

Council Approaches End of Term

Dog Owners must pay Taxes or be Fined

The council met Wednesday morning for a brief session, the principal business being the passing of a long list of accounts as given below.

Chief Thomas submitted a list of dog owners who had failed to pay their licenses for the year, and he was instructed to take the regular proceeding as provided for under the by-law.

Some correspondence was read relating to the question of assistance to wives and families of local men on auxiliary service. A resolution was also passed granting free light and water for the month of December to several of these families.

The following accounts were passed for payment:

| | |
|---|------------|
| Goldie & McCulloch Co, payment on machinery | \$2,128.04 |
| G. H. Dunn, petty cash | 15.35 |
| J. L. Wilson, waterworks | 2.25 |
| Canadian Gen. Elec. Co. payment on machinery | 1,819.20 |
| Okanagan Telephone Company rates | 19.95 |
| C. P. R., freight on machinery | 476.02 |
| Relief work pay roll, Dec. 9th to 12th inclusive | 51.60 |
| Relief work pay roll, Dec. 14 to 19th, inclusive | 115.45 |
| G. Mirrel, work on installation of machinery | 12.20 |
| J. L. Wilson, work on installation of machinery | 38.60 |
| P. T. Dunn, salary | 100.00 |
| F. V. Royle, salary | 110.00 |
| G. H. Dunn, salary | 166.66 |
| S. D. Colquhoun, salary | 150.00 |
| E. B. Hirst, salary | 110.00 |
| F. Fowler, salary | 110.00 |
| F. Varney, salary | 85.00 |
| F. Freeman, salary | 85.00 |
| B. M. Hill, salary | 100.00 |
| R. W. Thomas, salary | 115.00 |
| Albert Gibb, salary | 85.00 |
| J. A. Bigger, salary | 5.00 |
| A. B. Davy, salary | 166.66 |
| C. F. Teal, salary | 85.00 |
| F. Swainson, salary | 85.80 |
| W. Sabine, salary | 100.76 |
| Dr. H.L.A. Keller, rent | 27.50 |
| H. I. Johnson, rent | 40.00 |
| Burns & Temple, salary | 60.00 |
| E. Weddell, salary | 62.80 |
| Crehan, Martin & Co., balance of auditing fee, 1914 | 121.48 |
| W. Hanz, coal for fire hall and office | 31.08 |
| James & Trenwith, supplies | 22.78 |
| H. G. Blair, Nov. work | 28.78 |
| W. R. Trench, stationery | 8.80 |
| Kelowna Courier, printing and stationery | 29.00 |
| Max Jenkins & Co., teaming | 5.50 |
| Kel. Sawmill Co., teaming | 162.56 |
| Kel. Sawmill Co., lumber | 42.80 |
| Dalgleish & Harding, supplies | 2.50 |
| Morrison Thompson Co., supplies | 30.35 |
| Kel. Garage & Machine Works Co., supplies, fire dept. | 10.25 |
| O. K. Lumber Co., lumber | 7.80 |
| O. K. Lumber Co., sawdust | 150.00 |
| Kel. Carriage Works, supplies | 3.00 |
| Drs. Knox & Campbell, examining woman for asylum | 5.00 |
| D. Leckie, supplies | 15.02 |
| A. J. Jones, repairs to machinery | 1.75 |

| | |
|---|--------|
| Kel. Irrigation Co., special coupling for wood pipe | 1.75 |
| C. C. Snowdon, potato scale powder | 80.00 |
| Eureka Packing Co., ring packing | 4.30 |
| Canadian Westinghouse Co. electrical supplies | 141.00 |
| Maysmith & Lowe, oil | 7.85 |
| Fleck Bros., Ltd. power house supplies | 8.72 |
| McCull Bros. & Co., oil | 42.50 |
| Northern Elec. Co. supplies | 9.98 |
| Crane Co., supplies | 631.45 |
| G. Balsillie, digging grave | 5.00 |
| J. W. Jones, remuneration | 130.00 |
| W. E. Adams, remuneration | 120.00 |
| R. A. Copeland, remuneration | 230.00 |
| W. C. Duggan, remuneration | 220.00 |
| D. H. Rattenbury, remuneration | 210.00 |
| D. W. Sutherland, remuneration | 230.00 |
| F. A. Taylor, remuneration | 180.00 |
| A.B. Davy, balance due on contract to Dec. 31. | 421.40 |

ANGLICAN CHRISTMAS SERVICES

At St. Michael and All Angels' church, the services for Christmas Day are: Holy Communion at 7 and 8 a. m., Matins and Holy Communion at 11 a. m., Anthem and Christmas Music by the choir. There will be no evening service.

Mr. R. Gray L.R., will conduct the service at St. Andrew's, Okanagan Mission at 11 a. m.

On the Sunday after Christmas, the Rector will officiate in St. Andrew's Okanagan Mission at the 8 and 11 a. m. celebration of Holy Communion, returning for Evensong at the Parish church. In the absence of the Rector, Mr. L. E. Taylor, will read prayers and Litany at the 11 a. m. service in the Parish church. Owing to the Rector's absence at Okanagan Mission there will be no afternoon service at Rutland.

DEBATING SOCIETY ORGANIZING

A debating society is being organized in Kelowna and is to be opened on Thursday, December 30th at 8 o'clock by a meeting at the old school (north east entrance). The first debate will be on Women's Suffrage. Mr. Rogers will move: "That women should have a Vote." Mr. D. Leckie has agreed to take the chair. Anyone interested in debates should attend the meeting.

A New Year's Ball is to be held in Morrison's Hall by members of the Kelowna Assembly Club.

Lieut.-Colonel, C. L. Bott and his regiment of 640 men, recruited from squadrons of the B. C. Horse, have been ordered to make ready to go to the front at an earlier date than was expected. It is stated that the regiment, which now bears the official title of Second regiment of Canadian Mounted Rifles, was warned that it would be ordered to the front shortly by an order which arrived from Ottawa on Friday.

The warning of war service means that the corps will be ordered to Europe at an early date. Training will be completed in England. The men are now encamped at the Willows, Victoria, living in the exhibition buildings there.

A hearty invitation to all to come and spend a happy evening on Christmas Day at 7.30 p. m., at the Methodist church. Music, games and refreshments.

A Merry Christmas to All Our Readers

'Tis Christmas time when joy doth reign,
And old hearts glow with youth again;
May all your troubles turn to mirth
Around the jovial Christmas hearth.

What a Creamery Means To the Kelowna Farmer

A Profitable Market for Field Produce and a Steady Flow of cash into his Pockets

Two men met the other day in front of the post office and stopped for a chat. One was a farmer from the benches and he was feeling pretty blue about the returns from his fruit crop, and didn't hesitate to say so. "Well," he asked at last "and how is this creamery scheme coming along?" "Look here," said the other—he happened to be a member of the committee who have been spending a lot of time lately making investigations into the matter—"That creamery has just got to go, and don't you forget it. It is the Kelowna farmers' best bet by a long way, and it is bound to succeed if only they'll get behind it and make it. It means dollars in their pockets, and the way to a prosperous community."

Let us consider the conditions. We have here in this district the makings of one of the finest dairying countries in the Dominion. That is the opinion of men who have farmed for a lifetime in many parts of the world. Climate and soil fertility could not be better. Few places can compare with this in the quantity and quality of the feed which can be grown to the acre, and the long open season, often more than nine months of the year makes an ideal condition for grazing stock. These are facts which can not be denied and not the superheated imaginings of the real estate artist.

How then are we to take hold of these natural advantages and develop them so as to bring prosperity to the community, and smooth out the wrinkles, which are settling on the farmer's brow?

Admitted that we can grow abundance of good hay, alfalfa, corn and roots, how is the farmer to find a market for it? Just by keeping a good customer right on his own farm, and selling his produce to his cow at a good profit.

And how will Bossie pay for it? She will pay for it in good hard coin and crisp bank notes if he will provide her with the means. And here is where the creamery comes in.

Cows as Customers

Let us look at cows for a few minutes as a possible market for the farmer's field crops. The cow is a factory for the turning out of dairy products of which the supply is never equal to the demand, and the farmer must supply the raw materials in the shape of hay, corn and other fodder. Now what is the consumption of each of these factory units? In other words what amount of feed—the farmer's raw material—will it eat, and what will he make out of it?

The feeding of dairy cattle has of late years been given much attention by agricultural experts and government institutions and the old haphazard rule of thumb way has been replaced by scientific rations based upon the food value of the different ingredients. The ration which we give is taken, as it might here be mentioned are all the figures made use of in this article, from reports and calculations prepared by a special committee of the Farmers' Institute, who for some time past have been accumulating and sifting information from government experts and recognized practical authorities in many places. There may be different views as to a suitable daily ration for a dairy cow, and it is really immaterial so long as a good one is chosen. But for purposes of calculation let us take the following:

20 lbs. alfalfa, @ \$15 ton
30 lbs. corn, silage @ \$3 ton
30 lbs. sugar beets @ \$5 ton
The prices given are the farmer's selling prices to the cow. The cost of this works out at 27 cents per day or for, say seven months \$57.24. For the remainder of the year the cow could be fed on say 100 lbs. per day of green cut alfalfa at a cost of 15 cents per day or \$90.65 for the re-

maining 153 days. This brings the total cost of stall-feeding a cow to \$80.19.

It should be noted that this ration is for a really first class cow in full production, giving say 12,000 pounds of milk yearly. The ordinary cow at present owned in the district will not average more than half of this production. Also no grazing is taken into account, as it is too variable for calculation purposes. Where cheap and good grazing is available of course the cost of feeding would be greatly reduced.

Each cow then is the farmer's private market for \$80.19 worth of alfalfa, corn and roots and will pay \$15.35, and \$5 per ton respectively. What profit can the farmer make on these crops at these prices?

Cost of Raw Materials

Take alfalfa for instance; it has been found after taking into account local conditions and rates of wages, cost of water and irrigation, etc., that alfalfa can be grown for \$5.40 per ton, and that a fair average crop is five tons to the acre. Selling to his cow at \$15 per ton the farmer should thus make a profit of \$48 per acre, equal to 16 per cent., on an investment of \$300 per acre.

The local cost of growing corn is placed at 77 cents per ton, and for cutting and putting into the silo \$1. a total of \$1.77 per ton. The estimated average yield of green corn is 30 tons per acre. Selling ensilage to the cow at \$3 per ton, the farmer makes a profit of \$36.70 per acre, or 12.3 per cent., on \$300 per acre land.

Roots, manure, for preference, can be grown and harvested for \$2.14 per ton. A fair yield per acre is 30 tons. Selling at \$5 per ton shows a profit per acre of \$35.80 per acre or 23 1/2 per cent., on \$300 per acre land.

Returns From the Cow.

At the end of a year then the farmer has sold to his four-legged factory products to the value of \$80.19, and has made profits on them from 16 to 23 1/2 per cent., supposing his land to have cost him \$300 per acre. If he could do enough of this business at these profits he would not be badly off, but he can do more than this. Why? Because he owns the factory which consumes his products when he owns the cow! And if she is a good bovine factory, built on up-to-date lines and equipped with efficient digestive machinery, and managed with skill and economy she will return handsome dividends to swell the farmer's bank account after each year's operation.

Now in figuring the returns from the cow, let us take the poorest kind of producer which the farmer has any business to keep, say a 6000 pounds of milk a year cow. And to show that this is a poor cow it might be mentioned that records for first class dairy cows frequently range as high as 20,000 lbs. The following milk records for 1914 of four very ordinary cross-bred cows kept at Bankhead will also help to show what a really poor cow a 6000 lb. cow is:

| No. | Days in Milk | Total | Daily Average |
|-------|--------------|--------|---------------|
| No. 1 | 325 | 11,049 | 34 lbs. |
| No. 2 | 325 | 8,878 | 27 lbs. |
| No. 3 | 281 | 9,782 | 35 lbs. |
| No. 4 | 220 | 11,840 | 51 lbs. |

or an average for the usual lactation period of 320 days of 11,520 pounds nearly twice the output of our sample cow. These cows too, receive no special attention and were grazing out all the summer.

However the desire throughout has been to figure low on profits and high on costs, so we will take the 6000 lb. cow as a basis.

Six thousand pounds of milk (3 1/2 per cent. butter fat—which itself is a low percentage) gives 210 pounds of butter

fat, and sold to the creamery at 30 cents per pound returns \$63.00. The residue of 5,790 pounds of skim milk at 30 cents per 100 pounds gives \$19.30, a total return for the cow-factory output of \$82.30. The price given of 30 cents per pound to the farmer for butter fat is really a very conservative and safe one. The Cowichan Creamery has never paid less than 33 1/3 to the farmer, and frequently much higher than that.

