

**ROBSON'S
FOUNDRY,
FENELON FALLS.**

—IS IN—
FULL BLAST
AGAIN, AFTER MAKING
EXTENSIVE IMPROVEMENTS.

All sorts of foundry and machine work executed by skilled mechanics.

The Fenelon Falls Gazette.
Friday, February 22nd, 1889.

Our Schools.

It is evident that Mr. McDougall, our new head master, is determined to do all in his power to advance the interests of the schools, and, what is more, to keep the trustees posted regarding his views and theories, as he attended the meeting of the board last Tuesday night, and delivered a brief address to the following effect:

GENTLEMEN:—I believe that there should be a thorough understanding between the teachers and the trustees about the working of the school. A free discussion on matters pertaining to the welfare of the school would be of profit to us all, if it were nothing but enlisting of sympathy.

On going into your school I set written examinations in all the rooms; but the result was not satisfactory. The best way to bring a school to a state of proficiency is by going back with the pupils to where they can stand on the same footing, and then working from principle. It takes longer, but it pays in the end.

Promotion examinations should be held when the school is ready for them, and not before, and they should be conducted with great strictness.

The work of the whole term should be combined with the examination set for promotion; and by that means a scholar will soon find out that in order to be advanced he must work, and that his success all depends on his own exertions. In this way the poor scholars are kept in their place until they are prepared to move on.

Junior classes well grounded up in their work will make good senior classes, and also good citizens; otherwise they will not. It is customary in most places to let the whole senior fourth write at the entrance examinations. This I believe to be a mistake, because some who are not fit may possibly slip through, and of course will conclude that they are good scholars; and when they go into the fifth class, or high school, they find that they are in water beyond their depth, and the result is that they become discouraged and ultimately throw the whole thing up.

Scholars should not be allowed to write at those examinations until they are well prepared; then they are prepared to take up the work of the next class with some degree of satisfaction. The most of those who excel in any line were well grounded up from the bottom.

Truancy, I believe, has been carried on to quite an extent by some of the pupils of this school. I have had one case to deal with already. This is a very bad habit, and works a great deal of mischief; it gives the school a bad name and has an injurious effect on the other scholars. I would suggest that the village constable be engaged to attend to any scholars found loitering aimlessly about.

Village Council Proceedings.

Fenelon Falls, Feb. 19th, 1889.

The council met pursuant to adjournment; present, John Austin, reeve, and councillors McDougall, Littleton and Ellis.

Minutes of last meeting read and confirmed.

Moved by Mr. McDougall, seconded by Mr. Littleton, That Mr. E. Fitzgerald act as clerk at this meeting in the absence of Mr. Cunningham.—C'd.

Mr. Ellis gives notice that at this meeting he will introduce a by-law to regulate hotel licenses in case the Scott Act be defeated.

Moved by Mr. McDougall, seconded by Mr. Ellis, That the auditors' report for the school section be received, and that the clerk send a copy to the school board for adoption.—Carried.

Moved by Mr. Littleton, seconded by Mr. Ellis, That the auditors' report of the cemetery accounts be received and adopted.—Carried.

Moved by Mr. McDougall, seconded by Mr. Littleton, That By-law No.—, to appoint an assessor, be now introduced and read a first time.—Carried.

By-law read first, second and third times and passed.

Moved by Mr. Ellis, seconded by Mr. Littleton, That By-law No.—, to regulate hotel licenses, be now introduced and read a first time.—Carried.

By-law read first, second and third times and passed.

Moved by Mr. Ellis, seconded by Mr. Littleton, That the following accounts be paid, and the reeve give his orders for the same: John Quibell, carting, \$1 25; R. Cooper, wood to Armstrong, \$2; John Wallace, attendance on Armstrong, \$2; J. McGee, grave for Armstrong, \$2; P. Kelly, board of health, attendance on Joseph Nugent's family, \$2 50.—Carried.

Moved by Mr. McDougall, seconded by Mr. Littleton, That Mr. E. Fitzgerald and Mr. F. McDougall be paid the sum of two dollars each for auditing the cemetery accounts, and the reeve give his order on the cemetery treasurer.—Carried.

