

CORRESPONDENCE.

How Interest Piles Up.

To the Editor of the Fenelon Falls Gazette:
Sir,—

One of the reforms which it is necessary to advocate is the reduction of interest charged on overdue taxes. On the surface this might not appear a matter of much importance, but if anyone thinks the rate of interest now charged is fair, let him consider how easily interest can pile up.

As an illustration of this, two men were discussing the above suggestion the day after the nomination meeting, and one was inclined to think that three per cent. per month would not be extortionate. "Then," said his companion, "if you wanted \$10,000 badly, and someone offered to lend it to you for a month at three per cent. per month you would take it?" And the first man said he would—he would take it for three years at that rate if he really had to have the money. "Well," said the other, "if I loaned you \$10,000 at that rate, deducting, as is customary, the interest at the start, how much would you get?" The first man figured it out, and found that, instead of getting \$10,000 he would get nothing, but would owe the other man \$800. Three per cent. per month means 108 per cent. in three years. In other words, the interest at that rate on \$10,000 for three years would be \$10,800.

This is just an illustration to show how interest will pile up. Now, what is the position with regard to village taxes? If your taxes are not paid by a certain date, and you pay them a month later, you pay five per cent interest. It is the same if you pay them two months or four months later—five per cent. is added. This is manifestly an unfair arrangement. The man who pays his taxes one month late pays interest at the rate of 60 per cent. per annum; he who pays when two months overdue pays interest at the rate of 80 per cent. per annum.

My suggestion would be that a uniform rate of 12 per cent. should be charged, one per cent. being added to taxes one month overdue, two per cent. to taxes two months overdue, and so forth. This would be a much more equitable system, and, besides giving justice to those who could not pay taxes when due, but did so within the first month thereafter, would no doubt be an incentive to pay taxes as early as possible, even after being due.

Sixty per cent. per annum, and even twenty or thirty per cent. per annum, is an extortionate rate of interest, and is worthy of consideration as a much-needed reform.

Yours truly,
TAXPAYER

Mr. Dickson and That Audit.

Editor Gazette,
Dear Sir:

I have no desire to go into a controversy with Mr. James Dickson on the above subject, neither do I wish to meet out to him words to wound his feelings, even if he does merit it, although he has not been quite so kind to me, and has not even taken the trouble to ascertain just what the situation is in regard to the bodies in question, but has contented himself with sitting down in his own quiet home and penning a savage attack on myself and other citizens which is as unnecessary as it is misleading. Now, as Mr. Dickson has chosen to do in manner of warfare and thrown out the gauntlet, there are only two ways left for me to proceed. One is to ignore him entirely, and the other is to review the other side of the question. I have chosen the latter way in order that people who are not conversant with the circumstances may judge just how far Mr. Dickson is justified in making this attack. In the first place, the books of the Sandford Woodmenware Co. were audited by Mr. Bishop up to October previous to the fire which took place in March. That audit was in the hands of the council at the time Mr. Dickson circulated the petition to have an audit made, and is on file yet. The statement of the assignee, showing all receipts and disbursements, was also in the hands of the council at the time he was circulating the petition, and yet he was getting signers to that petition and telling that no statement had ever been given. Owing to Mr. Dickson making this assertion, a great many signed that petition (myself included) who would never have done so had they not been misled by the person presenting it. Now, the question arises, was the presenting of a petition to the council the proper step in order to have an audit made? I submit that it was not. The assignee of the company put the books in the hands of two provincial auditors and they made out a statement, and this statement was certified to by the county Judge as being correct, and there is no possible way of having another audit made without first making affidavit that there has been juggling or crookedness, or that there is reason to believe that there is something wrong in this connection, and then applying to the Dominion Parliament for an investigation. Has Mr. Dickson ever made the requisite affidavit? He has not, and, although the 1907 council held about eighteen meetings, Mr. Dickson never appeared at a single meeting to say that he was prepared to make affidavit to go on with the enquiry. Surely he does not expect me or any other member of the council to take an affidavit about something we know absolutely nothing about; and if he is so anxious, why does he not take steps to put his convictions into practice? This procedure, I am informed, will cost the village a few hundred dollars, but, if Mr. Dickson thinks he can gain anything for the village, I invite him heartily to take the proper steps and make the affidavit as required by law. The man who does an act that is in the interest of his municipality is to be commended, but he who tries to besmirch the character of others by using deceit is acting the second-best. I do not say that Mr. Dickson is not acting conscientiously in this matter, but I do say that he is not acting wisely, or he

would have taken the proper steps to bring about the desired end.