Taking these very low figures then for the cow's production and the price realized for it it will be seen that in addition to profits on growing feed, a profit of \$2.11 per cow is realized, not taking into account the increase of stock, and the value of the manure, which latter has been taken to offset the labor of looking after the cow though it really does a good deal more.

Now if so poor a cow as a 6000 lb. one can show a profit as a milk factory, what could be said of a cow producing 12,000 pounds, which is what every farmer should strive for? Figured in the same way the profit from a 12,000 pound cow would be \$84.11.

How to Get The Creamery And The Cows

The idea at present roughly drafted is to incorporate under the Agricultural Associations Act with a capital of \$40,000 of which 20 per cent., would be paid by the shareholders, and 80 per cent., loaned by the government. Building and equipment are estimated at \$5,000; \$5,000 could be reserved for working capital, leaving \$30,000 with which to assist the farmer shareholders in purchasing cattle.

There are at present in the district 300 mature cows available for supplying a creamery. Suppose with the \$30,000 a purchase was made of 300 good two-year-old grade heifers, and these allotted to the shareholders in the proportion of three cows to every four shares held, with payment spread over five years by deducting a certain portion of the cream returns due each week. In five years the cows would be paid for, and they and their progeny would have increased in the meantime to a value several times the original cost and the creamery would have \$30,000 of the government loan repaid.

Increase of Stock a Big Item

Assuming that there are now 300 cows in the district and that another 300 were brought in, even a conservative estimate of the increase in five years presents some startling figures. Allowing 50 per cent of the present to be heifer calves and 50 per cent. bull calves, at the end of five years there would be the following stock: Cows, 1860; two-year-old calves, 700; yearling calves, 900; bull calves, 2580. Valuing cows at \$100, two-year-old heifers at \$50; yearling heifers at \$25, and bull calves at \$5, these would have a value of \$264,140 or an increase in five years of \$204,140.

It would have to be a pretty fortunate real estate investment which brought in a profit like that. And not only would there be a numerical increase in the stock; by bringing in good breeding stock and gradually grading up for higher milk production the average yield could easily be increased 25 per cent or even more.

Market For Creamery Product

The farmer's market for his fodder is the cow's market for her milk is the creamery—where would the creamery find a market for its output?

It has been estimated that the population of the Kelowna district from Wood's Lake to Okanagan Mission is in the neighborhood of 8,000 people, and it is computed that the consumption per annum of creamery products by this population is approximately as follows:

| | Pounds |
|-----------------------------|-----------|
| Milk | 1,215,450 |
| Milk (in form of butter) | 6,857,143 |
| Milk (in form of cream) | 273,750 |
| Milk (in form of ice cream) | 214,000 |

Total 8,560,343

For the first year or two a creamery on the scale indicated here would not more than supply local demand, and at the end of five years, with the local owned dairy cows increased to 1860, there would be a product on of 14,880,800 pounds of milk, or a surplus of only 6,319,657, which would make 242,305 pounds of butter, not nearly enough to supply the rest of the Okanagan Valley, and not providing for any increase in population.

Into the province of British Columbia there was imported from places outside of Canada in 1913, 6,011,600 pounds of butter, valued at \$1,689,932; imported from other provinces 7,562,000 pounds of butter, valued at \$2,041,740 a total import of butter to the value of \$3,731,672. That is to say, this amount of money has gone out of B. C., to buy butter. It is surely hardly necessary to say more.

Yes, this creamery means dollars to the farmers of Kelowna and a steady profitable and progressive industry which will put cash into circulation and enable the farmer to meet his bills without first going through a maze of financial operations which would baffle the ingenuity of a Chiefton Jew. Moreover it would form the basis of a general mixed farming business, and remove the unsatisfactory condition of the entire dependence of the district upon one thing.

Rutland News

(From our own Correspondent)

We regret to learn of the death on Tuesday of Mrs. Frances of Rutland.

The lantern lectures given by Mr. Gay in aid of the Belgian Fund realized at Ellison \$7.50 and at Rutland, \$2.50. These amounts have been forwarded to the treasurer at Montreal.

The Mount View Methodist Ladies' Aid request donations of fruit and vegetables for the Kelowna Benevolent Society. Please have donations at the parsonage where arrangements will be made to take them to town as soon as possible.

The wedding took place Tuesday at the Presbyterian church of Miss Penelope McKenzie Mathieson to Mr. Jas. Duncan, of Rutland. The ceremony was performed by the Rev. A. Dunn, and was attended by a large number of friends. Later in the day a reception was held at the home of Mr. and Mrs. A. Gordon. Wednesday the happy couple left for Calgary, where the honeymoon will be spent.

All Rutland was shocked last Thursday to hear of the sudden death of Mr. F. F. Loosemore. It happened that on Wednesday he went up his preemption near Eight Mile Creek along with his brother and Mr. Bromage. He was taken ill however when he arrived with violent pains in the stomach, and getting no relief Mr. Bromage started off with the team at daybreak for the nearest telephone at the Belgo headquarters where he summoned Dr. Knox. Although the doctor made a record trip out it was only to find that the unfortunate man had died some hours before from acute peritonitis, which had developed from some long-standing disease of the stomach. Later the remains were removed to Rutland, the funeral taking place Friday.

Mr. Loosemore was comparatively a newcomer in Rutland having only recently completed the building of a house on his place. He was a native of Yorkshire, but came to Canada several years ago. He was for some time manager of a bank at Lindsay, Ontario, and later manager of the Albion Trust Co., of Victoria. He was a member of the Masonic Order and the funeral was attended by a number of members of the local lodge. Deceased leaves a wife and little boy. Mrs. Loosemore is a cousin of Mrs. F. R. E. DeHart.

Mr. George Patterson left on Wednesday morning to spend Christmas in Calgary.

Lum Lock, Well Known Local Chinaman Dead

An interesting figure dropped out of the life of Kelowna last Friday in the person of Lum Lock, the fat, jolly old Chinaman, than whom there were few better known citizens. He died in the hospital somewhat suddenly of double pneumonia. Lum was one of Kelowna's old timers, and must have been here at least twenty-five years, and in his varied occupations as contractor and general intermediary for his brother Chinks had managed to become the owner of some little property in town. He was one of the happiest of mortals and his cheery laugh and enjoyment of a joke will live in the memory of those who loved to "josh" him.

Up to a couple of years ago he lived on Abbott street by the creek, but amongst his other real estate transactions he acquired a subdivision on Ellis street near the tobacco factory to which he had planned to move a considerable portion of Chinatown. The scheme fell through but he lived there himself for some time past.

About four years ago Lum was married to a young Chinese girl who is left with three little boys.

His illness was of short duration, and it was only on Thursday afternoon last that through the kind interest of Mr. Budden and one or two others Lum was hurried to the hospital, but too late to save him.

The Chinese Freemasons of which Lum was a leading figure and of whom there are a considerable number in town, made an arrangement to have the expense of the funeral which took place Saturday.

DAY OF PRAYER IS PROCLAIMED

Sunday, January 3rd to be Observed As Such in the Dominion

An extra of the Canada Gazette issued on the 9th of December contains a proclamation to the following effect:

Whereas Our Empire has been forced to take up arms in defence of rights and liberties unjustly attacked and to fulfil pledges solemnly given:

We, therefore, believing it to be fitting that Our people should be enabled to make a public and solemn avowal of duty to Almighty God and of need of guidance, have thought fit, by and with the advice of our Privy Council for Canada, to appoint Sunday the third day of January next to be throughout the Dominion of Canada a day of Humble Prayer and Intercession to Almighty God on behalf of the cause undertaken by Our Empire and Our Allies.



COURSE PURSUED BY THE GERMAN SQUADRON, WHICH ENDED IN DESTRUCTION

A—location of German fleet in Pacific off the coast of Chile. They sailed from this spot around Cape Horn, and at point (B) encountered the British Fleet, which sank the Schornhorst, Gneisenau and Leipzig, and captured two colliers. The Dresden and Nürnberg escaped, were pursued and captured.

KELOWNA RECORD
Published every Thursday at Kelowna,
British Columbia

JOHN LEATHLEY
Editor and Proprietor



SUBSCRIPTION RATES
\$1.50 per year, 75c. six months. United States 50 cents additional.
All subscriptions payable in advance

ADVERTISING RATES
LODGE NOTICES, PROFESSIONAL CARDS, ETC., 25 cents per column inch per week.
LAND AND TIMBER NOTICES—30 days, 35c. 60 days \$7.
WATER NOTICES—\$9 for five insertions.
LEGAL ADVERTISING—First insertion, 12 cents per line; each subsequent insertion, 8 cents per line.
CLASSIFIED ADVERTISEMENTS—2 cents per word first insertion, 1 cent per word each subsequent insertion.
DISPLAY ADVERTISEMENTS—Two inches and under, 50 cents per inch first insertion over two inches 40 cents per inch first insertion; 20 cents per inch each subsequent insertion.

All changes in contract advertisements must be in the hands of the printer by Tuesday evening to ensure publication in the next issue.

How a Banker Boosted
the Community and
His Business

Under the somewhat fanciful caption of "Red Pigs and Spotted Cows" Randall R. Howard tells the story in the current issue of "The Country Gentleman" of how a banker of Oregon raised his community from a condition of dullness with a decided downward trend, following an ill-advised land boom, to a position of prosperity and gave the farmers a good push on the road to wealth and incidentally built up a bigger banking business for himself.

The idea of Banker Hudson was to ship in hogs and cattle and distribute them among the farmers, taking notes for them at one year. He figured that by helping the farmer to make more money he would be helping his bank in the end, and he was right.

First of all he placed this advertisement in the bank's regular advertising space:

WHY NOT RAISE HOGS?

We want to furnish the farmers of this community three carloads, or 150 head, at actual cost, and take your notes for them at one year.

These hogs will be purchased in the middle west by expert buyers through the Portland Union Stockyards and sold to you at actual cost and freight. Oregon pays the middle west \$5,000,000 annually for hogs. Why not keep this money in Oregon? Better still, keep part of it in Crook County.

The local market will be good and you can always sell them in Portland. It's good business for you, for us and for central Oregon.

Call or write for particulars. The first application received will be given preference.

At the same time personal letters were sent to farmers of the surrounding country, with application blanks for hogs "of good blood, but not registered," stating that they would be distributed, "in lots of not to exceed five to each farmer." Community interest was kept warm by such advertisement as this in the regular bank space:

"Why not feed your hay and grain to stock, thereby getting the profit on both the hay and the stock? James J. Hill says the fertilizer kept on the farm by home feeding is worth one-third of the value of the feed consumed. Our new land needs this fertilizer."

At last the imported hogs arrived—fifty-two sows costing about twenty-six dollars each. The response to the hog advertisement had been immediate. Twice as many hogs could have been sold. Farmers gathered from miles round, taking turns in selecting the hogs one at a time until they were all gone. For several weeks afterward people came into the bank to learn if there were any hogs left. Some of these belated farmers had been negligent; others had just heard of the hog distribution through delayed newspapers; a few had been skeptical and were convinced only after inspecting their neighbors' hogs.

The imported hogs were so quickly taken up that Banker Hudson decided to import a carload of dairy cows.

These were auctioned off to the farmers in the most equitable manner possible, so that the bank could come out even on the transaction.

The Results.

What happened to the hogs and the dairy cows that were distributed? What actual dividends have the farmers received on their investments?

After the lapse of about a year and a half, reports were compiled showing that the average farmer who purchased hogs had realized one hundred per cent., or more on his initial investment, considering that nearly all the stock sows had returned two litters of pigs. In figuring results the cash receipts from the porkers sold was added to the market value of those yet remaining on hand, and in several instances returns were much more than one hundred per cent.

Lee Hobbs, for example, originally gave his note to the amount of \$148 for five sows. In eighteen months his investment had grown to a value of \$1,585. He had sold \$425 worth of porkers and still had twenty brood sows and 155 pigs. Henry Tweet,

from an original investment of \$58 for two sows, had sold \$250 worth of porkers the first year and had twenty pigs remaining. Earl Saunders had purchased one of the sows for \$29, and eighteen months later had sold \$153 worth of porkers and still had brood sows and pigs worth \$650.

"Our district is now fairly well stocked with a good grade of hogs," said Mr. Hudson. "One section alone shipped out eight or ten carloads of finished porkers last fall, whereas at the beginning of our experiment there were not enough hogs in the country to supply the local market demands."

Of course Mr. Hudson did not do it all. But he started the ball rolling. He was patted on the back and encouraged and pointed to by all the live-stock promoting interests. Then other bankers and individuals and communities followed his lead. One might mention a dozen other communities of the newer section of the Pacific northwest that have also imported and distributed stock cows and hogs at cost. Even with these results however, the movement has only begun to find its possibilities. There are still other problems that bankers and business men can help to solve for their adjacent agricultural communities.

