaints from negro soldiers for ac-
commodation but restaurant owners
admit that colored men
have been turned away say-
ing they were only to protect their trade.
would be injured should negroes
be served along with whites.

Ladies' putting tournament
near, Fla.

Incorporated under Statutes of Ontario, Chapter 54 of 2 George V. 1912.

THE WATERLOO COUNTY
LOAN AND SAVINGS
COMPANY

The Waterloo County Loan and Savings Company

hereby promise to pay to **JOHN SAMPLE**

on the First Day of **February** in the year of our Lord, one
thousand nine hundred and twenty-two, at their office, Waterloo, Ontario, the
sum of **TWO HUNDRED** Dollars

with interest in the meantime at the rate of **five** per centum per annum
from the date hereof to be paid half-yearly on the **first** day of
August and **first** day of **February** during the currency
of this debenture on presentation of the proper Coupon as hereto annexed.

This Debenture is transferable by endorsement only, but notice
of transfer must be given to the Company at its office in Waterloo.
Given under the Seal of the Company and signed by the
President and Manager thereof this **first** day of **February** in the year of our Lord one thousand
nine hundred and **seventeen** at the Town of
Waterloo, in the Province of Ontario.

Sample President **Sample** Manager

No. 10 — SAMPLE COPY — \$ 5.00
The Waterloo County Loan and Savings Company
Will pay the Bearer on **February 1st, 1922**
Five Dollars
at the offices of the Company, Waterloo, Ontario, being
Interest on \$ 200.00 Debenture No. **996**
For the Company
Sample President **Sample** Manager

No. 9 — SAMPLE COPY — \$ 5.00
The Waterloo County Loan and Savings Company
Will pay the Bearer on **August 1st, 1921**
Five Dollars
at the offices of the Company, Waterloo, Ontario, being
Interest on \$ 200.00 Debenture No. **996**
For the Company
Sample President **Sample** Manager

No. 8 — SAMPLE COPY — \$ 5.00
The Waterloo County Loan and Savings Company
Will pay the Bearer on **February 1st, 1921**
Five Dollars
at the offices of the Company, Waterloo, Ontario, being
Interest on \$ 200.00 Debenture No. **996**
For the Company
Sample President **Sample** Manager

No. 7 — SAMPLE COPY — \$ 5.00
The Waterloo County Loan and Savings Company
Will pay the Bearer on **August 1st, 1920**
Five Dollars
at the offices of the Company, Waterloo, Ontario, being
Interest on \$ 200.00 Debenture No. **996**
For the Company
Sample President **Sample** Manager

No. 6 — SAMPLE COPY — \$ 5.00
The Waterloo County Loan and Savings Company
Will pay the Bearer on **February 1st, 1920**
Five Dollars
at the offices of the Company, Waterloo, Ontario, being
Interest on \$ 200.00 Debenture No. **996**
For the Company
Sample President **Sample** Manager

No. 5 — SAMPLE COPY — \$ 5.00
The Waterloo County Loan and Savings Company
Will pay the Bearer on **August 1st, 1919**
Five Dollars
at the offices of the Company, Waterloo, Ontario, being
Interest on \$ 200.00 Debenture No. **996**
For the Company
Sample President **Sample** Manager

No. 4 — SAMPLE COPY — \$ 5.00
The Waterloo County Loan and Savings Company
Will pay the Bearer on **February 1st, 1919**
Five Dollars
at the offices of the Company, Waterloo, Ontario, being
Interest on \$ 200.00 Debenture No. **996**
For the Company
Sample President **Sample** Manager

No. 3 — SAMPLE COPY — \$ 5.00
The Waterloo County Loan and Savings Company
Will pay the Bearer on **August 1st, 1918**
Five Dollars
at the offices of the Company, Waterloo, Ontario, being
Interest on \$ 200.00 Debenture No. **996**
For the Company
Sample President **Sample** Manager

No. 2 — SAMPLE COPY — \$ 5.00
The Waterloo County Loan and Savings Company
Will pay the Bearer on **February 1st, 1918**
Five Dollars
at the offices of the Company, Waterloo, Ontario, being
Interest on \$ 200.00 Debenture No. **996**
For the Company
Sample President **Sample** Manager

No. 1 — SAMPLE COPY — \$ 5.00
The Waterloo County Loan and Savings Company
Will pay the Bearer on **August 1st, 1917**
Five Dollars
at the offices of the Company, Waterloo, Ontario, being
Interest on \$ 200.00 Debenture No. **996**
For the Company
Sample President **Sample** Manager

Sample of Debentures Issued by The Waterloo County Loan and Savings Company

As so many Depositors and Investors are becoming interested in the Debentures of The Waterloo County Loan & Savings Company, we are taking the opportunity of publishing a Sample Cut of a Debenture, with information relating to the terms of issue, interest rates, etc. The Company's debentures are issued for terms of one to five years in amounts of \$100 and upwards, each debenture having the Company's Seal attached and the signatures of the Officers duly authorized to sign. They are practically the same as time deposits, representing monies lodged with the Company for a definite period.

Debentures written for periods of one or two years bear interest at the rate of 4½ per cent. per annum; those written for three years or upwards bear 5 per cent. Half-yearly interest coupons are attached.

Close to eight hundred of the Company's Debentures have now been issued. Many of these are written in the name of one person; others are issued jointly in two names. Quite a favorite method is for a man and his wife to have a Debenture written in the two names, so that either one can withdraw the funds. Quite a number of Lodges, Societies, Insurance Companies and other bodies are holders of these debentures, and on account of the excellent security behind them, they are becoming widely regarded as offering a convenient method of depositing money, for short terms, at very fair interest rates. There is also the advantage in transacting business with a local institution of being able to realize one's money in case of necessity more easily and promptly than if placed in many outside investments, even though the latter may yield slightly higher interest returns. The policy of The Waterloo County Loan and Savings Company is "Absolute security with reasonable interest rates."

A short time ago one of our Customers, who having transferred \$2,000 from his 4 per cent. Savings Account to a 5 per cent. Debenture Account, remarked how glad he was to obtain the additional \$20 interest,—the high cost of living made it very useful. So it is with numbers of others; the interest which they receive from their 5 per cent. Debenture Accounts assists very materially in meeting the increased cost of everything.

Debenture Accounts may be opened at either of the Company's offices.

THE WATERLOO COUNTY LOAN AND SAVINGS COMPANY
KITCHENER **WATERLOO.**