Moved by Mr. Littleton, seconded by Mr. Mr. Ellis, That the chairman of the finance committee wait upon Mr. F. D. Moore, and make application for a detailed statement of account of costs re Trent Valley Canal suit.—Carried.

Moved by Mr. Ellis, seconded by Mr. McDougall, That the council adjourn, to meet at the call of the reeve.—Car'd.

Personals.

Mrs. James Cameron and Mrs. Tugman got home from Montreal on Friday last.

Mrs. R. McDougall left the Falls on Saturday for Toronto, with the intention of remaining for about a month. On her return she will bring a quantity of new goods to take the place of those that are to be sold at greatly reduced prices during her absence.

On Monday Mr. James Dickson received a telegram from the Crown Lands Department, directing him to be at Toronto on Wednesday, prepared for a trip to Sault Ste. Marie. He left the Falls on Tuesday, with no definite idea as to how long he would be away.

ST. JAMES'S CHURCH.—The subject of Rev. J. G. Dean's sermon next Sunday evening in St. James's church will be "Religion in Politics."

THE S. A. CONCERT.—Don't forget the concert in the Salvation Army barracks next Wednesday evening by the Jubilee Singers of the P. D. S. A. Admission 10 cents. Torchlight procession at 7.30 o'clock.

TEA AT BETHEL.—The annual tea in Bethel church, Verulam, was held last night, and the attendance was so large that the building was crammed to its utmost capacity. There was instrumental music on an organ and a cornet, singing by the Dunsford choir, and addresses by Rev. Mr. McAmmond and Dr. A. Wilson, of Fenelon Falls, and Revs. Wilson and Mallett, of Bobcaygeon. The affair was so great a success that it is evident Bethel church ought to be enlarged by this time next year.

TRUE BLUE ENTERTAINMENT.—Friday, March 1st, has been fixed upon as the date of the tea and entertainment under the auspices of Maple Leaf True Blue Lodge No. 42. Refreshments will be served in Ingram's hall from 5 to 8 o'clock; and the entertainment will be held in Dickson's hall, and will consist of the comedieta "Dearest Mamma," by the Fenelon Falls Dramatic Co., a farce entitled "Limerick Boy," by members of the True Blue Lodge, and choice vocal and instrumental music. Admission: adults 25 cents; children 15 cents.

THEY WENT TO BADDOW.—The members of the Fenelon Falls band and about a dozen other villagers drove to the tea at Baddow last Tuesday evening, and some of the early starters got badly tangled up in wrong roads, snow-drifts, fences and woodyards, until the only person who knew the way overtook them and set them right. But when they reached their destination they had a good time, for the tea was super-excellent and a credit to the ladies who prepared it. The entertainment consisted of music by the band, singing by Mr. Thomas Lane, and speeches by Revs. Drew and McAmmond. Mr. Thomas Robson, of Somerville, officiated as chairman with credit to himself and to the satisfaction of all. Large cakes were presented to the band and the two reverend gentlemen, after which votes of thanks were passed and cheers exchanged between the people of Baddow and the visitors from the Falls. The drive home by moonlight was delightful, but devoid of the thrilling incidents experienced on the journey out.

COMMUNICATIONS.

To the Editor of the Fenelon Falls Gazette.

Sir,—

In Mr. Holmes' first letter he promised to let us know the benefits of the Assessment plan of Life Insurance, but instead of that he indulges in each of his letters in a lot of personal abuse and fault-finding, with which the public have nothing to do, nor do they care about his personal grievances or feelings. He tries to make it a personal matter between himself and me, to draw off the attention of the public from the weakness and fraudulence of his system of insurance. No sooner have I answered any of his statements, than he invents another, and the last time it is what somebody told somebody else what some one else said. All his statements about what I should have said of him are untrue, more especially the one wherein he states that I told some one what he paid into his (H's) Co. That statement is a wilful and malicious falsehood manufactured out of whole cloth, and I challenge him to prove it. In order to show the utter worthlessness of these "frauds" as Mr. H. calls them, allow me to quote what the President and Sect'y over their own signatures said of the Mutual Trust Fund Life Association of New York, which collapsed two years ago, and this coming from Assessment people tells its own story.