"Did not you at first consider this community live-stock venture rather risky for a banker? Mr. Hudson was asked.

"We have tried to apply the same business judgment that is required in banking," was the reply. "We purchased mostly Duroc-Jersey hogs because these seemed best suited to our local conditions, though we distributed some Poland Chinas and Berkshires.

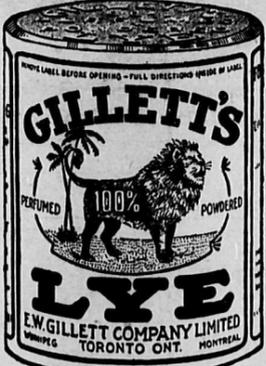
We selected Holstein cows because they were larger and more hardy; hence the steers are better beef animals. Also, Holstein cows usually give a larger quantity of less rich milk, which nicely fits in with hog-raising. There is nothing like skim milk to encourage the hog on his way to the butcher.

"We can lend money on a city building," continued Mr. Hudson, "but this money is not productive. It brings no return to the community. Contrarily every dollar that we put into hogs and cows may become a permanent and a rotating investment for all time. Ten chances to one if a farmer comes into this bank and wants to borrow money to buy stock he gets it. Such security is always increasing in value.

"We consider our community live-stock campaign our most important activity during the past two years. The number of our accounts—and incidentally the total of our deposits—has more than doubled during that period, though of course there are perhaps other reasons."

The act of lending of ten per cent. bank funds may not exactly be classed as philanthropy. Banker Hudson's example of live stock promotion does not bear a message to men and communities that are still in the period of readjustment to changed economic conditions and industrial opportunities. Nor is Banker Hudson without honor

GILLETT'S LYE
EATS DIRT



Vancouver Bank Bills

Under the guarantee of the Canadian government, the bills or notes of suspended banks are good for their face value with interest at five per cent per annum until such time as the doors of the bank are open again for business, or the winding up of the bank.

This means that holders of Bank of Vancouver bills need not be frightened by money sharks into discounting these bills. A Bank of Vancouver bill is worth its face value plus accrued interest and will be redeemed by the bank or the Canadian government unless the Canadian Bankruptcy Act stands for nothing at all.

Section 65 of the Bank Act reads as follows:

"In the event of the suspension by a bank of payment in specie or Dominion notes of any of its liabilities as they accrue the notes of the bank issued or reissued intended for circulation and then in circulation shall bear interest at the rate of five per cent per annum from the day of the suspension to such day as is named by the directors, or by the liquidator, receiver, assignee or other proper official for the payment thereof."

Don't get so excited over Xmas as to forget that the Benevolent fund still stands in need of your assistance.

at home. For instance, an editor in a neighboring county says:

We would like to go over to Bend to shake those bankers by the hand. This bank really stands for something in the community. It represents our idea of what a bank should really stand for in a community. It is not only a financial institution but an institution that uses the money it gets from the community to build up the community.

Desert is Strong
Defence of Egypt

The Sinai peninsula is a triangular table land, measuring 260 miles from its Mediterranean base to its Red Sea apex at Ras Mohammed and 150 miles across from Suez to Akabah. It rises to 7,450 feet above the sea at Mount Sinai and to 8,530 feet at Jebel Um Shamar, gradually falling northward across the desert of the Wandering and draining towards the Mediterranean by the great depression of the Wady el Arish.

Two main caravan routes lead across the peninsula to Egypt from Turkish territory, the first from Rafah by El Arish to El Kantara, 143 miles; the second from Akabah through Nakhi to Suez, 150 miles.

From Rafah to El Arish the ground is sandy, and water is found only at Sheikh el Zauieh, twenty-two miles from el Arish. This latter town is situated among palm groves a mile and three-quarters from the beach, and it possesses numerous wells. From El Arish to Bir el Maza the distance is 323 miles and the going usually sound. At El Maza there is only one well, 35 feet deep and 6 feet of water. From Bir el Maza the distance is 31 miles over soft sandy desert to Bir el Abe, where there is a considerable supply of water from wells. Katieh is 17 miles further west, and here there is a large well with 6 feet of water at a depth of 20 feet, while a good supply of drinkable water can be found by digging at a depth of 10 feet to 20 feet below the surface. From Katieh to El Kantara, 33 miles, the road traverses first a marshy plain then a long reach of holding sand dunes, and finally 15 miles of good hard desert. El Kantara is on the east bank of the Suez Canal and is supplied by water from the fresh water canal by means of a pipe which passes under the Suez Canal. The west part of this route is that between El Arish and Bir el Abe. 63 miles, with a single well half way.

The Sirbonian Bog

The section of the Mediterranean coast which flanks the road from El Arish to El Kantara is low and dangerous, offering few facilities for a disembarkation. At the head of the Bay of Pelusium, east of the Suez Canal, the five-fathom line is 6 1/2 miles from the beach. Sandbanks are numerous the shore is almost dead flat and the only remarkable feature that can be distinguished from seaward at a distance of over three miles is the sand-hill at Ras Kasrun, 270 feet high, and rather more than half-way between the Suez Canal and El Arish.

For some fifty miles, with Ras Kasrun as a centre, a long strip of reef-like sand separates an interior lagoon, Lake Sirbon, from the sea. This lagoon is from two to six miles broad. It ends about seventeen miles west of El Arish, where the shallows also end and the five-fathom line is only half a mile from the shore. Thus Lake Sirbon and the shallows of the Bay of Pelusium partially cover the sea flank of an army traversing the desert, and it is only in the vicinity of El Arish that a naval force can effect anything serious until the Suez Canal is reached, and in the Canal only ships with guns mounted at sufficient height to fire over the banks.

Napoleon's March

When Napoleon invaded Syria his troops took three and a half days to cover the distance from Katieh to El Arish and three from El Arish to Gaza. In his time there were six wells at El Arish, and in his opinion 20,000 men could be collected there. An army defending Egypt can either assemble at El Arish to oppose the investment of this place, or at Katieh to raise the siege of El Arish or at Salihyeh; all these alternatives offer advantages. Of all obstacles which may cover the frontiers of empires, a desert like this is incontestably the greatest. Mountains like the Alps take second rank, rivers the third. If there is so much difficulty in carrying the food for an army that complete success is rarely obtained, this difficulty becomes twenty times greater when it is necessary to carry water, forage and fuel, three things which are weighty difficult to carry, and usually found by armies upon the ground they occupy.

Akaba and the Southern Road

Akaba, the Turkish position at the southern end of the Egyptian frontier, is situated amongst palm groves facing west, and has a very pleasant appearance after the barren rock country of Sinai. The village consists of few mud huts built in Arab fashion, extremely dirty, and without any prominent house belonging to the Sheikh, such as is usually seen in Egyptian esbehs; the population is composed of Bedouins, who do nothing all day but there is no attempt at any bazaar or shops. The fort looks on to the sea and is very powerfully built with thick walls fifty feet high. It was constructed in the sixteenth century to protect the pilgrim route to Mecca, being the meeting point of the roads from Palestine, El Arish and Suez.

The water supply is wonderful, for within a few feet of the sea one can scratch a hole six inches deep and obtain good fresh water; these holes are dug daily and are used by camels and goats coming in from pasture.

The well of Tabah, which is in Palestine, is some seven miles from Akaba, and consists of a few domes, but with no sign of habitation. It lies on the road from Eu Neubia, the Evertian station forty miles south and must be passed by anyone wishing to proceed to Akaba or to the pass leading up to the Th plateau. The well itself is brackish, owing to neglect and is never even used by the fishermen. But it is important as being the only water

Are You Taking Advantage of the
Cash Discount
at OXLEY'S?

IF NOT,—WHY NOT?

Just take a look at these prices then act quickly by phoning us your order

Cash Special Prices for December

- Choice Seeded Raisins, 16-oz.... 4 for 45c. net
- Choice Currants, 16-oz..... 4 for 54c. net
- New Mixed Peel..... 2 lbs. for 45c. net
- Best Creamery Butter 36c. lb. net
- Iceing Sugar..... 4 lbs. for 45c. net

These are only a few of the prices, and remember
We Give 10 per ct. Cash Discount
on everything except Sugar and Flour.

Phone us your orders



PHONE 35 PHONE 35
5 per cent. Discount on Monthly Accounts

supply between En Nueibia and Abaka.

The Pilgrim Route

The pass leading up from Abaka to the Th plateau is very steep and difficult for a heavily loaded camel; the road itself has been well made, and is in fairly good preservation, but the ascent of 2,000 feet takes at least four hours. As soon as the top is reached the broad trek of the pilgrim road is seen extending westward almost dead level and good going to within twenty miles of Suez. The ground is hard, with scarcely any surface sand, so that it would be possible to drive a motor car from one end to the other with only few interruptions where the Wady el Arish crosses the road near Nakhl. The plateau is bounded on each side by a parallel line of low hills about six miles apart as far as Nakhl, and then becomes more open, stretching gradually towards the sea on the north.

The main caravan route runs due west to Nakhl without touching any well, but Be-et-Themed only lies a few hours off the track, and is generally reached after two days' march from Akaba; this well is hard to find, as the track is much obliterated and the opening stands by itself without any surrounding vegetation to indicate its presence. It is well built and was probably not used by the pilgrims, as the supply is not sufficient for a big caravan; in summer the well is dry.

Nakhl, the capital of Sinai, is provided with immense reservoirs, which were filled on the approach of the pilgrim caravan, thus enabling thousands to get their water at one time. The land round Nakhl is sown with barley and maize in winter, but crops are very poor, being only sufficient to feed the few Bashi-Bazouks and their wives and families. The remainder of the journey is much like the first part till one descends past Meibeluk, where there is a well, to Suez, where heavy sand is first met with, but it is not impossible to suppose that a motor car could be driven across in fifteen hours to a position commanding Suez.—London Times.

Our New
Shoe-Repairing
Machinery

has just arrived, and is now in operation. This new equipment makes it possible to turn out your work

Promptly & Properly
Give us a call.

Frank Knapton
Hernard Avenue

Giving Up
Business

MY complete stock, consisting of Millinery, Hats, Trimmings, Feathers, Flowers, Fan Work, Ribbons, etc., the latest creations and collections of New York and Paris, valued at \$400, will be sacrificed for Cash regardless of cost.

This is a Genuine Sale, a real GIVING UP BUSINESS, as the stock must be sold.

The following is a sample of the Bargain Prices:

- UNTRIMMED SHAPES, \$2.00 to \$3.00 reduced to 50c
- TRIMMED HATS, \$5.00 to \$7.50, reduced to \$2.50
- \$8 to \$10, reduced to \$4.50
- \$12 to \$15, reduced to \$8.50

Mrs. D. H. Rattenbur
(nee Miss Hartin)



MAIL CONTRACT

Sealed Tenders, addressed to Postmaster General, will be received at Ottawa until noon, on Friday, 15th January, 1915, for the contract of His Majesty's Mails, on a posted contract for four years, at times per week over proposed Kelowna Rural Route No. 1 from the Postmaster General's pleasure.

Printed notices containing further information as to conditions of proposed contract may be seen and blank forms of tender may be obtained at the Offices of Kelowna and at the office of the Post Office Inspector.

JOHN R. GREENFIELD
Post Office Inspector
Vancouver, B. C.
4th December, 1914.

To All Our Friends
GREETING

We desire to extend to all our
Hearty Wishes for
a Happy Christmas
and Better Times
in the New Year

Dalglish ::
& Harding

Gleanings of War News

The French parliament will sit in Paris this week. About 200 members are serving with the colors, but are returning from the front to attend.

The Association of the German Ammunition Works announces that, from January 1st, it will charge ten per cent extra for all articles produced. This is due to the rise in the price of most articles used in the army.

Semi-official announcement is made that 100 lives were lost, including some German officers, when the Turkish battleship *Messudieh* was torpedoed by a British submarine and sank in the Dardanelles.

Persistent rumors are current that a German cruiser has been sunk off the coast of Scotland. It is also rumored that two British destroyers arrived at Leith, Scotland, badly damaged. There is no official confirmation of these reports.

The allied fleet is reported to have begun a bombardment of the Dardanelles last Saturday. Nothing is yet known of the result. The allies probably could assemble a powerful fleet in the Mediterranean for this purpose.

It is reported that Italy has threatened a rupture of diplomatic relations with Turkey unless a satisfactory explanation is made of the threatening attitude toward Tripoli of 4000 Arabs under Turkish and German officers.

A German aeroplane has been stranded on the Danish Isle of Fano, in the North Sea, off the west coast of Jutland. The aviators, an officer and a soldier, were arrested and interned.

