

COOKING BREAD

should be in every kitchen. Its use assures complete satisfaction in baking cakes, biscuits and pastry.

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



SOME PEOPLE YOU KNOW

is our aim to make this coffee interesting. If you are company or have friends visiting you, drop us a line or phone 395 or 396. ... 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 can be expected. ... H.L. Janzen has been indisposed several days. Mr. Janzen, however, is now able to be present at the union. Mutual Fire Insurance Association meeting yesterday. ... friends will be pleased to learn that J. Walter Jr., who underwent an operation at the hospital, is improving.

Too Late to Classify

Purse in Star Theatre, containing registration card. Finder please leave at News Record. 2-8-19. Parcel on Benton and King containing crocheted yoke and other articles. Return Mrs. Wm. 52 W. Weber St. 2-8-19. Five rooms upstairs, at King East. Apply 22 Ben- 2-8-19. Two young gentlemen desiring to room together. Apply 87 Frederick St. 2-8-19. and Boy Wanted for Glue room must be 11 good wages and steady work. Box 72 Record. 2-8-19. Sale—Two full sized, also 1 in and one mandolin. Phone 6W. 2-8-19. Storage packing house requires the services of a real live progressive man 23 to 28 years old for various territories. Good opportunity for one who has initiative and working ability. Reply in own handwriting stating age, experience, salary expected and personal description. Box 78. 2-8-19. Sale—Quartered oak dining room suite kitchen cabinet gas coal heater and kitchen sink. Mrs. R. Self Phone 251 Waterloo. 2-8-19. Sale—Finishers. Apply Reit- Bros. Allan St. Waterloo. 2-8-19. Sale—Exceptionally fine lots near Willow and Braun near King. Apply 49 North Cameron. 2-8-19. Sale—Pea coal, best quality, 60 per ton at Christner's 96 Ark St. 2-8-19. Man to work on farm out. Apply Station Hotel, Mon- and Tuesday. 2-8-19. Boy to learn shirt cutting. Good opportunity. John Ryth Limited 23 Young St. 2-8-19.

ARE COLORED SOLDIERS BE REFUSED ACCOMMODATION

Feb 7—Resolutions have adopted by the local branch of the A. and will be sent to Windsor and cafe owners protesting their refusal to serve food to soldiers who, the resolutions are "entitled to equal treatment less of color". ... hotelmen say they have had no objections from negro soldiers for accommodation but restaurant owners of whom admit that colored men have been turned away say they acted only to protect their trade. ... would be injured should negroes served along with whites. ... Ladies' putting tournament near, Fla.

Incorporated under Statutes of Ontario, Chapter 24 of 2 George V. 1912.

\$ 200.00 Debenture No. 996

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

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

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

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

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

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

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

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

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

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

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 4 1/2 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.