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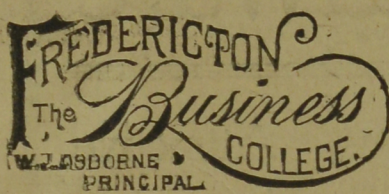
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**DR. J. B. CROCKER**  
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At Stanley office three days, begin-  
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## DOES INDIA HOARD HER YELLOW GOLD?

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 of \$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 thereby, 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 in future be encouraged by the Government, but India already seems disposed to resent this recommendation. India has been subjected to repeated invasions and innumerable internal wars, and her people have never completely lost their hereditary sense of insecurity. 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 Brahman 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 dauber and can be polished.



THE B. P. O. E.  
FILLS DENVER

Denver, Colo., July 13.—The Elks' convention week is at hand and the familiar salutation of "Hello, Bill" is to be heard on the streets, in the railway stations, the hotel lobbies and other public places. While thousands of members of the order and other visitors arrived Saturday and Sunday, the real inflow did not begin until today. Big herds of Elk have arrived every hour and will still be coming when the midnight hour strikes tonight.

The visitors have found a warm welcome awaiting them. Denver has put her best foot foremost in arranging the entertainment and has had the co-operation of other cities and resorts of Colorado. The entire city has blossomed out in a mass of purple and white bunting, while each night during the week the downtown section will be ablaze with eons of thousands of colored lights. Today the streets are thronged with enthusiastic crowds. Contests for officers are being discussed and also the place for the 1915 convention. But for the most part the visitors are engaged in renewing acquaintanceships and making merry generally.

### CONSERVATIVE.

At a meeting of clergymen a curate was anxious to bring himself under the notice of the archbishop. He informed his grace that he had recently seen a wonderful example of the ways of Providence.

"Your grace," said the curate, "my aunt intended taking a railroad journey but missed the train owing to her cab being held up. That very train met with an accident and many passengers were killed and injured. Was that not a wonderful intervention of Providence?"

The archbishop looked at the curate and, after pausing a moment simply said:

"I didn't know your aunt."

## COLD CHEERLESS HOMES

Igloos of Eskimos Crowded and Un-  
sanitary

The igloos used by the Eskimos of the bleak north are small in size, necessarily overcrowded, and every crevice is carefully sealed during the long winter months in order to maintain a comfortable temperature within. The different forms of dwellings on the Arctic coast are the sod igloos, which are the standard and are constructed of two different plans.

The first type of igloo, with windows and doors in the walls, is a frame structure of logs or lumber. The walls and roof are covered thickly with sod, and one or two windows are set into the walls. The home contains two separate compartments, which are connected by a small door, the living-room proper and the entry or shed. The shed is somewhat smaller in size than the living quarters, and is used as a storeroom for provisions, clothing, sleds, and other articles too numerous to mention. The entrance into the igloo is also constructed of timber, and covered with sod, but the plan of construction differs somewhat from the one just described. This igloo also has two compartments, a living-room and a storeroom, connected by a low passageway. The entrance into the home is through an open hatch in the roof of the entry by means of a ladder. Then by passing through the tunnel one enters the living-room.

The living-room of some of the igloos are curtained off to separate the sleeping quarters from other parts of the household, but the majority have no such arrangements, all the household duties being conducted in the single room. The furniture equipment usually consists of a small stove, a few dishes, and improvised beds. The board floor, which is usually fairly clean, serves the purpose of chairs and tables. A few of the families own sewing machines and occasionally a phonograph.



**Cook's Cotton Root Compound**

A safe, reliable regulating medicine. Sold in three degrees of strength—No. 1, \$1; No. 2, \$2; 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)**

## ALMOST FAINTED IN THE STREET

In Daily Fear Of Death—Until  
"Fruit-a-tives" Brought Relief.

CHATHAM, ONT., April 3rd, 1913.

"Some two years ago, I was a great sufferer from indigestion. One day my eye caught a billboard of 'Fruit-a-tives' and I said to myself 'if Fruit-a-tives will build me up like that, it is good enough for me'. I bought some. After taking these wonderful tablets for only three weeks, I found myself wonderfully improved. In a short time longer, I cured myself entirely. My case was no light one, either. Gas would often form in my stomach and I was in daily fear that it would get around my heart and kill me. 'Fruit-a-tives' is the only remedy for indigestion."