A prominent neutral traveler, who reached London from Berlin, expressed the opinion that the Germans are not thinking seriously of a Zeppelin invasion of England. According to this observer they regard the apprehension and the precautions against Zeppelin attacks taken in London and other English cities as a great joke.

With the winter snows in full possession of the border districts, Switzerland begins to feel that her frontiers are safe from violation until spring. Orders already have been issued for the demobilization of three divisions of the frontier guard and several more divisions will be sent to their homes before the new year, leaving only a small guard on picket duty along the boundary lines. None of the Alpine passes, which are important from a tactical point of view are regarded as possible after the first heavy snowfall.

Determined that the United States shall continue uninvolved in the controversy which has arisen between the European belligerents over alleged violations of The Hague conventions, President Wilson and Secretary Bryan will make no representations to Germany concerning the bombardment of the east coast of England by German warships.

Lloyds agent at Scarborough sends word that a mine sweeper which, with several others, was engaged in sweeping for mines five miles southeast of Scarborough was blown up. One man was rescued, but the rest of the crew are missing. It is reported that two other vessels have been blown up in the region visited by the German warships which raided the eastern coast of England.

Every man in British uniform, on land or sea, will have his plum pudding for his Christmas dinner. The Christmas pudding fund has reached a sum amounting to over \$40,000 and provided over a half-million puddings. These have been despatched to the fleet in the North Sea and elsewhere and to such distant points as Gibraltar, Malta and Cyprus, and also to the battle line. Even the interned men in Holland, who escaped annihilation by the Germans following the attack on Antwerp only by crossing the border of a neutral country, will have their pudding on Christmas Day.

NEW AIR BOMB—A SMALL FRENCH VOLCANO

A New Marvel of Destruction

The new bomb of the French air service is now in use. "I have used both the dynamite bomb and the new bomb," said an airman. "The two are very similar in size and weight, but the effect as seen from above is very different. When the dynamite bomb falls upon a body of men, you can see bodies leap up in the air. It is like a small volcano in action.

"When the new bomb bursts it simply lays everything out flat within the area of its explosion. It seems to exert the whole of its force in waves like ripples when a large stone is thrown into a pool. Men or down line ninepins, buildings collapse like a house of playing cards, guns are turned over as if by some unseen hand.

"Extreme cold is produced at the moment of explosion, cold so intense that I felt it myself when I dropped my first bomb at a height of about 800 feet."

From St. John, N.B., with a population of 30,000 about 1250 men have enlisted for service in the British army and navy, one thousand as soldiers and 250 as sailors. This is an average of one in every twenty-five of the population—an average, that so far as is known has been exceeded only by Liverpool, where one person in every fifteen has enlisted.

At Cromer, on the Norfolk coast the British government has fitted up upon a gentleman's estate a wireless station which for weeks past has been trying to discover the whereabouts of a German sending station believed not to be more than 60 miles away. Often after midnight this apparatus tries to interfere with the British stations sending. The enemy's outfit is thought to be concealed somewhere on land not far from Cromer, and a reward for its unmasking has been offered.

British Industry In Stress of War

Some of the gentlemen designated as economic experts asserted when the European war broke out that within a month British commerce would be ruined, British finance collapse and British bread lines exist in every community. But governmental returns of trade, now that the war is three months old, apparently show that trade is good. Great Britain has become a military workaholic, and certain industries are operating night and day to provide the supplies that the Allies require and that neutral nations will require if dragged into the conflict.

Bootmaking is one of those industries. During October, Nottingham, the chief English centre of the industry, received orders for 4,000,000 pairs of army boots and notification to be prepared to supply footwear constantly during the duration of the war, inasmuch as six weeks of campaigning and the usefulness of boots. Bulgaria, Greece and Roumania have ordered British boots for their soldiers. Italy is inquiring and Russia has placed an order for 600,000 pairs.

Armies have to be clad as well as shod. So the manufacturers of clothing are working overtime to produce 2,000,000 uniforms. These call for 14,000,000 yards of material and the cloth mills are working to capacity many having to use double shifts of labor. Neither the woollen nor the tailoring trade has any lack of employment. Blanket mills are running 24 hours a day to provide 1,000,000 blankets for the soldiers and sailors.

And so on with many other industries which supply goods needed by one or other of the Allied nations.

Buy Your Xmas Presents TO-DAY

Your Last Chance at the Assignee's Sale

Xmas Slippers, Overshoes and all Warm Footwear in great variety

The buying is now in full swing, everybody hurrying to get presents for their friends and neighbours—yes, they even feel like buying for their very enemies, as they are getting such values.

Richmond's Store Closes Thursday Night, and will not be opened for business until Wednesday, December 30th, by Rae's Bargain Store for Men, Women and Children.

Wishing all a Very Happy Christmas

Richmond's Store

Robt. Donoghue - - - Assignee for the Estate

Important Announcement to Every Shopper in Kelowna and District

Having bought the balance of Richmond's stock and fixtures from the assignee, we purpose to make the store the greatest shopping centre for Cash buyers in the valley for Dry Goods, Men's Furnishings, Boots and Shoes of all kinds. You can make a big saving by dealing at our store which sells for Cash only and sells for Less

Store Opens for Business on Wednesday, December 30th

And will continue to sell out balance of Richmond's Winter Goods at great reductions. As we bought the stock at a low rate on the dollar from the assignee and wish it cleared as soon as possible to make room for new goods which will be arriving daily, you will receive bargains never before heard of in Kelowna.

Kelowna's great Bargain House for the Whole Family
JAMES RAE - Prop.

L. RICHMOND - Manager

The Official World of Germany

The German schools being all state schools, says Mr. Austin Harrison in "The English Review", the entire education in Germany is controllable from above. History has thus been taught in the schools on extreme Pan-German lines; in every school the German boy has been taught to regard England as the great enemy of Germany, and any professor who ventured to counteract the stream of lies introduced into the modern German curriculum would have lost his position at once. The law, too, being part of the government system, every judge, barrister, solicitor, and lawyer's clerk is a member in the regimental state machine; and the same applies to the church, the income-tax collector, the revenue taxation department, and to all officials, down to the office boy in the post office, and all who wear the uniform of the state. As the military class takes precedence of all others, gives the tone socially and matrimonially to all strata, all conditions of civil life are permeated with the military and bureaucratic spirit, ribboned together in a maelstrom of snobbery, social and professional ambition, with its inevitable and calculated effects upon marriage, and consequently upon the whole education, attitude and position of German women. Thus, through all forms of civic life, Germans are held in servility, in disciplinary control under the drill of the system which constitutes the greatest organization of masonry that the world has ever known.

To understand what this means we must realize that every school girl aspires to marry a lieutenant; that every lawyer, every article clerk, every postman, every fireman, every railway man, every school teacher, every forester, every tax collector, every University lecturer (as the state servant of empire), regards himself as an integral part of the administration, necessarily and disciplinarily obliged to act and think accordingly. All professional careers are in this way controlled by the upper organization: all bureaucratic employment, advancement and success; all judicial, ecclesiastical, educational, and administrative activity, with the inevitable forfeiture of all freedom of the Press, and all knowledge from the outside. Every Backfisch is caught in its toils; every eager youth, every anxious mother. The gigantic world of Germany takes its politics from the Army, while the army takes it from the Emperor, who so exercises an autocratic power than any Czar of Russia or Sultan of Turkey in very truth, Monarch of all he surveys. Apply this system to policy, and it is easy to see the immense power of the Sovereign will, and the curious servility of the people who submit to it.

W. EASTON
General Framers and Cabinet Makers
General Jobbing
Furniture Repairs
Shop Fitting
Picture Framing
LAWRENCE AVENUE
Opposite the Burbank Motor Garage

BETTER LIGHT AT LESS EXPENSE from COAL OIL (Kerosene)

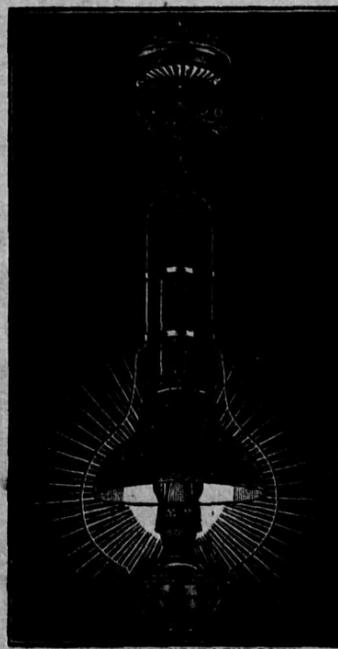
THIS wonderful new incandescent mantle lamp gives more than ten times as much light as the common coal oil lamp. At the same time it burns less than half as much oil as the old style open flame, center draught lamps. Beats electric, gasoline or acetylene. The

Aladdin Hanging Lamp

is equipped with the adjustable extension chimney and baffle generator which make it the most reliable incandescent mantle oil lamp ever made. For evening reading, writing or sewing there is no light that can compare with the powerful, steady white light of the Aladdin. Safe, durable and economical, beautiful in design, no noise, no odor. Women and children can operate it. You can't appreciate the great difference between the light of this lamp and the common coal oil lamp 'til you see it. It has all the good qualities of the high priced system but with the advantage of being as simple as the ordinary coal oil lamp.

Let Us Demonstrate It To You

You'll never want to go back to the dingy, reddish, flickering light of your old style lamps. You can have the most cheerful and best lighted home in your neighborhood by getting an Aladdin Mantle Hanging Lamp. There are also other Aladdin styles such as table lamps, bracket lamps, etc.



NO SHADOW BENEATH THE BOWL

JAMES & TRENWITH

THE ELECTRIC SHOP - KELOWNA, B.C.

P.O. Box 376

Phone 187

KELOWNA'S EXCLUSIVE SHOE STORE

Shoes for the Whole Family



We are showing an exceptionally good selection of
FELT SLIPPERS

this week. Warm, comfortable and attractive, and make a useful and acceptable Christmas Present

10 per cent. Discount on all Purchases during month of December

W. F. Muirhead & Co.

WE HAVE ON HAND A SPLENDID STOCK OF

Brick, Hollow Brick, Building Blocks, Agricultural Drain Tile

IN VARIOUS SIZES

SAND FOR SALE

THE CLEMENT - RIGGS, Limited
PHONE . 104

BIG DISCOUNT SALE

of Xmas Stockings, Novelties
Dolls, Toys & Bon-Bons, Etc.

50 per cent. Discount

From now until Christmas will be given on all Dolls and Toys, Several lines of Christmas Crackers and Stockings. We are positively not going to carry any of these lines over till next Christmas, so now is your chance of making your

Dollars and Cents go Twice as Far

as they otherwise would.

This Stock is Limited and it will pay you to look it over as soon as you can.

Free WITH EVERY 25c. **Free**
PURCHASE

You get a Free Chance on

The Giant 5ft. Christmas Stocking

and other prizes that we are giving away.

To Save Money and to make the Kiddies Happy

GO TO

Alsgard's

The Confectionery

Women's Annual Missionary Convention

The following report was contributed by Mrs. M. S. Cairns, of Vernon, district secretary of the W. M. S.

The annual district convention of the W. M. S., was held in the Penticton Methodist church, Thursday, Nov. 26, with Mrs. J. W. Jones, district organizer, presiding.

The devotional half-hour was in charge of the Vernon Auxiliary.

In the Organizer's report, Mrs. Jones gave an outline of the number of Auxiliaries, Circles and Bands in the district, reporting one new Auxiliary having been formed in Keremeos. She urged that we all try to do better than last year, explaining the amount of work the General Board had on hand; and that it seemed impossible to cut expenses; the salaries of our women doctors, nurses, teachers and Bible-women are already meagre, and the demand for more workers and equipment is continuous from all the countries where the W.M.S. is at work.

The election of officers resulted in the return of Mrs. Jones as district organizer and the election of Mrs. Cairns of Vernon as secretary.

Roll call resulted in the following places reporting having Auxiliaries:—Armstrong, Knob Hill, Vernon, Summerland, Kelowna, Peachland, Penticton and Keremeos; while Penticton, Summerland and Kelowna were proud to report having Mission Bands as well.

Greetings were extended from the W. M. S., of St. Andrew's church, from the Baptist Mission Circle and from the W.C.T.U. A letter of encouragement was read from our loved leader, Mrs. Betts; she sent us word that the General Board needed \$200,000 for this year's work, and if this total was reached it meant that no Auxiliary should fall behind last year's givings and all should strive to do a little better.

Mrs. P. Calderan of Penticton read a paper on "The Successful Mission Band and its value." This certainly made the delegates feel as if they should go home and organize a band, or if fortunate enough to have one already, to do more to help it along.

