

**Professional Cards.**

**LEGAL.**

**F. A. McDIARMID.**  
BARRISTER, SOLICITOR, Etc., FENE-  
lon Falls. Office, Colborne street  
opposite Post-office. Money to loan  
on real estate at lowest current rates.

**McLAUGHLIN, PEEL & FULTON.**  
BARRISTERS, SOLICITORS AND NOT-  
aries. Offices over Dominion Bank,  
Lindsay. Branch office open at Bobcaygeon  
every Monday. Money to loan at lowest  
rates of interest.  
R. J. McLAUGHLIN, K. C. A. M. FULTON, B. A.  
JAS. A. PEEL.

**G. H. HOPKINS,**  
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, Lind-  
say, 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. Of-  
fice, William street, Lindsay.  
F. D. MOORE. A. JACKSON.

**AUCTIONEER.**

**FELIX A. NORTHEY,**  
PUBLIC AUCTIONEER.  
Farm and other sales conducted in first-  
class order. Secure dates before adver-  
tising. Address, Fenelon Falls.

**STEPHEN OLIVER,**  
LINDSAY - ONT.  
Live Stock and general Auctioneer  
Write for dates before advertising.

**THOMAS CASHORE,**  
AUCTIONEER - FENELON FALLS.  
Sales of all kinds conducted in a first-  
manner. Secure dates before advertising.

**MEDICAL.**

**DR. H. H. GRAHAM.**  
—M. D., C. M., M. R. C. S. Eng., M. C. P. & S.,  
ONT., F. T. M. S.—  
PHYSICIAN, SURGEON & ACCOUCH-  
eur. Office, Francis Street, Fenelon  
Falls.

**DR. A. WILSON,**  
—M. B., M. C. P. & S., Ontario,—  
PHYSICIAN, SURGEON & ACCOUCH-  
eur. Office, Colborne Street, Fenelon  
Falls.

**EYES TESTED,  
FRAMES TESTED.**

When your eyes trouble you,  
cause you pain or head-  
ache or if your glasses re-  
quire changing or you  
need new glasses, go to  
**DR. M. B. ANNIS,**  
Eyeglass Specialist.  
(over Neill's shoe store),  
Lindsay - Ont.  
Satisfaction guaranteed. Charges mod-  
erate.

**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, Col-  
borne street

**DRS. NEELANDS & IRVINE,**  
DENTISTS, LINDSAY.  
Natural teeth preserved. Crown and  
bridge work a specialty. Splendid fits in  
artificial teeth. Painless extraction. Gas  
administered to over 9,000 persons with  
great success.

**VOICE CULTURE AND PIANO.**  
LILLIAN G. WILSON, A. T. C. M.  
Honor Graduate (piano and vocal) of  
Toronto Conservatory of Music. Gold  
Medalist of Whitby Ladies' College. Voice  
and piano pupils accepted. Apply at  
studio, Dr. Wilson's residence, or telephone  
No. 20. 31-6m

We are prepared to take  
any quantity of  
**LIVE CHICKENS,  
OLD FOWL  
and TURKEYS**  
delivered at our poultry  
house, Fenelon Falls, any  
Monday, Tuesday, Wed-  
nesday or Thursday until  
December 15th. Highest  
cash and trade prices will  
be paid.

**J. L. Arnold**

**SPECIAL NOTICE.**

We want our friends and customers  
to know that from this date we make  
up only our own goods, and that we  
will in no case manufacture at any  
price goods bought from shoddy  
pedlars. Our reputation and business  
has been built up on the best of ma-  
terials and workmanship, and we still  
wish to maintain it. Hence this notice.

**J. J. TOWNLEY.**

**In Wet Weather or Dry**



You'll find the shoes that give  
the best satisfaction are the  
ones that are easiest. Shoes for  
comfort as well as to wear  
well are what we fit to you  
feet. You don't have to buy  
foot ease and corn plasters if  
you wear our shoes.  
See our new stock and buy  
a pair.

**W. L. ROBSON.**

**BANK OF  
MONTREAL,**

**FENELON FALLS.**  
HEAD OFFICE - MONTREAL.  
ESTABLISHED 1817.  
INCORPORATED BY ACT OF PARLIAMENT.  
CAPITAL - \$14,400,000.00.  
REST - \$11,000,000.00.  
UNDIVIDED PROFITS \$922,419.31

**SAVINGS BANK  
DEPARTMENT.**

INTEREST ADDED FOUR TIMES A YEAR

Deposits taken of \$1  
and upward.

Deposits can be  
withdrawn on demand.

**R. M. HAMILTON,**  
MANAGER.

**WAGES.**

Wages can never rise so high as to  
make it impossible for the capitalist to  
carry on his business and live; under  
such circumstances it would be more  
profitable for the capitalist to give up  
his business. Consequently, the wages  
of the workingman can never rise high  
enough to equal the value of his product.  
They must always be below that, so as  
to leave a surplus; it is only the pros-  
pect of a surplus that moves the capital-  
ist to purchase labor-power. It is, there-  
fore, evident that in the capitalist social  
system the wages of the workmen can  
never rise high enough to put an end  
to the exploitation of labor.

This surplus, which the capitalist  
class appropriates, is much larger than  
is usually imagined. It covers not only  
the "profits" of the manufacturer, but  
many other items that are usually cred-  
ited to the costs of production and ex-  
change. It covers, for instance, rent,  
interest on loans, salaries, merchants'  
profits, taxes, etc. All these have to be  
covered with the surplus; that is, the  
excess of the value of the product over  
the wages of the workingman. It is evi-  
dent that this surplus must be a consid-  
erable one if the concern is to "pay";  
the exploitation of the workingman must  
be great, even when the wages are high.  
It is clear that the wages of the work-  
ingman cannot rise high enough to be  
even approximately equal to the value  
of his product. The capitalist wage sys-  
tem means, under all circumstances, the  
thorough exploitation of the working  
class. It is impossible to abolish this  
exploitation without abolishing the sys-  
tem itself.

