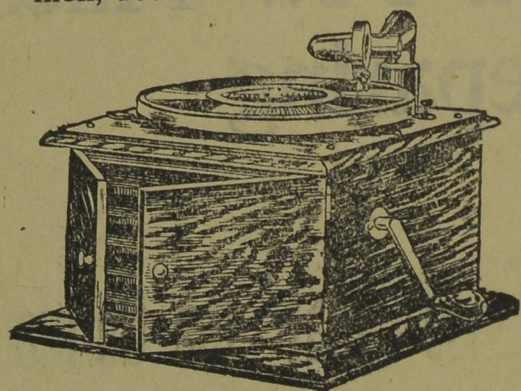


That

money-gift received for Christmas will put a Victrola in your home.

There are Victors and Victrolas in great variety of styles from \$20 to \$300, and any "His Master's Voice" dealer will gladly demonstrate them to you. Victor Records are 90c for ten inch, double sided.



Victrola IV \$20

With 15 ten-inch, double-sided Victor Records \$33.50

New Victor Records for January Out Today

New Popular Songs

Ten inch, double sided, 90c for two selections

- | | | |
|-------|---|--------------------------------------|
| 17655 | (He's a Rag Picker
Post Pauline) | Peerless Quartet
Billy Murray |
| 17666 | (Back to the Carolina You Love
Tennessee, I Hear You Calling Me) | Peerless Quartet
American Quartet |

New Fox-Trot Record

Twelve inch, double sided, \$1.50 for two selections

- | | | |
|-------|--|--|
| 35422 | (Hits of 1915—Medley Fox Trot
My Tango Girl—Fox Trot) | Victor Military Band
Victor Mil. Band |
|-------|--|--|

Purple Label Record by Nora Bayes

- | | | |
|-------|--|------------|
| 60127 | I Work Eight Hours, Sleep Eight Hours,
That Leaves Eight Hours for Love | Nora Bayes |
|-------|--|------------|

Beautiful New Red Seal Records

- | | | |
|-------|----------------------------------|----------------|
| 64429 | Golden Love (Lemon-Wellings) | John McCormack |
| 64457 | Barcarolle—From Tales of Hoffman | Maud Powell |

These are only a few of the splendid list of new titles for the New Year. Any "His Master's Voice" dealer in any city or town in Canada will be glad to play any of these records you wish to hear, and will give you a complete list of the new Victor Records and our 350-page Musical Encyclopedia listing over 5000 Victor Records.

Hear Them Today

BERLINER GRAM-O-PHONE CO. LIMITED



168 Lenoir Street, Montreal

**Victor Records—Made in Canada
Patronize Home Products**

DEALERS IN EVERY TOWN AND CITY

497-480

DOES INDIA HOARD HER YELLOW GOLD?

Many Millions of Precious Metal is Unaccounted For

From time immemorial India has absorbed gold as a sponge absorbs water. The flow of gold to India has always continued. In the last twelve years she has received \$680,000,000 in gold, partly in sovereigns and partly in bullion, in addition to enormous quantities of silver. It all goes into the country, but very little ever comes out. Lord Rothschild observed some years ago that he had noticed that none of the smooth gold bars sent to India from England ever came back. What happens to this great stream of precious metal, which continuously disappears like those rivers in desert lands which lose themselves underground?

The testimony of experts is most conflicting. Some say it is hoarded while a few are ready to prove by a formidable array of statistics that it cannot be extensively hoarded. Those who believe that India possesses a vast store of hoarded treasure make the wildest guesses at its probable total. The most popular estimate of the hoarded wealth of India puts the total at \$1,500,000,000, which would amount to five dollars per head of the population; but some credible estimates are far higher. The experts quarrel, again, about the probable effect of India's absorption of gold upon the world's money markets and the prices of commodities. Some say that all gold-using countries benefit hereby, while others, such as Sir Edward Holden, appear to hold that the drain of gold to India is a potential menace. The commission while declining to endorse either of these mutually destructive contentions has declared in effect that an increased use of gold in India should not be encouraged by the Government, but India already seems disposed to resent this recommendation. India has been subjected to repeated invasions and innumerable internecine wars, and her people have never completely lost their hereditary sense of security. Banking facilities are still sparse, and it would be surprising if Indians did not hoard.

Hoarding does not necessarily mean burying in the ground or concealment in the roofs of houses, though those practices are doubtless extensive. Mr. J. M. Keynes, a member of the commission tells a story of a Brahmin in Eastern Bengal who even hoards currency notes in his roof. Once a week he retires privily and spreads them out in the sun to remove the damp. A very large proportion of the hoarded wealth of India is however, in the form of gold and silver ornaments. It is into these ornaments that the bulk of the bullion and sovereigns, as well as much of the silver, disappears.

Business Farming

Farming is always a business, but the average farmer keeps no books. He pays a bill, makes no record of it, loses the receipt, or keeps it in one of a dozen cluttered boxes where it cannot be found.

In order to protect themselves in case of sudden death the wife and children should be made familiar with every detail of the business. There is recorded the case of a rich man who deposited his money in several banks, was killed in an accident, and his family are living in absolute want because they cannot ascertain where the money was banked. Another instance is that of a man who placed thirty thousand dollars in a bank for the assistance of his family, died far away, and his folks cannot find where the money is placed. One of my most valued books is a large blank book in which I record every detail of farm work with date of day, month and year. If we begin to plant or sow a piece of ground I put down date, how much seed it took, cost, kind of fertilizer used, name of variety, etc. If a debt is paid, down goes the date amount paid, what for, and if I got a receipt.