In regard to the village audit of 1906, Mr. Dickson complains that it cost \$74, and says that it cost almost as much as to do the county auditing. The county auditing costs \$100.00 and not \$80.00, as I have heard Mr. Dickson state. I know what the work on those two audits is, and I can safely say that there was more work on the village audit of 1906 than on the county audit. The county audit consists chiefly of large sums, and is not such a cumbersome job, but the village audit, which consists of the village audit proper, the school audit, the cemetery audit, and the commission audit is principally made up of small amounts and entails a lot of work.

Mr. Dickson, with an air of high judicial magnate, propounds the question to the council, "Have you redeemed your pledge?" My own answer to this query is, that I have carried on the business of the village conscientiously and to the very best of my knowledge, and I am certain that my colleagues have only the town's welfare at heart. I could easily turn up the past record of the village and turn to Mr. Dickson and say, "Did you redeem your pledge?" I wonder what the answer would be. My own belief is that these records would reveal that Mr. Dickson will not be accused of possessing any particular brilliancy, and there is no particular danger of him being looked upon as an authority in municipal legislation, and the fact of his casting reflections on others will never destroy their usefulness nor bring glory to himself.

Faithfully,
R. M. MASON.

ORANGE CELEBRATION.—At the last regular meeting of the L. O. L., No. 996, it was decided to hold the coming 12th of July in Fenelon Falls. No pains will be spared to make it the largest and best celebration ever held in the County of Victoria.

ENGLISH EVENING.—The next open meeting of the Literary Society of St. James' church will be held on the evening of Monday, February 3rd, at the residence of Mr. E. D. Hand. The programme will on this occasion be devoted to the English. A further reference to our account of the Irish evening in our issue of the 10th inst. reveals the fact that two names besides that of Miss Brandon, mentioned last week, were omitted from the list of the participants in the programme. These were Mrs. F. N. Rutherford and Mr. G. E. Wiggins. The "intelligent compositor" is answerable for the omissions, as the names of all the performers were on the copy turned in.

A SLEIGH-RIDE.—On Monday evening the members of St. James' Church held their regular meeting at the residence of Mr. James H. Thurston, in Fenelon, the entire membership, with the exception of three or four who from various reasons were unable to attend, going out in two sleighs, one belonging to Mr. Jas. Burtchaell and the other a big lively sleigh drawn by a team kindly placed at the disposal of the society by Mr. John Shane, the genial form of the chemical works. The sleighs left the Falls at 6.30 and 7 o'clock respectively, but, owing to the heavy condition of part of the road, and the fact that the navigators of the second sleigh lost their bearings (presumably while blundering in a snowbank) and followed the wrong turn until they learned of their mistake at a little red school house, it was 9.15 before the last of the crowd reached their destination. The Rev. Mr. French, president of the society, took the chair, and, after a hearty vote of thanks had been tendered the host and hostess, Mr. and Mrs. Thurston, for their kindness in placing their house at the disposal of the society, and the minutes of last meeting had been read and other business disposed of, there was a short programme consisting of a solo by Miss P. Austin, readings by Miss E. S. Hand and Miss Chadwick, and a duet by Misses Marjory Austin and Maggie Wilson. Excellent refreshments were then served by Mrs. Thurston and her daughters, and the merry party left for home at a few minutes after eleven o'clock and arrived safe and sound at the Falls at about 12.30, unanimously agreeing that the event had been one of the most enjoyable in the history of the society. A sleigh load drove from Rosedale to Mr. Thurston's for the occasion, and added much to the enjoyment. They were Mr. Mrs. and Miss Arkwright, Mr. and Miss Reynolds, Miss Russell, Mr. Goodman, Mr. Bruce Arkwright and Mr. Chas. Smithson.

District Notes.

Mr. Gerald Holmes Hopkins and Mr. Francis Drake Moore, of Lindsay, have been named King's Counsel, these gentlemen are to be congratulated.

A Richmond farmer was fined \$5 and costs on Tuesday for offering for sale on the market, rolls of butter that were under the weight they were supposed to be.

James Morrison, of Gooderham, was sentenced by Judge Harding, at Lindsay on Wednesday to three months' imprisonment for stabbing his nephew, Roland Madill, with a jack-knife on Christmas Eve.

The County of Peterboro will have one less division court in future—that is there will be four instead of five, the one at Keene being abolished. Very little business has been transacted at Keene. All division court business east of the fifth concession of Otanabee, will be done at Norwood henceforth, and all west at Peterboro. The four division courts in the county now are located at Peterboro, Norwood, Lakefield and Apsley.

A wood chopper from the shores of Deer Bay, in Smith Township, tells a remarkable story for this time of year. On Friday he was removing some sticks from the top of a rock when he picked up in his hand a big black snake. It was a specimen which, he says was a novel

TERRILL BROS. ANNUAL WHITEWEAR SALE.