Mrs. P. Brooke of Kelowna sang twice, giving beautiful renderings of "There is a Green Hill Far Away" and "Nearer My God to Thee."

The second paper was given by Mrs. J. C. Switzer, of Kelowna on the "Privilege of W. M. S. member" this paper was brimful of helpful hints and gave a good idea of our duty at home in the church and to the world at large. In closing she said: "Just as the new national dancet calls for increased patriotism and sacrifice, so the new conditions call for increased faithfulness and prayer so that the work undertaken by the Missionary Board may not suffer from lack of support."

Mrs. D. H. Watson of Summerland, gave a very interesting and helpful address on "The Consecration of Ability."

A hearty invitation from Kelowna to hold next year's convention there closed the afternoon session.

The delegates were entertained in the church between meetings, thus getting a chance to know each other and to meet the members of the entertaining society. At 6.30 p.m., everybody sat down to a splendid supper and by 8 o'clock were rested and ready for the evening session.

Mrs. Roger's words of greeting were hardly needed to let us know we were welcome for we had been made to feel that the whole of the day.

Mrs. Elliott of Peachland, in reply thanked the ladies for all their kindness, but explained that we were not gathered together for a good time only, but were part of a world-wide undertaking and were there to gain all the inspiration and information possible and to carry it back to our own Auxiliaries.

Mrs. Jones who had attended Board meetings at Toronto during October, gave such a graphic account of it that we felt as if we had been there ourselves.

An exercise by the Penticton King's Own Mission Band, entitled "Missionary Lights", was greatly enjoyed.

A reading entitled "Unawares" was given by Miss Ethelwyn Jones.

The address on Woman's Rights by the Rev. R. W. Thompson was one that will not soon be forgotten by those present. While in no way in favor of women being held as slaves he more than urged that the women of this age, with their advanced ideas with regard to their rights, were inclined to make it exceedingly difficult for the men of the nation to provide the where-withal to pay for all their unnecessary and extravagant fancies. Mr. Thompson explained that there was no limit to the advance women might make, and the responsibilities they might share, so long as they did not forget to lift the home-life along with them.

The solo by Mrs. Mitchell entitled "The Mother's Choice" made a very suitable ending to the day.

Mrs. Switzer, in well chosen words, expressed the thanks of the convention to the ladies of Penticton and to those who had helped to make the program a success, especially thanking the Penticton Mission Band for the help they had given.

M. S. CAIRNS, District Secy.

WOMAN'S TEMPLE LOST

The Woman's Temple, erected by nation-wide women's subscription as a memorial to Frances E. Willard, is no longer the property of the Women's Christian Temperance Union, according to an announcement. Trustees of the Field Museum foreclosed a mortgage on the temple last Wednesday.

The foreclosure was the result of the non-payment of the ground lease and the default of \$30,000 interest on \$600,000 bonds, willed to the museum by Marshal Field.

Farmers Help Belgian Fund

The following letter has been received by the secretary of the Farmers' Institute from Mr. W. E. Scott, deputy minister of agriculture:

Dear Sir—I beg to acknowledge receipt of your letter of the 1st inst., enclosing cheque for \$36.30, being subscription from your Institute towards Farmers' and Women's Institutes Patriotic Fund, and for which I thank you.

Will you be so good as to convey to the members of your Institute my appreciation of their generous response to this fund.

You will be interested to hear that Institutes throughout the province are responding well and liberally, and up to date there has been subscribed a little over \$3,100.00 and subscriptions are coming in daily. I think that, taking into consideration the hard times which exist at present this is a very fine showing, and one which reflects the greatest credit on Farmers' and Women's Institutes. To raise this amount of money must have entailed a certain amount of self-sacrifice on the part of members of Institutes.

The total amount received by the end of the year will be donated to His Majesty's government, as a contribution from the Farmers' and Women's Institutes of this province, to be utilized by them as they think best towards the alleviation of suffering and distress in European countries.

I note that you had a satisfactory meeting last week, to discuss the advantage which would accrue to your district by having more mixed farming, and the starting of a creamery. I am very glad to hear that you took up the subject. The farmers generally throughout the Okanagan valley will never attain the best results till they get some stock on their places and conduct their operations along mixed farming lines.

I never was an advocate of specializing in fruit growing on small acreage. The trained specialist may do all right, but the average man would be far better advised to devote part of his holding to alfalfa and the raising of stock, and in short, generally conducting his place along mixed farming lines.

With regard to proposed creamery at Kelowna. Our department is prepared to do all that it possibly can to help you towards the formation of a creamery, when there is sufficient justification for the same, but it would be an ill-advised step to take to start one without there being a sufficient amount of good producing cows to warrant this.

I am glad to hear that you have had a pruning class on the K. L. O. bench lands and expect to have more.

Yours very truly,
W. E. SCOTT.

Holsteins vs. Jerseys

The comparative merits of Holstein and Jersey cattle as dairy cattle have been long a subject for the keenest discussion between the owners of these breeds, and the following somewhat amusing contribution to the controversy by a writer to the Canadian Farm will be interesting:

In a recent issue of a Wellington County paper, is an article entitled, "A test for pure-bred Holsteins," which reads thus: Milk the cow; then throw in the pail of milk a twenty-five cent piece, and if you can see the coin, the cow is a pure-bred Holstein. The name connected with the article is "Jersey Admirer." Now, Mr. editor, if you will honor this article, by its publication I will endeavor to show "Jersey Admirer" as well as the readers of "Canadian Farm" that he told vastly more truth than he purposed to tell. He made just one slight mistake by suggesting that the milk drop the coin in the pail. This being totally unnecessary, as the pure-bred Holstein cow does that herself, just as easily and naturally as she chews her own cud. It is characteristic of Holsteins, at each milking to deposit from twenty-five to fifty cents (visible to the financial eye) into the pail.

Let us carefully examine Bulletin No. 75, Bureau of Animal Industry, U. S. Department of Agriculture, which reports the yearly performance of ten different breeds of dairy cattle, and select therefrom two breeds, namely Holsteins and Jerseys. Now, we find there were 498 Holsteins that, for 365 days, averaged 48.9 pounds per day. Clearly each of these cows put 25 cents into the pail at every milking. We also find there were 165 Jerseys, that for 365 days averaged 23.7 pounds per day. Just as clearly they deposited 12 cents into the pail at each milking.

Surely such performance should arouse our admiration. Mr. Editor, I wish to try your patience a little further. You take 10 of these Holsteins, while I take 10 Jerseys, and we will operate them for ten years to see how our incomes will compare at the expiration of that time. It is easily seen that one of yours in one day averaged just 25.2 lbs., more than one of mine. At this rate compute the production of ten of each breed for ten years and we get 919,800 pounds. This represents your gain over what I get. This sold at a cent a pound brings the nice sum of \$9,198. This puts you a long way ahead of me.

Again, according to the above report, those Holsteins averaged just a half a pound of butter per day more than did the Jerseys. Compute this on a herd of ten of each breed for ten years and you get 19,250 lbs. of butter in favor of the Holsteins, besides over 900,000 lbs. of separated milk, worth \$2,700. Add to this \$5,475 for the butter and you have a grand margin of \$8,175.

What should we add for the difference in the value of the young stock? Hoping that "Jersey Admirer" will see far greater coins in Holstein milk.

We have what you want in

LUMBER

Common and Finish

Doors Windows Shingles

Prices right Delivery prompt
atisfaction guaranteed

Kelowna Saw-Mill Company, Limited

D. LLOYD-JONES

Managing-Director

GLENMORE FRUIT LANDS

Situated within one half mile of town, and being about 100 feet above the lake, it commands a beautiful view of the town, lake and surrounding country.

Ideal Fruit Soil. Abundance of Water.
Close to Town and Market.

There is only one GLENMORE. Don't miss the opportunity of selecting a few acres of this desirable property.

The Central Okanagan Lands, Ltd.

KELOWNA, B.C.

O.K. LUMBER CO., Ltd.

Are now completely equipped to supply all your lumber needs.

We have a large stock of local and coast

ROUGH AND FINISHING LUMBER

of high-grade quality and in splendid condition.

A complete line of

DOORS AND WINDOWS
LATH AND SHINGLES

RECORD OFFICE

THE PRINTERS IN YOUR TOWN

WE take this opportunity of
thanking our friends for
their past patronage and at the
same time extend the Season's
Greetings, also a full measure
of Christmas happiness and
success in the New Year.

Jerman Hunt

HARNESSES

Single and Double
Driving and Work Harness

TRUNKS
SUIT CASES
CLUB BAGS

Large stock to select from
All Repair parts for same
This department is in charge of Mr. W. R. Birch, who will give you prompt and efficient service

FEED DEPARTMENT

Wheat Flat Oats Bran Shorts
Whole Oats Crushed Bone
Oyster Shell Beef Scraps

FIVE ROSES FLOUR

W. R. Glenn & Son

Dealers in
Farm and Orchard Implements
Pendozi street & Lawrence Avenue - KELOWNA
PHONE 150

Would Join Okanagan and Shuswap Lakes

Interesting Canal Project is Suggested by Visiting Journalist

The following extract is from an interesting article from the pen of Mr. P. A. O'Farrell, a well known journalist, who recently spent a short time visiting Capt. Brush on the K. L. O. bench, appeared in the Province a few days ago. Some of the suggestions thrown out are decidedly novel and striking.

The Okanagan Valley, he says is a counterpart of the Italian Tyrol. It is pre-eminently the land of the cherry blossom, and its orchards and vineyards and honey and creamery products already rank with the best on the continent, but this great sunny land has only been born. And yet it was famous long ago when Sir Robert Peel was premier of England and his emissaries were hesitating as to where the Oregon country or Prince Rupert's Land should be divided.

The American arbitrators were anxious to get too much of the Empire wilderness in dispute, and the English envoys could not see any good in a country where salmon would not rise to a fly. So they decided the Okanagan valley and the Columbia valley and the Kootenay valley by the forty-ninth parallel of latitude instead of "fifty-four forty" to which the Americans laid claim. No matter what may be written henceforth about the famous Oregon dispute, the agreement was reached in the most haphazard way, for both parties were agreed that the country they were dividing was not worth fighting for.

The American government of that day did not want any more free soil territory and the British government was equally indifferent. Had it been divided on geographical lines, the whole valley of the Columbia and its tributaries would have gone to the United States, and much of Montana, Dakota and Minnesota would have been Canadian. But they did not know much about geography seventy-four years ago, and as a consequence the most unscientific boundary in the world separates the great Dominion and the great Republic.

Yet as a great illuminating fact there is not a soldier, or a fort, or a battleship along the whole four thousand miles of imaginary boundary separating the two great peoples of the western world. The sacred pact entered into by two nations enjoying the blessings of democratic institutions and absolute freedom is a better guarantee of the integrity of each than ten million soldiers armed to the teeth, and ten thousand dreadnoughts shipped for battle.

The Okanagan Lake was at one time part of the Shuswap lake, which is now drained by the Thompson River into the Fraser. The Shuswap lake is that magnificent sheet of water skirted for some ninety miles by the main line of the Canadian Pacific west of Sicamous.

Kamloops to Penticton

The Dominion government should long ago have reversed the process and built a canal to re-connect the Okanagan and Shuswap. Such a canal would enable traffic to be handled between Kamloops and Penticton, a distance of 220 miles, by steamer, and of course between all intervening points. It would have a far-reaching effect on the development and settlement of those wonderful lake countries.

Seventy-five years ago Kamloops was an American town, and nearly all the settlements along the Shuswap and Okanagan were American. They were, however, few and far between, only a hunter's or a squawman's cabin here and there. A solitary Indian fishing on Shuswap and a trapper's campfire was all that one prospector saw on his way to Cariboo in 1864. The Americans had all gone after the Treaty of 1846, and Kamloops was as deserted and desolate as the Belgian cities devastated by the Huns of today.

When the canal between the Okanagan and Shuswap is constructed, Kamloops will become a city of great

The Versatiles Here on Christmas Day

A real Merry Christmas is guaranteed to Kelowna theatre goers this year by Manager Duncanson, for he has been able to secure F. Stuart Whyte's all-star English "Versatiles" for that day. The "Versatiles" are easily the most popular travelling organization that has ever played this city, and no more welcome attraction could have been found.

At the Christmas matinee, which will begin at 3 p.m., the company will repeat their former success "Scottie in Japan." This is the pocket musical comedy that was so well received when they presented it here last September.

On Christmas night they will give an entire change of programme, presenting their latest success "Pierrot and Pierrette." This is the first time that this clever entertainment has ever been offered in Kelowna, and it has proven a sure winner elsewhere.

Miss Zara Clinton, Billy Oswald, Harry Hoyland and all the other well known favorites will appear to advantage in this new bill. In keeping with the spirit of the day, manager Whyte has arranged to give free admission to the matinee performance to all those who cannot honestly spare the price of admission.