By making the entries each noon or night the books can be so kept up-to-date that an executor can look over the record, stock, and produce books, etc., and see in a few moments how affairs stand; and the farmer himself knows about his work.—C. E. Davis.

Gigantic Aeroplanes

The Russian government has ordered ten aeroplanes of a type to carry eleven persons in addition to the pilot.

Long Navigable River

The Congo river and its tributaries furnish more than 9,000 miles of waterways navigable by flat-bottomed steamers.

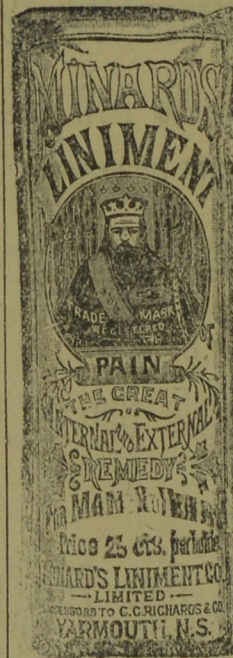
A new convenience for travelers is a shoe polishing brush with the back recessed to hold a duster and cap of polish.

BIG SURPRISE TO MANY IN FREDERICTON

Local people are surprised at the QUICK results received from simple buckthorn bark, glycerine, etc., as mixed in Adler-i-ka, the German remedy which became famous by curing appendicitis. Mr. George Y. Dibble states that this simple remedy draws off such a surprising amount of old foul matter from the body that A SINGLE DOSE relieves sour stomach gas on the stomach and constipation INSTANTLY.

"CANADA'S RALLY TO THE EMPIRE"

When the great Armada of thirty one big ships, carrying thirty-two thousand of Canada's sons, and escorted by nineteen great British battleships, weighed anchor and sailed down the St. Lawrence carrying our men to aid in fighting the Empire's battles, few people realized all meant to Canada. It has been the talk of the whole world. Statesmen and newspapers the world over commented on it and cried "Bravo, Canada." The illustrated London News said the arrival was "an event unparalleled since William the Conqueror." It was truly a magnificent spectacle to see this great fleet setting sail, a sight never before seen on Canadian shores. News of the departure was censored and kept so secret that few indeed were on the scene to see the big ships weigh anchor on the Gaspe coast. This spectacle would have been lost to the people of Canada had not The Family Herald and Star of Montreal had their staff of photographers there to reproduce it. Their photos of the great flotilla are the best piece of photographic work in the history of the art. They secured a panoramic view showing miles and miles of the great troopships and battleships as they swung into line on the way to the Atlantic. In this picture The Family Herald and Weekly Star certainly possess a treasure. It will be the greatest Canadian souvenir of the war. It is thirteen and one-half inches deep by forty-six inches in length. It is reserved exclusively for Family Herald and Star subscribers, and all who become subscribers for 1915. The picture will be sent free to anyone sending one dollar for a year's subscription to that great paper. The demand is already enormous, and every home in Canada will want it. It will be Canada's great memento, and years hence, when neighbors are gathered discussing the great war, this picture will point the story. It will have a priceless value. It is truly magnificent, and full of patriotic inspiration. Those desiring a copy, should order The Family Herald and Weekly Star at once.



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| Sweet Juicy Floridas | 25c, 30c, 35c and 40c doz. |
| Valencia Oranges | 15c and 20c doz. |
| Tangerine Oranges | 20c doz. |
| Bananas | 30c doz. |
| Large Grape Fruit | 9c. 3 for 25c. |
| Best Malaga Grapes | 15c, 3 lbs. 40c. |
| Mixed, all new, Nuts | 16c, 2 lbs. 30c. |

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It is the only thing worth while in clothing and it is the one point which makes MacKINNON'S CLOTHING such a favorite with every man who has once worn it.

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TAILOR and CLOTHIER**

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JOB PRINTING.

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Cook's Cotton Root Compound.

A safe, reliable regulating medicine. Sold in three degrees of strength—No. 1, \$1; No. 2, \$3; No. 3, \$5 per box. Sold by all druggists, or sent prepaid on receipt of price. Free pamphlet. Address: THE COOK MEDICINE CO., TORONTO, ONT. (Formerly Windsor.)

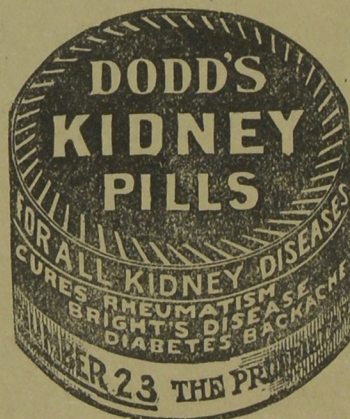
A Gift of Flowers

Is a beautiful expression of the Christmas Gifts Giving Spirit. Carnations, Roses, Chrysanthemums, Violets, Valleys, in cut flowers. Palms and Azaleas received a few weeks ago from Belgium. Arancarias, Ferns, Cyclamens, Primulas, Begonias, Hyacinths, Narissus, Poinsettias. Prices right. Novelties in Baskets, filled with potted Cut Flowers. New Christmas mas roping or fringe for Table or Christmas Tree decorating in Red and Green. Red Rusens, also Rusens or Holly Wreaths. Holly and Mistletoe. Call and see our Christmas Display. Order early. Celery, Lettuce and Parsley.

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