"Ever since the organization of this association it has been the constant aim of your officers and directors to build up a strong insurance society on the assessment. Your officers believed that perfect protection to the members of the association was possible under the natural premium (assessment) system, with a small additional charge for expenses of management. But one of the most radical defects of assessment or society insurance in the past has been the impossibility of securing a careful selection of risks; THE EXPERIENCE OF OUR ASSOCIATION IN THIS RESPECT HAS NOT BEEN EXCEPTIONAL. An effort was made by the officers to place this association in a position which could enable it to guarantee protection in so far as could be done by improving its plan, and charging a HIGHER rate than any other assessment association. Notwithstanding this, abnormal death rate rendered futile all efforts in this direction. With as good a selection of lives as is secured by the regular life companies, we do not believe it impossible under the assessment plan to give perfect protection, BUT NO EXISTING ASSESSMENT ASSOCIATION HAS YET BEEN ABLE TO ACCOMPLISH IT. Many of them today are very popular and are paying large amounts in death losses, BUT THEIR INCREASING MORTALITY AND THE INCREASING RATIO OF UNPAID LOSSES leave their remaining numbers in uncertainty as to whether future claims will be paid in full or at all.

"Therefore, for the purpose of protecting our members against loss, the Mutual Trust Fund Life Association has decided to DISCONTINUE DOING BUSINESS UPON THE ASSESSMENT PLAN, and to go into voluntary liquidation, and has entered into an arrangement with the Life Ins. Co. of Virginia—an old and well established REGULAR LIFE COMPANY—to reinsure such of its members as will pass a satisfactory medical re-examination."

This association was counted as one of the "prominent assessment associations." It commenced business in 1882; received from members in 1885 \$117,900; in the same year wrote insurance to the amount of \$5,189,000; had insurance in force on 1st of January 1886 amounting to \$9,120,000; and yet in December 1886 was compelled to discontinue business. Such has been the history of scores of these concerns. Increasing assessments, death rates and losses force them in a few years to shut up shop, and then where is the boasted reserve?

The commissioner of Insurance for the State of Kansas says in his report. "Insurance is also a growth, a system based upon the broad and settled facts of experience—the length of life, the value of money, the stability of society. It improves slowly, prudently and surely. There are men who tell us that it is all wrong; that they have a new plan which will supplant it to-morrow; but it is as easy to supplant the Multiplication table as it is to change the laws of life and death. These facts are common places of life insurance, known to all sensible persons. So good is its name, so grand is its work, that every modern land abounds in miscreants who steal its livery to serve the devil in. They take your money and promise to return it a thousand fold in the event of fire, disaster or death. Their promise is a lie, their treasury bankrupt. In my very brief and imperfect administration of this department I have EVERY DAY heard the voice of the poor man and the poor woman who has been robbed by base and infamous wretches who promised for pay to give insurance. This has been done in Kansas, the state of our pride, our love, our hope; done by men living here, done for years and done ten thousand times. I should deem myself unfit to live if I did not do everything in my power to strike down the hands of those infamous men—men who have betrayed and robbed the poor, the helpless and the ignorant, and hand their names down to perpetual execration. It is not fit that Kansas should longer endure the shame of pocket picking in the name of insurance. Such is the opinion of one out of several Insurance Superintendents and Commissioners which I may yet give to your readers; men who know more both of the theory and practise of Life Insurance than even the giant intellect of Mr. H. can ever attain to. In conclusion permit me to assure Mr. H. that I have no unfriendly feeling towards the individual—it is only the system he advocates I am satisfied is resting on a foundation of sand.

I am &c.,
I. JUNKIN, P. M.,
Agent C. L. A.
Bobcaygeon Feb. 12th, 1889.

A Key West fisherman rubs his body with kerosene oil and swims among sharks in safety.

Mr. Labouchere says that Queen Victoria saves more than \$5,500,000 per annum from the Civil List alone.

The Manitoba and Northwest Boards of Trade are taking steps to have a change made in the method of selecting Manitoba grain standards.

Some Solid Facts.

For Your Most Serious Consideration.

F. KEAN, SON & CO'Y,

The Great Bankrupt Stock Men,
Are Still Pounding Down the Prices.