Those with large families, who could possibly spare the price of one or two tickets, but could not afford to include all the little ones, are especially urged to come. Buy whatever tickets you can and all will be taken care of. Don't miss this opportunity of giving the children their share of Christmas cheer.

Owing to the shortage of the Australia wheat harvest, the government of the Commonwealth has suspended the import duty on wheat.

One thousand boxes of Okanagan apples will be shown at the Panama Exposition in San Francisco.

importance. All the produce of the Okanagan will come to Kamloops to be distributed thence to the coast or to Edmonton. The Canadian Pacific will handle most of its traffic from Penticton at the southern end of the lake, from which point its lines run to Vancouver, Spokane and the Canadian prairies.

This line will be completed early next summer in time for the great travel to the Panama Exposition. In the Okanagan valley they grow ten tons of plums to the acre, and more apples, cherries, pears and peaches than probably any other part of the world. There are few vineyards and no wine growers as yet in the Canadian Okanagan, but vineyards will supplant the peach orchards when the Italians of northern Italy discover this for their ideal region.

The 'Tweed' Sanitary Closet



Is odorless when in use
Sanitary at all times
Call and inspect them

DARK, the Shoeman
Kelowna Agent
Opposite Board of Trade Office

G. H. E. HUDSON

Landscape and Portrait Photographer

Largest Studios in the Interior
Portraits by appointment

Pendozi Street, - Kelowna

OUR CUTS TALK

ENGRAVING...
ETCHINGS AND HALFTONES
ARE NOW BEING MADE IN
WESTERN CANADA BY THE
MOST SATISFACTORY PROCESS
KNOWN TO THE WORLD
THE "ACID BLAST" PROCESS
MAKES YOUR ILLUSTRATIONS
LITERALLY TALK
MANUFACTURED IN WESTERN CANADA

By THE CLELAND-PIBBLE CO.
THE FLOOR WORLD BLDG.
VANCOUVER B.C.

AGENTS
THE KELOWNA RECORD

GRAY'S PHOTOGRAPHIC STUDIO

is now open
EVERY DAY
(except Monday)

Call and arrange a sitting for your
Christmas Portraits
Hours from 10 to 3

Rowcliffe Near Post Office Block

Firewood

For Sale, Dry Poplar Wood

\$2 per rick

delivered in five rick lots.

Orders may be left at the Record Office.

KELOWNA-WEST BANK STEAM FERRY

Leaves Kelowna 9 a.m., 3.30 p.m.
Leaves Westbank 9.30 a.m., 4 p.m.

Extra Service on
Wednesdays & Saturdays

Leaves Kelowna 11 a.m.
Leaves Westbank 11.30 a.m.

TERMS CASH

JAMES I. CAMPBELL
Phone No. 108

J. A. BIGGER

BUILDER AND CONTRACTOR

Estimates Furnished for all classes of work

Furniture at Factory Prices

| | |
|--|---------|
| Iron Beds, brass trimmed, heavy posts and filling..... | \$3.25 |
| Bed Springs, extra quality..... | \$2.50 |
| Combination Felt Mattress..... | \$4.00 |
| | \$9.75 |
| Brass Beds, 2-in. post..... | \$15.00 |
| Best quality spring..... | \$3.50 |
| All Felt Mattress, with best quality art ticking... | \$7.25 |
| | \$25.75 |
| Dressing Tables, with British bevel plate mirror | \$8.75 |
| Wash Stand to match..... | \$4.00 |
| | \$12.75 |
| Don't forget our | |
| 5-drawer, drop head, Singer Machine at..... | \$35.00 |
| Or our | |
| 97-piece Chinn set, at only..... | \$20.00 |

Kelowna Furniture Company



Lower Prices on Ford Cars

Effective August 1st, 1914, to August 1st, 1915, and guaranteed against any reduction during that time.
All cars fully equipped f.o.b. Ford, Ont.

| | |
|---------------------|-------|
| Runabout - - - - | \$540 |
| Touring Car - - - - | \$590 |
| Town Car - - - - | \$840 |

(In the Dominion of Canada only)

Buyers to Share in Profits

All retail buyers of new Ford cars from August 1st, 1914, to August 1st, 1915, will share in the profits of the company to the extent of \$40 to \$60 per car, on each car they buy, PROVIDED: we sell and deliver 30,000 new Ford cars during that period.

Ask for particulars

Ford Motor Company
OF CANADA, LIMITED.

BURBANK MOTOR CO. - - KELOWNA, B.C.

WITH THE VERSATILES



MISS ZARA CLINTON

A favorite with theatre goers everywhere. She will appear with the Versatiles at the Opera House Christmas Day.

KELOWNA OPERA HOUSE Special Christmas Attraction Matinee and Night, FRIDAY, December 25

Return Engagement of

F. Stuart-Whyte's All-Star

"VERSATILES"

ENGLISH MUSICAL-COMEDY COMPANY

Christmas Matinee at 3 p.m. Adults, 50c; Children, 25c

"Scottie in Japan"

Christmas Night at 8.30. Prices 50c, 75c, \$1

"Pierrot and Pierette"

A complete New Show never before given here

A MERRY CHRISTMAS GUARANTEED

The Kelowna Land & Orchard Co., Ltd.

(Incorporated 1904) Proprietors of the Priests' Orchard

NURSERY STOCK

We are now taking orders for all Commercial Varieties

THE RANCH

Blacksmithing done. Weighbridge. Oats crushed. Fence posts, Milk, Potatoes, Apples, &c., for Sale. Apply to the Ranch Manager or Ranch Office. Phone 5; P.O. Box 209

OFFICE HOURS:

Head Office: 9 to 12; 1.30 to 5.30 throughout the week. Ranch Office: 9 to 12; 1 to 5.30, excepting Thursday, closing at 12 noon.

Belgo-Canadian Block

P.O. BOX 274

PHONE 5

TOWN AND COUNTRY NOTES

Some interesting souvenirs of the "Empress of Ireland" disaster (which by the way has taken a back seat in comparison with recent events), arrived in Kelowna last week from the Dead Letter Office at Ottawa. They were letters from various people in Kelowna to friends in the old country which were being carried on the "Empress" when she foundered. The letters were all stamped "Recovered by divers from the 'Empress of Ireland.'"

Mr. A. Evans will conduct the Christmas services at the Baptist church on Sunday. At the evening service the choir will render the following Christmas music: "There were Shepherds," by Sullivan; "It Came upon the Midnight Clear," by Caleb Simper; "Arise, Shine" by Elvey. Carols will be sung in the place of the usual hymns. A hearty welcome is extended to all who care to attend.

Mr. H. Rive, the government Dairy Instructor will be here on Monday December 28th by the afternoon boat and will meet special committee of the Farmers' Institute to go into details and figures relating to proposed creamery. Meeting will be held in the Board of Trade room at 2 o'clock on Monday.

A public meeting will be held in Ravmer's small hall on Tuesday, December 29th when the creamery committee will report the result of their investigations in regard to conditions Mr. Rive will address the meeting. It is important that all dairymen and others interested in the prosperity of the valley should attend.

Packing schools will be held at Rutland, the K.L.O. Bench and in town as soon as 12 names for each class are sent in. Classes last six days, or 12 lessons of three hours each. Names should be sent to E. L. Ward, Secretary of the Farmers' Institute. Fees are \$2.00 for the course.

The pruning classes at Rutland, the K.L.O., Ellison and Glenmore have been very successful, except that they were all too short for most of the pupils, who thoroughly enjoyed and appreciated the instruction given.

Kelowna people have found time during this week to remember the boys of the B. C. Horse now stationed at Victoria, and a sum of \$13.50 was collected by Miss Irene Cather and despatched Tuesday to Capt. Temple to purchase some little Christmas reminders.

The first hockey practice of the season was held at the rink on Monday evening when a good turnout was on hand and a good workout was indulged in.

Mr. and Mrs. Harry Dillon returned to the city on Monday afternoon after having spent their honeymoon in the eastern states.

Mr. W. H. Parker, organist of St. Michael's church has accepted a position as organist at Vernon and will relinquish his duties in Kelowna at the beginning of the year.

On Monday evening, the 23rd, inst., at 8 o'clock in the Anglican church hall the Boy Scouts will hold an Investiture, which is the ceremony for the investing of a boy who has passed the Tenderfoot test as a scout. To be a Tenderfoot a boy must be between the ages of 11 and 18, and satisfy his scoutmaster that he knows the Scout Law, signs and salute; the composition of the Union Jack, the right way to fly it; and certain knots, puzzling to the layman. He then has to make the Scout's promise. The troop will be particularly glad to welcome on this evening any parents or others interested in the welfare of the scouts, as in addition to the investiture ceremony several badges of merit, won during the past year will be presented to the fortunate winners.

Systematized knowledge is what you need to put you to the fore among men. That is the kind of education you get at Okanagan College Open January 5th. Write Principal Everton, Summerland.

Rifleman, J. B. Whitehead, writing from Kamloops acknowledges with thanks the receipt of a large parcel of books and periodicals from Kelowna, which he has distributed to posts where any Kelowna men are on duty. He says, they will be much appreciated by the boys.

Mr. A. L. Hinkson was an arrival in town Tuesday to spend Christmas with friends.

Mr. L. Richmond returned a few days ago from the coast where he had been on a business visit. An announcement is made this week that the whole of the stock of Richmond's store has been purchased by Mr. James Rae the well known merchant of Vancouver, who will continue the business in his own name with Mr. Richmond as manager.

Mr. W. E. Adams returned Tuesday from the coast.

Mrs. P. Brooks left Wednesday morning for Victoria to join her husband who is with the B. C. Horse, there.

The response to the appeal of the Benevolent Society for gifts to bring Christmas cheer to those who this year could not afford to provide their own, though tardy at first, came in most generously at the end, and the tables in the old English church where the goods had to be taken for packing were heaped high with cakes, puddings and pies and all things eatable, not to mention toys for the children. The ladies had a tremendous task sorting and distributing but they worked unselfishly and finally the task was accomplished.

A Commercial Course at Okanagan College is the best Christmas gift you can give your boy or girl \$10 a month is the price. Write Principal Everton, Summerland.

Christmas services will be held in the Methodist church on Sunday. The morning tonic will be "How Christ Reveals God" and the evening "The Woman of all History." The choir will give special Christmas music.

DIED

On Tuesday, December 22nd, Violet H., beloved wife of Henry Frances, of Rutland, aged 58 years and 8 months.

RESULTS OF HIGH SCHOOL CHRISTMAS EXAMINATIONS

The following are the total marks secured out of 1000 by each scholar in the different classes:
Matriculation Class, Third Year.—Everitt Faulkner, 731; Annie McLennan 711; Marjory Campbell-Brown, 709; Rae Montgomery, 689; Everitt Fleming, 686; Hazel Ritchie, 682; Beatrice Campbell, 639; Dorothy Leckie, 633; Hazel Jones, 629; Jean Kincaid, 621; Jessie McMillan, 593; Marv Hay, 531; Marjorie Leckie, 498; Alice Perry, 493.
Advanced Class, Second Year.—Dorothy Evans, 754; Ruby Raymer, 744; Gladstone Langille, 724; Cecil Dawson, 688; Clifford Buck, 683; Leo Newby, 639; Ralph Ritchie, 573; Dick Taylor, 565; Jean Murray, 474.
Preliminary Class, First Year.—Frances Buckland, 801; Lottie Lloyd-Jones, 787; Ewart Fletcher, 786; Marjorie Switzer, 718; Margaret Clarke, 709; Roy Haug, 706; Nettie Harvey, 703; Vivian Jones, 682; Ralph Bulman, 682; Rita Maxwell, 672; Mae Wilson, 653; Lawrence Marshall, 644; Beata Lloyd-Jones, 612; Dan McMillan, 611; Donald Whitham, 606; Fred Whitehead, 596; Marjorie Bulman, 592; George Curtis, 591; Loraine Woolsey, 576; Margaret Budden, 568; Annie Reukie, 565; Laura Wilson, 555; Geo. Gay, 547; Earl Howard, 529; Lena McMillan, 516; Eleanor Dawson, 506; Percy Rankin, 473; Elwood Fleming, 439; Harold Atkin, 435; Russell Sutherland, 402.

Mexican money has been discovered in B. C., and the public is warned against accepting it. The money is in the form of \$5.00 bills and bears a strong resemblance to Dominion notes. They are drawn on the Banco de Chihuahua and are value for five pesos, which would be equal to five dollars, only the Mexican currency is depreciated by fifty per cent.