But wages rarely reach the point that  
they might even under these circum-  
stances; more often they are found to be  
nearer to the lowest possible point. This  
point is reached when the wages do not  
even supply the workman with the barest  
necessities. When the workingman not  
only starves, but starves rapidly, all  
work is at an end.

The wages swing between these two  
extremes; they are found to be lower  
the lower the necessities of the work-  
man, the larger the supply of labor in  
the labor market, and the slighter the  
capacity of the workingman for resist-  
ance.

In general, wages must be high enough  
to keep the workingman in a condition  
to work, or, to speak more accurately,  
they must be high enough to secure to  
the capitalist the measure of labor power  
which he needs. In other words, wages  
must be high enough, not only to keep  
the workingman in a condition to work,  
but also in a condition to produce child-  
ren who may be able to replace them.  
It follows that the industrial develop-  
ment has a tendency that is most pleas-  
ing to the capitalist, to wit, to lower the  
necessities of the workingman in order  
that his wages may be lower in propor-  
tion.

There was a time when skill and  
strength were requisites for a working-  
man. The period of apprenticeship was  
then long, the cost of his training con-  
siderable. Now, however, the progress  
made in the division of labor and the  
system of machinery render skill and  
strength in production more and more  
superfluous; they make it possible to  
substitute unskilled and cheap workmen  
for skilled ones; and, consequently, to  
substitute weak women and even child-  
ren in the place of men. Already in the  
early stages of manufacturing this ten-  
dency is perceptible; but not until ma-  
chinery is introduced into production  
does the wholesale exploitation com-  
mence of women and children of tender  
age—an exploitation of the most help-  
less among the helpless, who are made  
a prey of shocking maltreatment and  
abuse. Thus machinery develops a new  
and wonderful quality in the hands of  
the capitalist.

Originally the wage-worker, who was  
not a member of the family of his em-  
ployer, had to earn wages high enough  
to defray not only his own expenses but  
those of his family, in order to enable  
him to propagate himself and to be-  
queath his labor-power to others. With-  
out this process on his part, the heirs of  
the capitalists would find no proletari-  
ans ready made for exploitation.  
When, however, the wife and, from  
early infancy, the children of the work-  
ingman are able to take care of them-  
selves, then the wages of the working-  
man can be safely reduced to the level  
of his own personal needs, without the  
risk of stopping the supply of fresh la-  
bor power.

Over and above this, the labor of wom-  
en and children affords the additional  
advantage that these offer less resist-  
ance than men; and their introduction  
into the ranks of the workers increases  
wonderfully the quantity of labor that  
is offered for sale in the market.  
Accordingly, the labor of women and  
children not only lowers the necessities  
of the workingman, but it also dimini-  
shes his capacity for resistance, in that it  
overstocks the labor market; owing to  
which circumstances it lowers the wages  
of the workingman.—Karl Kautsky.

**Race Wars.**

The race wars about which we hear  
are really economic wars. The reason  
they are race wars is because every na-  
tion is wanting to sell in foreign coun-  
tries, or, in other words, to send valu-  
able stuff—clothing, food and machinery  
—away in exchange for that which with-  
in itself is valueless—money. The rea-  
son they want to send it away is because  
the laborers at home have not been al-  
lowed enough money for producing the  
goods to enable them to buy them back.  
If they were given enough money to per-  
mit them to buy all they produced, then  
the profit system would go to smash.  
Therefore, the profit system forces for-  
eign wars in order to get rid of the  
wealth its own people have created;  
and the nation that gets the worst of it  
is forced almost to servitude and barba-  
rism. It would be so entirely, if it were  
not that war kills off so many people as  
to relieve the labor market, and des-  
troys so much property that labor can  
be put to work making it over again.  
Such a safe and sane thing is the profit  
system.—Appeal to Reason.

**Plenty a Curse!**

One of the overworked objections to  
Socialism is the assertion that the real-  
ization of the Co-operative Common-  
wealth will be productive of a lazy and  
nerveless race that, because its neces-  
sities are provided for, will want nothing  
and do nothing.

In other words, we are to understand  
that starvation and the fear of starva-  
tion is a blessing, while plenty and the  
assurance of plenty would be a curse.  
We are to understand that starvation is  
the means of building up stamina, while  
comfort makes fat and unmakes every-  
thing else.

If this is true, there must be a serious  
defect in the present economy that fills  
the high places of government, com-  
merce and industry with the well-fed;  
while the supposedly strong-nerved hun-  
gry mob has nothing to do with the di-  
rection of momentous affairs. But the  
apologists for the capitalist system can-  
not move without falling over them-  
selves. Their statements are as weak  
as the conclusions to which they lead.  
—Ibid.

There will be no danger of injuring  
"business" by doing right when Social-  
ism comes.

**BANK OF BRITISH NORTH AMERICA.**

ESTABLISHED 1836.

One of the oldest banks doing business in this country.  
56 Branches in Canada and the United States.  
Farmers afforded every facility in their banking business.  
Sale Notes cashed or taken for collection.  
Drafts bought and sold.  
Prompt attention given to collections.  
Savings Bank Dept.—Deposits of \$1.00 and upwards received.  
Interest paid every three months.

FENELON FALLS BRANCH.

**W. A. BISHOP, MANAGER.**