We have opened our flood-gates and are sweeping before us all the high-priced sharks who are under the thumb of the wholesales houses, and we are going to shower down a tirade of prices that will cause our store to be crowded with anxious buyers.

We defy competition. We will go further: we challenge any wholesale house in the country to duplicate our prices.

WE WILL TELL THE TRUTH

both in our advertisements and in our store. We claim to sell cheaper than any other house in Lindsay or Orillia, and the quantity of goods we are handling is proof positive of what we say. Deal with those who gave you the right prices to start with—and have kept it up ever since—not those who had to follow suit.

DON'T WASTE YOUR TIME IN WANDERING ABOUT TOWN WHEN YOU CAN STRIKE THE BOTTOM BY COMING DIRECT TO US.

The Proof of the Pudding is in the Eating, and Here are the Proofs.

20 lbs. Yellow Sugar for.....	\$1.00	Women's Heavy Laced Shoes	75
13 lbs. Granulated Sugar for.....	1.00	Men's Heavy Overcoats worth \$7.	3.75
16 lbs. Raisins for.....	1.00	Men's Heavy all-wool regular	\$7
16 lbs. Currants for.....	1.00	Suits for	3.75
7 lbs. of Good Green, Black or		Carpets at 8 and 10c., worth 15 & 20c.	
Japan Tea for.....	1.00	Oilecloths at just 25 per cent. less than	
20 lbs. Prunes for.....	1.00	other stores sell them at.	
4 lb. Jars Durham Mustard for...	70	Heavy Grey Blankets	\$1.35
55 Bars Soap for.....	1.00	Heavy all-wool White Blankets...	2.60
20 Bars of Dingman's or Watts'		Heavy 36 in. wide Cotton, per yd.	3
Electric Soap for \$1 or 5 for	25	Heavy, wide White Cotton for..	5
2 Cans Salmon for.....	25	Beautiful Table Linen at.....	15
2 Cans Lobsters for	25	New Patterns in Cretounes at.....	9
3 Cans Corn, Peas, Beans or To-		Red Flannel for.....	12½
matoes for	25	Union Grey Flannel at.....	10
4 Boxes Eddy's Matches for.....	25	All-wool Grey Flannel at.....	15
5 Dozen Clothes-pins for.....	5	Heavy Shirtings at.....	5
3 Good Corn Brooms for.....	25	All the standard lines of Corsets at 25	
Men's Long Felt Boots for.....	1.50	per cent. less than regular prices.	
A splendid Line in Ladies' Kid		Big Drives in all lines of Dress Goods	
worth \$2 being sold at.....	1.00	to clear.	

Be Sure You Get in the Right Store.

F. KEAN, SON & CO.,

The Tireless, Sleepless, Wide-awake Bankrupt Stock Men, Orillia, and Kent street, opposite the Benson House, Lindsay.

FOLLOW THE CROWD

BARGAINS IN FALL GOODS.

NOTE WELL
THE
FOLLOWING.

All wool Tweeds at 25c. a yard.
Grey Flannels, 12½c. a yard.
White Flannels at 10c. a yard.
Good Overcoats at \$3, \$4 and \$5.
Good Suits, heavy, \$4, \$5 and \$6.
Shirts and Drawers, 25c. each.
Cardigan Jackets, 50c., 75c. and \$1.

All wool heavy Full-cloth Pants, \$2 the best.
Clouds, Hoods, Fascinators, Wool Caps.
Wool Shawls, 20 per cent. less than manufacturers' prices.
All wool home made heavy Shirtings, 25c., usual price 40c.
Persian Goods at 5, 8 and 10c.
Dress Lamb Caps, No. 1, for \$4, usual price \$8.
Ladies' Fur Coats from \$14.
Men's Fur Coats from \$18.
Corsets, good, for 25c.
Ball's \$1 Corsets for 80c.
Boy's Caps for 25c., &c., &c.

ALL NEW GOODS, NO OLD SHOP WORN, FADED AND MOTH EATEN GOODS. FRESH GOODS, BOUGHT ESPECIALLY FOR THIS FALL'S TRADE.

The Palace Dry Goods & Clothing House.

Hugh MacDougall.