Merry Christmas

Merry Christmas

GREETINGS FROM THE CORNER GROCERY

This Christmas season marks the First Anniversary of the Corner Grocery. We wish to combine with our hearty Christmas Greeting, Thanks to our numerous customers for their liberal patronage during the past 12 months

D. D. CAMPBELL

Merry Christmas

Merry Christmas

Heartiest Greetings for Christmas AND New Year to all our friends

MORRISON-THOMPSON Hdwe. Co., Ltd.

Ludlow's Meat Market Moved to New Premises

We beg to announce that we have moved from Water Street into Bernard Avenue, Opposite the Post Office, having rented the West half of the

Kelowna Grocery Co.'s Store

The Grocery Business is still being continued by Mr. W. J. Edwards in the East Half of the store which is large enough at present for both our needs.

See Our Windows this Week

Tailoring

R. Mathie, Pendozi Street, has a choice selection of Gents' Suits and Overcoats in latest styles

Sole agent for Semi-Ready Limited. Stock offered at Special Sale Prices for December. Besides the lowest cut prices a good fit is guaranteed. Call and inspect. (Store opposite the Kelowna Furniture Co., Pendozi Street.)



HARRY HUGHES Appearing with The Versatiles at the Opera House on Christmas Day. Performances both afternoon and evening.

The Greenhouses

RICHTER STREET between the Presbyterian and English churches

Cut Flowers for Christmas

Carnations, Chrysanthemums, \$1 doz. Violets, 25c a doz. Stevia, 50c a doz.

Pot Plants for Christmas Gifts

Primula, Cyclamen, Ferns, Palms, Arum Lilies

Flowering Bulbs Hyacinths, Daffodils &c.

Agents for Coldstream & B.C. Nurseries Orders taken for shrubs and trees

Palmer & Rogerson Phone 88 Box 117

COAL

COAL

PER TON
Famous Taber Lump - \$10.50
Pennsylvania Egg - 17.00
Pennsylvania Stove - 17.00
Pennsylvania Nut - 17.00

CASH MUST ACCOMPANY ORDERS

Phone 66

W. HAUG

P.O. Box 166

We Have Funds to Invest on First Mortgages

HEWETSON and MANTLE, Ltd.

PROFESSIONAL AND BUSINESS CARDS

BURNE & TEMPLE
Solicitors, Notaries Public, Conveyancers, etc.
KELOWNA, B.C.

R. B. KERR
Barrister and Solicitor, Notary Public.
KELOWNA, B.C.

WEDDELL & GRIBBLE
BARRISTER, SOLICITORS, and NOTARIES PUBLIC
9, Willitt's Block - Kelowna, B.C.

P. EDMUND CORBY
Member of the B.C. Society of Architects
Architect
Kelowna, B.C. P.C. Box, 509

ARTHUR F. PELTON
ARCHITECT
P.O. box 531 Kelowna, B.C. Phone 4602

C. HARVEY, B.A., Sc., C.E., D.L.S., B.C.L.S.,
CHARLES HARVEY,
CIVIL ENGINEER and LAND SURVEYOR.
Kelowna, B.C.
Phone 147. P.O. Box 231

PIANOFORTE
MR. HAROLD TOD BOYD
has resumed his teaching classes and will receive pupils as before in his studio-Trench Block, Kelowna.
P.O. box 374

RICHARD H. PARKINSON
BRITISH COLUMBIA LAND SURVEYOR, CIVIL ENGINEER
P.O. BOX 137 KELOWNA

F. W. GROVES
M. Can. Soc. C. E.
Consulting Civil and Hydraulic Engineer
B.C. Land Surveyor
Surveys and Reports on Irrigation Works Applications for Water Licenses
KELOWNA, B.C.

H. G. ROWLEY F. REYNOLDS
A.M. Inst. C.E., A.M. Can. Soc. C.E. B.C.L.S.
ROWLEY & REYNOLDS
Civil Engineers and Land Surveyors
Water Supply, Irrigation, Subdivisions, etc.
P.O. Box 261
3, Crowley Block Kelowna Phone 131

Dr. J. W. Nelson Shepherd
DENTIST
P. O. Box 156 Phone 88
Corner Penezi Street and Lawrence Avenue.

JOHN CURTS
CONTRACTOR & BUILDER
Plans and Specifications Prepared and estimates given for public Buildings, Town and Country Residences
JOHN CURTS, KELOWNA
PHONE No. 93

S. W. THAYER, D.V.S.
VETERINARY SURGEON
(Graduate McGill University)
Residence: GLENN AVENUE
Messages may be left at the office of Messrs. Rattenbury & Williams

Mr. W. H. PARKER, A.R.C.O.
(Associate Royal College of Organists London, England)
Organist of St. Michael & All Angels' Church, receives Pupils for Organ, Piano, Forte, Violin, Singing, Theory, &c.
at his own or pupils' residence.
Special attention to children
P.O. Box 641. Telephone 120
Address Abbott Street

E. ENGLAND
BUILDER & CONTRACTOR
Plans, Specifications and Estimates Furnished
P.O. Box 12

WE wish everyone a Very Merry Christmas and Happy New Year.

P. B. Willits and Company
Call and get a calendar

Wood Coal
Bee Keepers' Supplies
Pine, Fir and White Poplar
2 ricks - \$2.75 per rick
5 ricks or upwards - \$2.50 per rick
Dry Slabs (cut stove length) Per rick - \$2.00
Fir Fence Posts - 20c each
Merritt Coal - \$10 per ton
Whitehead & Co.
Office: Leon Ave. Phone 307

SYNOPSIS OF COAL MINING REGULATIONS

Coal mining rights of the Dominion in Manitoba, Saskatchewan and Alberta, the Yukon Territory, the Northwest Territories, and in a portion of the Province of British Columbia, may be leased for a term of twenty-one years at an annual rental of \$1 an acre. Not more than 2,500 acres will be leased to one applicant. Applications for the lease must be made by the applicant in person to the Agent or Sub-Agent of the district in which the rights applied for are situated. In surveyed territory the land must be described by sections, or legal subdivisions of sections, and in unsurveyed territory the tract applied for shall be staked out by the applicant himself. Each application must be accompanied by a fee of \$5 which will be refunded if the rights applied for are not available, but not otherwise. A royalty shall be paid on the merchantable output of the mine at the rate of five cents per ton. The person operating the mine shall furnish the agent with sworn returns accounting for the full quantity of merchantable coal mined and pay the royalty thereon. If the coal mining rights are not being operated, such returns shall be furnished at least once a year. The lease will include the coal mining rights only, but the lessee may be permitted to purchase whatever available surface rights may be considered necessary for the working of the mine at the rate of \$10 an acre. For full information application should be made to the secretary of the Department of the Interior, Ottawa, or to the Agent or Sub-Agent of Dominion lands.

J. M. CROFT
Bootmaker.
All kinds of Repairs
BARNARD AVENUE, KELOWNA.

Dr. MATHISON
Dentist
KELOWNA B.C.

Bowling

With the game tonight between the Pastimes and Royals the schedule in the Dreamland Bowling League will come to an end as to avoid being busy bowling on Christmas Eve the games scheduled for that night were played on Monday.

Owing to the fact that "The Record" is being issued earlier than usual this week we are unable to give the result of the last game, which, however will not materially affect the standing of the league and in no way affect the winning teams.

The Beavers wind up the season with an enviable record of 31 wins and only 11 defeats, a percentage of 74.5. Their steady and consistent bowling has won for them the premier place which they have held since shortly after the half way mark was reached.

The tie existing between the Dreamlands and Starlights last week was broken this week leaving the former in second place, one game in the lead over their near rivals. These three teams are the prize winners. At present the Bears are holding fourth place but should the Pastimes win the entire series from the Royals tonight they will go into fourth place while the Bears will drop to first place in the second division.

The real surprise of the week was the garrison finish of the Mission team, who for the first time in the league season demonstrated that they knew how to handle the whitewash brush and surely they used it well by completely smothering the Pelicans in three straight games, the first of which they won by a single pin.

Next week we will present the correct standing of the clubs as well as the various prize winners and individual standings.

Following are the scores this week: The Pastimes drove the Bears to cover last Thursday night, winning the first and third games as follows:

Table with columns: BEARS, Soresby, Patten, Hallauer, Dowley, McCubbin, Totals

Table with columns: PASTIMES, Swerdlager, Willits, Gibb, Hoy, Purdy, Totals

The Beavers won three straight from the Pelicans on Friday night, the first game by the narrow margin of three pins.

Table with columns: BEAVERS, Batt, Ehret, West, Kerr, O'Neil, Totals

Table with columns: PELICANS, Patterson, Watt, Harvey, Panton, Dalgleish, Totals

Table with columns: BEARS, Soresby, Patten, Hallauer, Dowley, McCubbin, Totals

Table with columns: DREAMLANDS, Brown, Johnson, Parker, Hedges, H. Treadgold, Totals

Owing to several of the bowlers desiring to have Christmas Eve free the games scheduled for that night were played on Monday after the regular games and resulted as follows:

Table with columns: BEAVERS, Ehret, West, Kerr, O'Neil, Totals

Table with columns: STARLIGHTS, Budden, B. Treadgold, Shiedel, Pettigrew, Rossi, Totals

The Pelicans met their Waterloo at the hands of the tall enders on Tuesday night in three straight games, as follows:

Table with columns: MISSION, Stubbs, Thomson, Mallam, Renfrew, Barnaby, Totals

How the Nation's Finance was Protected

Current Acceptance of \$1,500,000,000 Successfully Arranged

The effect of relief measures undertaken by the Bank of England is described in a review by the Swiss Bank Verein in London, with current acceptances of \$1,500,000,000, was able to carry on banking with a minimum of discomfort and through action of the Bank of England is assured of coming safely through the world's greatest financial crisis. It says in part:

The treasury not being obliged to hold a gold reserve of its own, convertibility of the treasury notes is also based on Bank of England's gold, which, however, was at the time inadequate to meet issue of Bank of England (in excess of government debt) plus issue of treasury notes, so that the government action virtually amounted to suspension of the bank act. Since open suspension might have caused alarm, this course seemed well timed and proved most effective. In the meantime, however, the treasury has also constituted a gold reserve.

Accordingly the treasury held on October 28, £9,500,000 in gold, and a credit balance at Bank of England of £5,778,000, or £15,278,000 in cash against £31,366,690 notes in circulation. Notes in circulation at the Bank of England were £36,100,000 and its stock of gold £61,900,000. Consequently, combined note circulation of Bank of England and the treasury, \$65,500,000 was covered by a gold reserve of £71,400,000, or 107 1/4 per cent.

Apprehension of scarcity of currency and the undue pressure on open liabilities being dispelled, the bank soon became sufficiently satisfied to reduce its discount to 6 per cent., on August 7th and to 5 per cent., next day.

But while the moratorium afforded protection as to existing liabilities, doubts arose as to effect of its termination, and both creditors and debtors, especially banks with their cross engagements, were placed in position which restrained them from entertaining fresh business. The government determined "to keep the country going," decided on a measure which, bold as it might appear, was in opinion of experts by no means too venturesome in view of sound conditions of commerce and finance. It arranged for the bank to discount, without recourse to holder, all approved bills accepted before moratorium, under guarantee of government, at official rate.

In pledging credit of the nation on behalf of interests engaged in trade and industry, or in financing same, it removed the bar which had stopped the machinery. Bills, a useless asset as long as they could not be discounted, immediately became available cash. Several hundred million sterling could thus become liquid. Important as this step was, it soon became clear that it was not adequate to completely restore confidence.

Whilst it enabled holders of bills to obtain cash and become relieved of contingent liabilities, acceptors felt insufficiently protected at termination or the moratorium, as apprehension removed by a new proclamation, that the bank, on government authority would advance funds to meet acceptances for which cover is not duly forthcoming from clients until one year after the war, it being naturally incumbent on acceptors to collect from debtors as speedily as possible and repay the bank at earliest opportunity. Drawers and endorsers became also freed from contingent liabilities. The government advances rank in respect of these pre-moratorium bills only after post-moratorium creditors.

There was no justification for banks and accepting houses to refuse accommodation for legitimate business, and the government alive to the danger of hoarding, reminded them of their solemn duty to afford liberal assistance to trade and industry. The government has shown admirable determination and good judgment and its dispositions will go down to history forming a striking contrast to attitude of authorities in some other countries. Though a general moratorium has been declared, the government urged on banks to make use of it only in cases where funds were withdrawn for hoarding. In other states, full use of moratorium was made, and elsewhere, although no moratorium, but only suspension of judicial proceedings, had been proclaimed, banks were admonished not to pay out more than a small portion of credit balances from day to day, a proceeding nothing short of illegal and detrimental to credit of the banks.