Each year we give our customers the opportunity of supplying their whitewear needs at a small cost to them by taking advantage of our January and February Whitewear Sales and this year finds us better prepared than ever as stocks are larger, quality and workmanship superior and values the best.

LADIES' NIGHT GOWNS, UNDERSKIRTS, CORSET COVERS AND DRAWERS, all going at wonderfully low prices, and to make this annual event of still greater interest than usual we include the following lines, all of which we offer at prices which mean money in your pocket by making your purchases here. LACE CURTAINS, CHENILLE and TAPESTRY CURTAINS, DOOR PANELS, CURTAIN MUSLINS, SIDE BOARD SCARFS, DRESSER COVERS, SHANS, DOYLIES, Etc., also TABLE LINENS and NAPKINS.

SALE TO COMMENCE Saturday, Jan. 25th.

TERRILL BROS. CHEAPEST GENERAL STORE IN THE COUNTY. FENELON FALLS.

one to him, and which still makes him shiver whenever he thinks of it. The snake was sunning itself on the rock a short distance from the shore of Deer Bay, but it is more than probable that yesterday it crawled back into its nest to await the coming of more genial weather.—*Peterboro Examiner.*

This is the 20th century and still two young men aged about 25 years who drove in from the other side of Minden last Sunday to go to camp had never seen a train in their lives, so got up early on Monday morning to see the flyer go. They were down early enough to see engine come out of the round house and when it stopped one of the young fellows said, "Why it has stuck." The other went on, "Better." My word Will, would it not be a dandy to draw logs."—*Haltiburton Cor. to Bob, Ind.*

Albert Seely, a cattle shipper, of Stirling, was sentenced last Wednesday to a fine of \$10 and costs for overcrowding cattle in cars of the Grand Trunk Railway. Seely said that he had not exceeded the weight allowed per car in his shipments, but upon Magistrate Kingsford being informed by Humane Office Chapman that the cattle were chained by the forelegs, and that no man was sent with the cattle, although the Grand Trunk offered free transportation to cattle drovers in charge of cattle, the Magistrate decided to convict him.—*Hastings Star.*

HOUSES AND LOTS FOR SALE.

\$1,500 will buy one double and one single house on Francis street.
\$700 will buy a 10-room house, with good cellar well, woodshed, stable, drive house and barn house, on Murry street.
\$300 will buy 5-room house and woodshed on Murry street.
Apply to
THOS. GRAHAM, Fenelon Falls,
or to McLAUGHLIN & PEEL, Lindsay.

Use Your Watch Right

What would you think of an engineer who ran his engine two or three years, night and day, without cleaving or oiling?
What would you give him for his machine after a few years of such use.
And yet you subject your watch—a far more delicate piece of machinery, to just this treatment.
Don't you think it would pay you to have it cleaned and oiled up once a year.

JOHN SLATER, ISSUER OF MARRIAGE LICENSES NEXT DOOR TO POST-OFFICE, FENELON FALLS.

COLDS AND COUGHS

are very prevalent and should not be neglected. Menthol and Chlorodyne Cough Syrup gives quick relief.

If the cold is general, we recommend WEEK'S "BREAK-UP-A-COLD" TABLETS.

They give speedy and certain results. Price 25c.

Robson's Drug Store. FENELON FALLS.

HAVE YOUR SLEIGHS READY

for the winter's work. Bring them to my work-shop and have them overhauled. Then there will be no danger of a break-down when you want them to carry a heavy load. If you need new sleighs, see what I have before buying.

PLANING done on my new, up-to-date planer and matcher cannot fail to give satisfaction.

F. C. CHAMBERS. COLBORNE ST. OPPOSITE HEARD'S FENELON FALLS.

FARM LABORERS AND DOMESTICS.

I have been appointed by the Dominion Government to place immigrants from the United Kingdom in positions as farm laborers or domestic servants in this vicinity. Any person requiring such help should notify me by letter, stating fully the kind of help required, when wanted and wages offered. The number arriving may not be sufficient to supply all requests, but every effort will be made to supply each applicant with help required.

Thos. Robson, Canadian Govt. Employment Agent, FENELON FALLS, ONT.



We Sell Atkins Saws

Just as we sell other tools of the highest grade, because we insist that everything in our stock shall be of the best.

In attracting the trade of the best mechanics and farmers of this community—men who know what the best tools mean in saving labor and money—we buy the very best on the market. And Atkins Saws belong in that class.

A Saw Sense booklet and bangle pin free to anyone asking to see Atkins Silver-Steel Saws.

Joseph Heard, Fenelon Falls.

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