

The Bank of
BRITISH NORTH AMERICA.

Capital £1,000,000.
Reserve £390,000.

Fenelon Falls Branch.

SAVINGS DEPARTMENT.

Deposits of \$1 and over Received.
Interest at 3 per cent.

Farmers' Notes Discounted.

R. A. ROBINSON,
Manager.

OFFICE HOURS: 10 a. m. to 3 p. m.
Saturdays, 9.30 to 12, and 7 to 8 p. m.

Professional Cards.

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BARRISTER, SOLICITOR, ETC., FENELON FALLS. Office, Colborne street, opposite Post-office. Money to loan on real estate at lowest current rates.

McLAUGHLIN & PEEL.

BARRISTERS, SOLICITORS, &c. Money to loan on real estate at lowest current rates. Office, Kent street, opposite Market, Lindsay.
R. J. McLAUGHLIN. J. A. PEEL.

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BARRISTER, &c. SOLICITOR FOR the Ontario Bank. Money to loan at lowest rates on terms to suit the borrower. Offices: No. 6, William Street South, Lindsay, Ont.

STEWART & O'CONNOR,

BARRISTERS, NOTARIES, &c. MONEY to loan at lowest current rates. Terms to suit borrowers. Office on corner of Kent and York streets, Lindsay.
T. STEWART. L. V. O'CONNOR, B. A.

MOORE & JACKSON,

BARRISTERS, SOLICITORS, &c. OFFICE, William street, Lindsay.
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DR. H. H. GRAHAM.

—M. D., C. M., M. R. C. S. Eng., M. C. P. & S.,
ONT., F. T. M. S.—

PHYSICIAN, SURGEON & ACCOUCHUR. Office, Francis Street, Fenelon Falls.

DR. A. WILSON,

—M. B., M. C. P. & S.,
PHYSICIAN, SURGEON & ACCOUCHUR. Office, Colborne Street, Fenelon Falls.

DENTAL.

Dr. S. J. SIMS, DENTIST,
Fenelon Falls.

Graduate of Toronto University and Royal College of Dental Surgeons.
ALL BRANCHES OF DENTISTRY performed according to the latest improved methods at moderate prices.
OFFICE:—Over Burgoyne's store, Colborne street

Dr. NEELANDS, DENTIST, LINDSAY,

Extracts teeth without pain by gas (vitalized air) administered by him for 27 years. He studied the gas under Dr. Colton, of New York, the originator of gas for extracting teeth. Dr. Colton writes Dr. Neelands that he has given the gas to 186,417 persons without an accident from the gas. Other pain obtenders used. A good set of teeth inserted for \$10. Dr. Neelands visits Fenelon Falls (McArthur House) the third Tuesday of every month. Call early and secure an appointment.

A Sunderland lady writes Dr. Neelands that he had made her a successful fit after having eight sets of teeth made in Toronto and elsewhere.

JUST THE OTHER DAY

our new spring stock of Boots and Shoes came. We want you to see it.

It explains its good points far better than we could do.

You will notice first of all that it is particularly large. We wanted it that way so that every demand of our customers could be met.

We have the product of the largest and best shoe manufacturers in Canada, and when you buy a pair of Empress or Slater Shoes you have the satisfaction of knowing that the price you pay for them in Fenelon Falls is just the same as you would pay for them in Toronto or any city or town in Canada. We invite you to call.

J. L. ARNOLD.

BOOTS AND SHOES FOR THE CRITICAL BUYER.

Call and examine them. They will meet your every requirement regarding style, quality and prices.

W. L. ROBSON.

Who's Your Tailor?

If you ask any particularly well-dressed man in Fenelon Falls or surrounding district, "Who makes your clothes?" invariably he will tell you

'TOWNLEY.'

Be one of the number, and call and see what he is doing for the Spring and Summer. His prices are right, consistent with first-class style and workmanship. He makes no other.

ARE YOU INTERESTED IN **RINGS?**

**Engagement Rings
Wedding Rings,
Diamond Rings.**

WRITE **GEO. W. BEALL,**
THE JEWELLER,
Lindsay.

For particulars. You will save money. You can rely on what you get.

SHORT LESSONS IN SOCIALISM.

(By William H. Leffingwell.)

Proposition (a): Production under the present system is for profit and not for use, the use value of the thing produced being a secondary consideration.

That the above statement is true is apparent to even the dullest of minds. Can you think of any good reason, for instance, why an article of food should be adulterated? Did you ever notice an article of clothing that was made of the cheapest shoddy, or a piece of furniture made of cull lumber? Is this not because the manufacturer can make a little more profit than he could had he used the genuine article? I think you will agree with me on this score.

Proposition (b): Profit is the difference between the cost of producing and distributing and the selling price; and signifies that the worker received only a small portion of the value of his product.