As a result of government action the money market swiftly responded, large amounts of pre-moratorium bills being sent to the bank for discount which increased floating supplies of bank credits. Owing to decline in trade, and the uncertainty prevailing creation of new bills became restricted. Discount rate for pre-moratorium bills dropped considerably below the Bank of England's minimum and gradually to 3 per cent. For post-moratorium bills, not discounted at the Bank of England under government guarantee, the rate also declined below rate and has not likewise fallen to about 3 per cent.

The change in monetary situation, however, expressed itself most markedly in rates for loans on call and at short notice, which finally declined to 1 per cent., 2 per cent nominal. Deposit rates were in consequence reduced to 2 per cent.

Table with columns: PELICANS, Panton, Patterson, Harvey, Watt, Dalgleish, Totals

Season's Greetings
We wish you all a Merry Christmas and a Happy and Prosperous New Year
P. BURNS AND COMPANY, LIMITED

Bowels Out of Order? We Guarantee Relief
You know us—and, when we guarantee Rexall Orderlies to satisfy you or your money back, you know it is because we have faith in them. We want you to come to us and get a package of them. Use a few or the entire box. Then, if not entirely satisfied, come back and we will give back your money. You promise nothing, sign nothing. We accept your mere word. We believe Rexall Orderlies are the best bowel remedy made. They taste like candy. Soothing and easy in action, they do not cause griping, nausea, purging or excessive looseness, as harsh physics do. Rexall Orderlies tone and strengthen the nerves and muscles of the bowels and promptly relieve constipation, helping to overcome its cause, and at the same time removing the chief cause of sick headaches, biliousness, bad breath, nervousness and other ills caused by inactive bowels. In vest pocket tin boxes; 10c, 25c, and 50c. You can buy Rexall Orderlies only at the Rexall Stores, and in this town only of us. D28-Mv18 P. B. WILLITS & CO. Bernard Ave.

High-Class Tailoring
Now is the time to think about your Fall and Winter Suit or Overcoat.
We are Practical Tailors with high-class old country Bond Street experience, and can satisfy the most fastidious. Suits to your own measure at little more than "ready-made" cost. NEW PATTERNS JUST IN.
DYEING, CLEANING, PRESSING AND REPAIRING
"MY VALET" J. E. THRUSELL, Prop. Opposite Board of Trade Office, Kelowna

Corson's Three Favorite Tales
Ideal Orchid
Corson's Pomander Violet
Don't buy cheap inferior talcs, coarsely milled and cheaply scented, when by asking for CORSON'S you can get the best. Ask your Druggist
MADE BY SOVEREIGN PERFUMES LIMITED, TORONTO

Your Good Health
ENO'S FRUIT SALT
will be best preserved by a before-breakfast glass of Eno's "Fruit Salt," which contains the valuable elements of ripe fruit in pleasant, agreeable form. Acts as a tonic on the liver. Keeps the blood cool, clear, healthy.
ENO'S "FRUIT SALT"
THREE HOUSES FOR SALE
all fitted with Bath Rooms, W.C., hot water, etc.
P.O. Box 185

How to Save Money.
If there is a better way of doing your work, a way that will cost less in money or require less labor, you are losing something if you do not know of it.
That knowledge is available for you, in fact every effort is made to induce you to acquire it, through the advertising columns. If you do not take advantage of that information by reading the advertisements, you are neglecting opportunities that might benefit you very materially. You may not have immediate use for all the things advertised, but it is more than probable that you will see something to meet your personal and particular requirements.
Read the advertisements regularly.

WANTED!

Prepaid Rates: 2 cents per word first insertion and 1 cent per word for each subsequent insertion. No ad., inserted for less than 25 cents.

All classified advertisements must be paid for in advance owing to the cost attending the booking and charging of small items.

Copy may be received for these ads up to 10 a.m., Thursday morning.

FOR SALE

FOR SALE.—Violin and case. Splendid tone. Wm. Gay, Rutland. Telephone 3509.

FOR SALE.—60 ricks of pine (dry) at \$2.00 cash. Special offers on 10 rick lots, also for east of Five Bridges. D. M. Morrison, Rutland. 4ti.

FOR SALE. Lefevre estate. Now is your chance for a good improved ranch, the best buy in the Okanagan One hundred and forty-three acres, all fenced, a fine creek runs through the property, best of land, with its own irrigation system, in the heart of the Orchard district, on the main road, only three miles from Kelowna, mail delivered at door every day. Must be sold to wind up estate. Address P.O. Box 157, Kelowna, B.C.

REAL ESTATE

I will sell my 5-acres, at Naramata B. C., with 4-room house, also chicken houses, and quite a number of other buildings which can be used as stables etc., also root house, water laid in the house and on the property. Ten minutes walk from Kettle Valley rail wharf, this is a beautiful location and neighbors living all round in fine houses. I will take \$2500 for everything, \$500 cash; balance can be arranged, or will exchange for central Kelowna property. There are no taxes on this property and is a good position and cheap for the man who likes farm life. Apply Box 155, Kel. vln., B. C. 25

TO RENT

TO RENT.—House, 6 rooms and bath, all modern conveniences. Richter street. Apply P.O. Box 473. 5-6

MISCELLANEOUS

WANTED.—On behalf of the Directors of the Agricultural and Horticultural Association, applications will be received up to 6 o'clock, January 10, 1915 for the position of secretary of the association. Applicants to state salary required as well as availability. Address P. O. Box 152.

LOST.—Tail board of Eureka combination wagon rack. Finder please leave same at Chamberlin's blacksmith shop. 5p

WANTED.—Organist and Choirmaster for St. Michael and All Angels' Church, Kelowna. Knowledge of Anglican music essential. Apply to Rev. T. Greene, Rector, Kelowna. 5-7

TENDERS WANTED

By December 28th tenders for 200 to 225 tons of Ice, delivered at our ice house. KELOWNA GROWERS' EXCHANGE 5

NOTICE

Anyone found cutting up sawlogs along the lake shore will be prosecuted. O. K. LUMBER CO., LTD. Kelowna, B. C. 5-8

DRAINAGE AND DYKING ACT

Rutland Drainage District.
Notice is hereby given that a Court of Revision will be held at the Rutland public school, Rutland, B. C., at the hour of 1 p.m., on the 18th day of December, 1914, for the Revision of the Rutland Drainage District Assessment Roll.
(Sgd.) Allan C. Loosemore.
Ira E. Clever
Willis T. Schell.
Commissioners.
14th November, 1914 52-5

NOTICE

Notice is hereby given that at the next statutory meeting of the Board of Licensing Commissioners for the City of Kelowna, I, Arthur Peabody, intend to apply for a renewal of my licence to sell liquor by retail in the premises known as the Palace Hotel, situated on the north side of Bernard Avenue, between Water street and Pendozi street in the City of Kelowna, B. C. 52-04

DRESSMAKING

Mrs. M. E. Bouch, Bernard Avenue, east of Ethel street. Telephone 115. 1-4p

SALE OR TRADE

If you have anything for sale in woods that you will trade. List them with
W. P. MEREDITH
(City Transfer)
P.O. Box 465.

SPIRELLA CORSETS

Mrs. J. H. Davies will be at Mr. Mathie's (over tailor shop, Pendozi street between the hours of 1.30 and 6 p.m., Saturday of each week to meet ladies wishing to order corsets. P. O. Box 626, Kelowna. 20ti.

HELPED THE WAGE EARNERS

A Columbia man is one of a company operating a West Virginia coal mine. The saloons closed in that state the first of July under statewide prohibition. This operator wanted to see the difference in the earning power of some of his drinking men under wet and dry conditions. He picked out eight miners, all of them drinkers, and the payroll of the company for June, wet; and August, dry, tells the difference in the earning of these eight men. Here is the comparison:

| | June | Aug. |
|------------------|---------|---------|
| Avery | \$25.02 | \$32.94 |
| Beck | 35.10 | 74.50 |
| McLaughlin | 35.75 | 73.25 |
| Gray | 22.75 | 93.67 |
| Hicks | 16.00 | 27.00 |
| Wellington | 24.80 | 38.40 |
| Popp | 26.35 | 64.00 |
| Hopkins | 29.00 | 46.00 |

These men worked under the same conditions both months. They had as great opportunity to earn money in June as in August. Some of them, it will be noticed, doubled, and trebled their earnings. They were more efficient. They were better workmen. Sobriety put more dollars into their pockets to be spent, not on liquor, but on wives and children.—The American Issue.

THE General Relief Sale

will be extended over the holidays affording you an opportunity to purchase your

Xmas and New Year Presents

at a lower cost than has been possible at this season in previous years. Space only admits of a few suggestions:

- Suspenders..... .25 to .85
- Ties..... .25 to .75
- Handkerchiefs—
(4-doz. fine linen in fancy box) } \$1.50
- Gloves (wool)35 to .65
- „ (Mocha lined) .75 to \$2
- Sweater Coats95 to \$5
- Collar Boxes75 and \$1
- Knit Mufflers25 to .75
- Wool Mufflers... \$1.25 and \$2

The reduced prices will make shopping easy

H. F. HICKS

PIONEER CASH CLOTHING STORE
Call and get a Calendar

THEOSOPHICAL SOCIETY
"KELOWNA LODGE"

Meetings every Tuesday evening, at 8 p.m., at the residence of S. M. Gore, Pateron Av. Public invited. Lending library.

W. B. PEASE, President
S. M. GORE, Sec. P.O. Box 382

Firewood

For Sale, Dry Poplar Wood

\$2 per rick

delivered in five rick lots.

Orders may be left at the Record Office.

Auction Sale

At residence of

Brian Stephens

Binger Place, Benvoulin, 3 miles Kelowna

Thursday, Jan. 7th

At 10 a.m.

Pair 6-year-old mares, 2750 lbs. prime winners; two 2-year-old colts; one driving mare; three registered Jersey cows; one heifer, calf, Jersey; two grade cows, Jersey; two bull calves, Jersey; one grade cow, Durham; one Berkshire boar, registered; one registered Jersey bull; 40 fowls (White Wyandottes and Rocks); 40 tons hay; hay fork and cable; Eureka Combination farm wagon; one democrat; one burr; two plows; iron harrows, one disc harrow; mowing machine; horse rake; root pulper; English saddle and bridle; pair work harness; set driving harness; two lawn mowers, lawn roller; DeLaval separator; churn; refrigerator; tennis net; one ton potatoes; 20 ricks birch wood; 20 ricks poplar wood; all the small tools; pair farm sleds; range; three heaters; Oak extension dining table; oak dining chairs, oak side-board, three wicker chairs, one wicker table; large English davenport; pair curtains; China dinner service; China tea service; glass ware; two double hanging lamps; silverware three iron beds; mattresses and springs; three dressing tables; two wash stands; two carpet squares; two large rugs; stair carpet; linoleum; all the table and bed linen, and many other articles. This will be a first class opportunity for buyers to get fine live stock and nearly new implements and household furniture and effects as all were bought new this season, and are in fine condition. Come early as the days are short.

LUNCH AT NOON

TERMS CASH

J. C. STOCKWELL - Auctioneer

Ranch for sale or rent

G. H. E. HUDSON

Landscape and Portrait Photographer

Largest Studios in the Interior
Portraits by appointment

Pendozi Street, - Kelowna

*"Again the Silent Wheels of Time
Their Annual Round have Driven."*

CHRISTMAS is here once more and we wish to thank you all for helping to make this a Happy Christmas for us, as we have been busy, very busy, all the time and being busy to us means being happy.

We have had to work a great deal in the evenings to get our Christmas decorations ready but we feel fully repaid for our labors, as so many people have spoken appreciatively of our efforts in getting the windows, the shelving and the wall decorated.

AGAIN, we thank you for your business. AGAIN we thank you for the many nice things said of our windows and our store. AGAIN we thank you for your kind remarks about our service and the quality of our goods.

You have all given us

A Very Happy Christmas

*Just because it's Christmas,
So old and yet so new,
Here's wishing you a Merry Christmas,
And many a one to you.*

The McKenzie Co., Ltd.

Our Motto: Quality and Service

Christmas Day

Opera House

The Versatiles

Edward's Cash Grocery

Opposite the Post Office

Xmas is at hand, and we take this opportunity of thanking you kindly for your patronage during the past.

And for the coming year we look forward to a fair share of your trade. We offer you only the choicest and freshest Groceries at moderate prices.

It Pays to buy for cash.

Wishing one and all a Merry Xmas and very best wishes for 1915.

W. M. EDWARDS

The Reliable Grocer

N.B.—Watch this space for January 1st

WE heartily wish you the Season's Greetings, and assure you of our very keen appreciation of your goodwill and patronage in the past and sincerely trust that the year 1915 may bring you much more prosperity than you may anticipate.

On behalf of the Management
and Staff of

THOMAS LAWSON, LTD.