FOR 1914

Buy your
Watches,
Clocks and
Jewelry
From

JOHN SLATER

Issuer of Marriage Licenses.

Fenelon Falls.

Professional Cards

LEGAL

McLAUGLHIN, PEEL, FULTON & STINSON.

B ARRISTERS, SOLICITORS, NOTARies. Money to loan. Special attention given to investments. Branch office
at Fenelon Falls, at the L. H. & Power
Commissioners' office. Open every Tuesday. Lindsay office over Dominion Bank,
R. J. McLaughlin, K. C. A. M. Fulton, B. A.
Jas. A. Peel. T. H. Stinson.

HOPKINS, WEEKS & HOPKINS.

BARRISTERS, SOLICITORS, AND
Notaries, Solicitors for the Bank of
Montreal. Money to loan at terms to
suit the borrower. Offices No. 6 William
St. south, Lindsay, Ont. and at Woodville, Ontario.

H. HOPKINS, K. C., C. E. WEEKS,

F. HOLMES HOPKINS, B. A

MOORE & JACKSON

BARRISTERS, SOLIUITORS, &c. Office, William street, Lindsay.

F. D. Moore.

A. JACKSON

BARRISTERS, NOTARIES, &c. MONEY to loan at lowest current rates. Terms to suit borrowers. Office on corner of Kent and York streets, Lindsay.

. STEWART. L. V. O CORROR, 2

LEIGH R. KNIGHT.

BARRISTER, SOLICITOR, NOTARY Public. Successor to McDiarmid & Weeks. Visits made to Fenelon Falls by appointment. Money to loan anp Real Estate bought and sold. Office Kent St., Lindsay, Telephone 41.

DENTAL.

DR. R. D. KERR

Graduate of Toronto University and Royal College of Dental Surgeons. Office over Terrill's Store, Colborne Street, Fenelon Falls.

Dr. S. J. SIMS, DENTIST, Fencion 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, Colorne street

MEDICAL.

DRS. GRAHAM & GRAHAM.

Dr. H. H. Graham, M. D. C. M., M. R. C. S., Eng.; M. C. P. & S., Ont.; F. T. M. S. Dr. G. C. Graham, Graduate Toronto University; M. C. P. & S., Ontario. Physicians, Surgeons and Accoucheurs. Office Francis St., Fenelon Falls.

DR. H. B. JOHNSTONE,
ASSOCIATE CORONER COUNTY OF VICTORIA,

GRADUATE OF TORONTO UNIVERdisty. Physician, Surgeon and Accoucheur. Office, Colborne street, Fencion Falls.

AUCTIONEER.

THOMAS CASHORE,

AUCTIONEER FENELON FALLS.

Sales of all kinds conducted in a first class manner. Secure dates before advertising.

We are Not Much at Underselling

To tell the truth, we don't like the words "cheap groceries"

We much prefer to deal in the highest qualities obtainable.

Because reduced prices ALWAYS stand for reduced values.

It is inevitable.

Business is so regulated that it cannot be any other way.

So we talk high qualities month in and month out.

And we sell accordingly.

And it is the truest sort of economy to deal here.

No waste of waterial—constant satisfaction—most healthful eatables.

These are reasons enough.

ARNOLDS

OUR LINES—
Groceries
Boots and Shoes
Wall Papers

A Stitch in Time

Saves nine, and a suit in time keeps you always well dressed. It pays to be a little forehanded in ordering a new outfit of clothes, for various reasons. Call in and let us take your measure for a new suit. Up-to-date goods, style and workmanship. Our motto is "Fashionable Tailoring at Popular Prices."

TOWNLEY BROS.

Fine Tailoring

Fenelon Falls

DONT BLOW UP

The grocer if the holidays find you without a sufficient store of edibles in the house. The wiser way is to come here and order enough at least to carry you over. We are ready to show you about the finest lot of groceries you ever saw. You'll know their quality the minute you see them. You'll know also that the prices we ask are not what you have been paying for similar goods.

Phone 32

D. L. McKENDRY.

BANK OF MONTREAL,

HEAD OFFICE - MONTREAL.

ESTABLISHED 1817 INCORPORATED BY ACT OF PARLIAMENT Paid up Capital \$16,000,000.00. Reserve Fund \$16,000,000.00.