C. T. HILL.

50c. a box, 6 for \$5.00, trial size 25c. At all dealers or sent on receipt of price by Fruit-a-tives Limited, Ottawa.

## CONVENTION OF MEDAL

### OF HONOR MEN

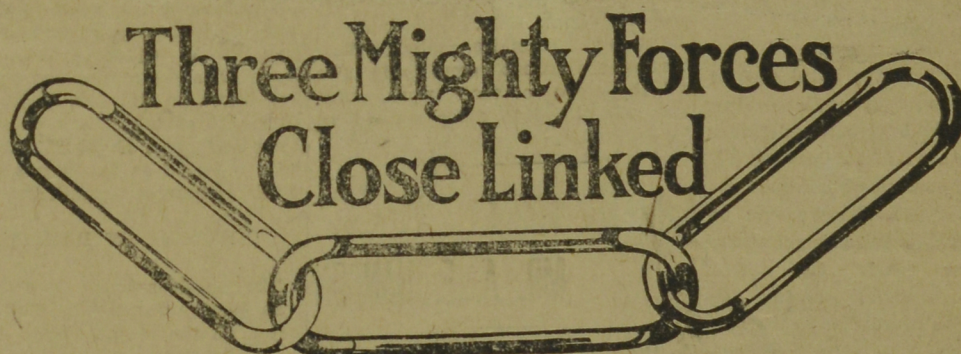
Atlantic City, N. J., July 14.—One of the most notable gatherings of men seen at this resort in a long time—men who have been officially recognized by Congress for acts of great heroism during the civil war, the Spanish war and at other times assembled here today for the opening session of the twenty-fourth annual convention of the Army and Navy Medal of Honor Legion. Tomorrow officers will be elected, and there will be a banquet, at which several prominent military and naval men will be among the speakers.

**DR. DeVAN'S FEMALE PILLS** Reliable medicine for all Female Complaints. \$5 a box, or three for \$10, at drug stores. Mailed to any address on receipt of price. THE SCOBELL DRUG CO., St. Catharines, Ontario.

**PHOSPHONOL FOR MEN** Restores Vims and Vitality; for Nerve and Brain; increases "grey matter"; a Tonic—will build you up. \$5 a box, or two for \$10, at drug stores, or by mail on receipt of price. THE SCOBELL DRUG CO., St. Catharines, Ontario. Sold in Fredericton by A. J. Ryan.

FOR THE SUMMER MOTORIST.

An auto hood is a convenience to the woman who motors much. A comfortable and becoming sort is made with a straw brim, flexible but wide enough to give protection to the eyes, and a full silk crown that does not disarrange the hair. There are wide chiffon tie strings that keep the hood snugly in place.



## Three Mighty Forces Close Linked

Have you ever noted how an audience yawns in the face of an uninspired speaker?

On the other hand, have you noted how an audience will lean forward and grasp the chair arms when the speaker reveals enthusiasm?

Enthusiasm is the buoyant expression of truth. To impart belief in anything, a man must believe it deeply himself. We call such a man an enthusiast.

This applies to the written word also—particularly to advertisements. When the manufacturer really believes in his wares, his enthusiasm will almost inevitably find expression in Advertising. And enthusiasm will be contagious—his audience—the readers of the newspaper—will, figuratively speaking, "lean forward and listen intently."

To be convincing an advertisement must convey an unmistakable impression of enthusiasm. This it will only do when the article advertised has inherent worth.

Thus we have:

Sincerity -- Enthusiasm -- Advertising:  
Three mighty forces, close-linked.

If you are doing a local business talk over your advertising problems with the Advertising Department of this newspaper. If you are doing a provincial or national business it would be well for you to have the counsel and assistance of a good advertising agency. A list of these will be furnished, without cost or obligation, by the Secretary of Canadian Press Association, Room 503, Lumsden Building, Toronto.

## Colonial Tea Rooms

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ORCHESTRA FROM 10 TO 12 TONIGHT

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Ice Cream Parlor in Connection.

Rooms for private parties for Luncheons or Dinners.

Orders taken for Sandwiches, Cake and Salads.

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