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to loan at lowest current rates. Terms
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Graduate of Toronto University and
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ALL BRANCHES OF DENTISTRY
performed according to the latest improved
methods at moderate prices.
OFFICE:—Over Burgoyne's store, Col-
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Natural teeth preserved. Crown and
bridge work a specialty. Splendid fits in
artificial teeth. Painless extraction. Gas
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Graduate of Royal College of Dental
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Three Years practical experience.
All modern improvements.
Office over Canadian Bank of Commerce,
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Falls.

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SUCCESSOR TO DR. A. WILSON,

GRADUATE OF TORONTO UNIVER-
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The makers of the Shoes that
we sell are right in the lead.
So are the Shoes.

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**FIRST IN LOOKS
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FIRST IN STRENGTH
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Let us show you how all these
qualities look when combined.

High class Shoes for the Ladies.
High class Shoes for everybody.

We couldn't put the price any
lower.

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For Winter

Do you want a suit or overcoat for
winter? If so, try us, we can suit
you.

TOWNLEY BROS.

To all our friends and patrons we extend
the compliments of the season.

May the coming year, 1909, be a happy
and prosperous one for you.

Robson & Son.

BANK OF MONTREAL,

HEAD OFFICE - MONTREAL.
ESTABLISHED 1817. INCORPORATED BY ACT OF PARLIAMENT.
CAPITAL \$14,400,000.00. REST 12,000,000.00
ASSETS OVER \$183,000,000.

SAVINGS BANK DEPARTMENT.

Deposits taken of \$1 and upwards, which can be
withdrawn on demand.

R. M. Hamilton, Mgr. Fenelon Falls Branch.

The Lesson From Ireland.

Beyond twenty years ago, those of
you who remember that far back will
call to mind the terrible agitation in
Ireland, including assassinations, fires
and all sorts of violence, and during
which time the word "boycott" came
into existence; because a landlord of
that name was so completely ostracis-
ed, as were all who would speak to
him, that he had to leave Ireland and
sell his estates, from which he could
not collect any rents nor keep the peo-
ple from occupying, except by the con-
tinual presence of soldiers. This was
the action of the Irish patriots against
landlordism, as well as for the freedom
of Ireland from English rule.

For nearly a generation you have
not heard of evictions in Ireland, and
violence has disappeared from the
green isle. And the reason for this
wonderful change from violence to
peace was the result of a law—just
simply a law. Fearing that Ireland
would finally rebel successfully, Eng-
lish statesmen had to make conces-
sions, which took the form of forcing
the landlords to sell their lands to
tenants; and the government furnish-
ed the money with which to buy them,
and gave them to the Irish farmers on
such terms that they had an interest
in peace rather than in violence and
disturbances.

In the Chicago Record-Herald of
December 10th, W. E. Curtis has a
very interesting article on the situa-
tion. The government has already paid
\$385,000,000 for land, and a bill is
now up to lend tenants \$900,000,000
more. This money is lent to the ten-
ants for 68 years at 3½ per cent. a
year, which not only pays the interest
but also extinguishes the principal as
well. Or, to put it another way, the
government forces landlords to sell to
the landless, builds the buyer a house
and other improvements, and permits
him to pay it off in 68 annual pay-
ments at 3½ per cent. a year. One hun-
dred and twenty-six thousand farms
have now been taken over, and appli-
cations are in for two hundred and
sixty thousand more, which will give
every farmer the title to the land on
which he works. The average price
for each farm taken has been \$1,790,
and the average annual payment, both
principal and interest, is less than \$5
per month, including house and all.

What I desire especially to call your
attention to in the matter is, that an
approximate condition of justice will
always produce peace, and the further
fact that the government of Britain
has, by this action, approved the prin-
ciple of confiscation—that the good
of the many is of greater importance than
the legal desire of the few.

But this concession has not been
given to timid or cowardly subjects,

but because they demanded it and vio-
lated all the laws, so that many of
them were killed and others rotted in
prison to get this good condition for
themselves and their children. With-
out vigorous measures they would nev-
er have gotten any concessions.

While it is true that the Irish far-
mer now has a better house, better
land and better living, he is more pro-
fitable to the English exploiters than
ever before. He has become a greater
producer of milk, cheese, eggs, butter
and other things by three-fold than
before; and this additional wealth is
taken largely by the English trusts
that are owned by his former land-
lords, who now not only draw an
interest from the price of the land,
but also make the additional profits
from the greatly increased products.
In other words, the Irish farmer now
furnishes a much greater income to
his former landlord than he did when
he paid direct rent for poor land and
sod shanties.

The American farmer also owns his
land in one-third of the instances, but
he is also robbed by the trusts on the
goods that he buys, just as the Irish
are; but God help the poor tenants in
this country, who give a third or half
their crop to the landlords, besides be-
ing exploited by the trusts on the re-
mainder of his crop. The English
farm workers have gotten nothing, be-
cause they have proven a meek, sub-
missive lot; and they have no homes,
no future, and nothing but the most
abject poverty to look forward to, if
they are not too stupid to look for-
ward at all.

Tyranny never lets loose of any ad-
vantage until it is choked into it. The
trusts in America are just like the
English landlords of Ireland—they
will extort and squeeze the people un-
til the people rise up in one way or
another and force them to cease their
blood sucking. When Americans are
worthy of freedom they will get it;
until they are, the trusts will stick the
poignard into them up to the hilt.
The Irish never voted the tickets of
the English parties; the American
donkeys always vote for the capitalist
parties. I am proud that I have some
Irish blood in my veins.—Fred. D.
Warren.

The only tool which the poor man
still owns is the ballot, and he can do
wonders with that if he tries.

Why should the worker be com-
pelled to eat a cold dinner from a dinner
pail, while the idle rich feast at leisure
in comfortable dining rooms.

At the present rate of progress (?)
capitalism will exhaust the resources
of the world within fifty years, and
make it impossible for nine-tenths of
the people to live.

1836 THE BANK OF 1908

British North America

72 Years in Business. Capital and Reserve Over \$7,000,000.

A Reserve Fund

is as necessary for a family
as for a company. The
best Reserve Fund for a
family is a snug sum of money in a strong Bank.

Begin your Savings Account now in the Bank of
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Deposits of \$1.00 and upwards received and Interest
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Fenelon Falls Branch, W. A. Bishop, Manager