ASSETS OVER \$240,000,000.

SAVINGS DEPARTMENT

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

R. M. Hamilton, Mgr. Fenelon Falls Branch

Transportation Under Socialism.

The populists demanded the public ownership of the railroads and telegraphs. England and the United States are the only two first-class nations in the world today that have not more or less public ownership of railroads. The United States has such a railroad in the Canal zone, and is now contemplating the building of a government owned road in Alaska. Originally, many of the railroads in America were built by the national and state governments and were free to be used by any companies that would put rolling stock on them. Afterward most of the trunk lines were given land grants and guaranteed bond issues which practically built the roads so that the idea that it requires private enterprise to do these things is shown to be purely fiction.

Mere public ownership of railroads, however, is not the Socialist idea. Instead of being socialized ownership it is state capitalism. There is graft in that. There is profit in that. In Mexico the railroads are merely feeders for the tyrant who happens to be president. Socialism proposes that these roads shall be collectively owned and administered, in the interest of the whole people, cutting out profits. Collective ownership will admit of a complete systematization of the railroads. Now we have a few big systems, but none of them are complete, none of them co-operate. or can cooperate, with all others. Under Socialism the railroads would be collectively owned and managed from one head, cutting out duplications, rivalries, advertising, and various expenses which are now attached to railroad-

It would naturally follow that not only would profit be eliminated, but that prices, both of freight and passenger traffic, would fall, while the real operators of the roads would secure greater remuneration than now. The farmer would not then be a slave to the privately owned market. There would be no watered stocks or stocks of any kind to gamble in. There would be no bond issue on which the people would have to pay interest.

The roads built would be for the benefit of all, and everybody receiving his full social product would be able to see America, if not the world. Indeed, it is a dream of Socialists that one of the features of public school education will be excursions under direction of the teachers, in which all the pupils shall participate.

The working class can get what of capitalism.

they want any time they want it bad enough to vote for it.

Contains the state of capitalism.

Every bread ure of capitalism.

When the farmer has a bumper crop the railroad raises its rates and the farmer gets bumped.

Saving Under Socialism.

The purpose in laying by is to provide against a possible rainy day. The need of it is an arraignment of the capitalist system.

More than ninety per cent of the people today die intestate—that is, without property. As a means of safeguarding the future, therefore, laying by or saving is, under capitalism, such a failure as to invite neglect. Besides, if it were a success—if everybody did lay by—business would be rnined. To provide against such a contingency the banking system was devised, so that the banks may be able to spend what the individual thinks he is laying by, and thus prevent the system from going to pieces.

Under Socialism there will be laying by, but it will be systematic and not be individual and anarchistic. It will be political economy and industrial economy as well. The property laid by will not be where it can be lost or dissipated. It will be commonwealth. This is why we speak of the Co-operative Commonwealth. It is the great distinguishing feature of Socialism. The wealth will consist of mills and machinery and the means of distribution and traffic. This will mean, inevitably, a job for everyone and the full social value of his product. It is more than is possible under the individualistic or unorganized method of saving. But it will mean opportunity for every child, with assurance that it will never lack. If a man were to save a million dollars under the present system he would not have such assurance as this. If he were insured for half a million his. children would not have such assurance. This is why the organized method of saving is superior to the present hysterical method that fosters on the one side despair and on the other greed and misery.

With this common-wealth as a bulwark against any possible misfortune in the future, personal saving will become unnecessary. One may then, literally, take no thought for the morrow, what he shall eat, or what he shall wear, or wherewithal he shall be clothed. If he should plan, however, for a vacation and traveling, or to do some personal research work, he might save until he had enough to enable him to do this, and thus earn a rest; but even then he would not need to lay by for his wife or child, knowing that their income would be sure.

Every tramp is proof of the failure of capitalism.

Every bread line is proof of the failure of capitalism.

Every policeman is proof of the failure which capitalism confesses itself

1836 THE BANK OF 1914 THE BAN

Bank by Mail and Save a Trip to Town

For the benefit of those who live out of town, we have arranged a plan by which you can do your banking by mail quite as satisfactorily as if you stood here at our counters. Come in and let us explain the plan—or write for the information.

Fenelon Falls Branch

M.W. Reive, Manager