This proposition is a little harder. The workingman who produces an article—or, rather, the set of workingmen who produce an article—receive a portion of the value of their product in wages; but only a portion: Uncle Sam says it is about 17 per cent. Is the rest all profit? No. Besides the profit of the capitalist in whose factory the article is made, rent and interest, advertising and several other men's profits enter in, but nevertheless it is either rent, interest or profit; and, no matter by what name it is known, the person who received it did no useful work as an equivalent. Do you see where you get off on a deal like this? The working class receives 17 per cent. of the product; and of the balance, what is not wasted in useless labor goes into the pockets of the capitalist class.

Proposition (c): Profits are never made unless goods are sold. The workers, who only receive part of the value of their products in wages, cannot buy it all; therefore foreign markets must be secured, or over-production and a consequent panic occurs.

Read that over twice. Profits are not made unless goods are sold. It would not make any difference if the workers made enough to last them a million years; if the boss could not sell the products he could not make profits, and consequently the products would be of no value to him. He was not worried very much when you were making these things, as to whether you could get your share of them or not—that is, it was not your personal interests he was looking after. But he was worried pretty much about selling them to some one. Now, suppose you produced an article that sold for a dollar and you got seventeen cents for making it, (this is the average percentage). Do n't you see that you would have to produce six of them before you could buy one for yourself? Who would buy the other five? Well, that's the all important question.

For many years, about half of the workingmen in the United States were producing things, and the other half were building factories, machinery, railroads, etc. But this work is almost finished; and the result is that most of them are producing things, and producing them in such large quantities that "we" (meaning our capitalist friends) have to pick fights with other nations, and force them to buy the surplus. At

any rate, the goods have to be sold somewhere else—the workingmen here cannot buy them. Every ten years or so a panic takes place—the market is glutted. Then people have to starve because they have produced too much food—to freeze because there is too much fuel; and a great many other wonderful things occur. It usually takes three or four years for the country to get over the panic; then everybody starts over again and the same old game is played.

Proposition (d): All civilized nations are capitalistic nations, and hence subject to the same conditions. This accounts for the repeated wars of conquest upon partially civilized nations.

I think that statement is plain enough. By a slight glance over the daily papers, you will notice that Germany, England, France and other countries are all in about the same boat as the United States. All are striving for foreign markets.

Proposition (e): Foreign markets being exhausted, over-production will bring upon the capitalist countries a cessation of business, and capitalism will fall.

Now, I presume you have followed my logic pretty carefully.

First, I proved to you that the capitalists were in business for profit; not for your good, as many suppose.

Second, I showed you that the worker only gets 17 per cent. of his product. (See Census Bulletin No. 150.)

Third, that goods not sold in this country must be sold to foreign countries.

Fourth, that all civilized countries are in the same straits.

Now, I want you to think carefully. What would happen if the foreign markets should become exhausted? Perhaps you think this is impossible. To say the least, there is a limit to them, is n't there? But, to get right down to hard facts, every capitalist nation is much worried over this subject. They are all willing to slaughter millions of you poor fools, as well as millions of other fellows, in order to get other possessions or colonies. See them scramble after China, the Philippines, Cuba, etc. Does n't this make it very plain to you that a crisis is coming? When it is to arrive no one can say; but that it is very close at hand no one can deny. When foreign markets are exhausted, business will cease and capitalism will fall. What can prevent it? Nothing—nothing under the sun can prevent capitalism from falling. And there is only one thing that can prevent you poor fellows who create all the wealth from starving to death, and that is Socialism. If it comes to a show-down, I rather think you will choose Socialism before you will starve. How about it?

The Folly of Competition.

It is said that when a lot of tame monkeys are being fed they will grab what is given them and then, instead of stopping to eat it, will scramble among themselves to get away what is being fed to the others. In this way they drop and lose most of what has been given them.

That is just what most of by their system of competition. Instead of working harmoniously together, and unitedly wresting from nature what we want, we waste our best energies in fighting each other and so keep ourselves poor; when, if we had the sense to work together, we might all enjoy every luxury which the earth is capable of producing.

It is amazing that any people can be so foolish as to persist in such a course. Every experience that the world has ever had has proved that co-operation is always beneficial to all concerned, while competition and antagonism are always destructive and injurious. As Ruskin has well said:

"Government and co-operation are in all things and eternally the laws of life; anarchy and competition eternally and in all things the laws of death."

The Socialist seems to be the only person who has the wisdom to see this truth. Socialism is co-operation.—*Appeal to Reason.*

There are twenty thousand men and women locked out in Chicago alone. Over one million and a half men and women are unemployed every day in the year, in industrial pursuits alone. And about one and three-quarter million children never go to school, because they must help to earn the means of existence for the family. The working class can change this by their vote. Hurry up and do it.—*Exchange.*