

The Fenelon Falls Gazette.

VOL. XVIII.

FENELON FALLS, ONTARIO, FRIDAY, AUGUST 15TH, 1890.

No. 25.

ALL READY
—FOR—
Opening of Schools
—AT—
ELLIS'S
Drug Store.

School Books,
Copy Books,
Scribblers,
Slates,
AND ALL KINDS OF
SCHOOL SUPPLIES
JUST TO HAND.
W. E. ELLIS.

Fenelon Falls, Aug. 13th, 1890.

Professional Cards.

LEGAL &c.

A. P. DEVLIN,
BARRISTER, Attorney-at-Law, Solicitor
in Chancery, Kent Street, Lindsay.

G. H. HOPKINS,
(SUCCESSOR TO MARTIN & HOPKINS)
BARRISTER, SOLICITOR, &c Money
to Loan at 6 per cent. Office, Kent
street, Lindsay, Ont.

MOORE & JACKSON,
BARRISTERS, SOLICITORS, &c. Of-
fice, William street, Lindsay.
F. D. MOORE. A. JACKSON.

O'LEARY & O'LEARY,
BARRISTERS, ATTORNEYS-AT-LAW,
Solicitors in Chancery, &c. Office,
Doherty Block, Kent street, Lindsay.
ARTHUR O'LEARY. HUGH O'LEARY.

MCINTYRE & STEWART,
BARRISTERS, Solicitors, Notaries, &c.
Offices over Ontario Bank, Kent street,
Lindsay. Money to loan at 6 per cent. on
easy terms.
D. J. MCINTYRE. T. STEWART.

BARRON & McLAUGHLIN,
BARRISTERS, B. Office: Baker's Block
Kent Street, Lindsay, opposite Veitch's
Hotel. Money to loan at lowest rates of
interest.
One of the firm will be at their of-
fice in Jordan's Block, Fenelon Falls, regu-
larly every Tuesday.
JOHN A. BARRON. R. J. McLAUGHLIN.

MEDICAL.

A. W. J. DeGRASSI, M. D.,
CORONER, Physician, Surgeon, &c. &c.
Residence, Brick Cottage, Wellington
street, Lindsay.

DR. A. WILSON,
—M. B., M. C. P. S., Ontario,—
PHYSICIANS, SURGEONS & ACCOU-
chers. Office, Colborne Street, Fenelon
Falls.

DR. H. H. GRAHAM,
GRADUATE of the University of Trinity
College, Fellow of Trinity Medical
School, Member of the Royal College of
Surgeons of England, Member of the Col-
lege of Physicians & Surgeons of Ontario.
Office and residence on Francis-St. West
Fenelon Falls, opposite the Gazette office.

SURVEYORS.

JAMES DICKSON,
P. L. Surveyor, Commissioner in the Q. B.,
Conveyancer, &c. Residence, and ad-
dress, Fenelon Falls.

AUCTIONEERS.

WILSON & GRAHAM,
LICENSED
AUCTIONEERS
for the County of Victoria. Farm sales
a specialty.
JOHN WILSON. J. R. GRAHAM.
30-17. Lindsay. Fenelon Falls.

Professional Cards.

VETERINARY.

R. M. MASON,
VETERINARY SURGEON; Honor Gradu-
ate Ontario Veterinary College, To-
ronto, 1884; R. M. O. V. M. A.
Residence—Corner Colborne and Louisa
streets, Fenelon Falls.

DENTAL.

W. H. GROSS,
DENTIST, LINDSAY,
will be at the "McArthur House," Fenelon
Falls, the second Wednesday of each month.
Beautiful and durable artificial teeth made,
and all other dental work properly done.
Nearly 27 years' experience. 16-17.

DENTISTRY.
GAS.—(VITALIZED AIR.)

Go to J. NEELANDS, Dentist, Lindsay, if
you want teeth extracted positively with-
out pain. Gas has been given by him with
great success for over 21 years. He studied
with Dr. Colton, of New York, the inven-
tor of gas for extracting teeth. Numbers
of persons are wearing artificial teeth made
by Mr. Neelands 20 years ago, and never
required any repairs. Gold crowns, porce-
lain crowns and bridgework done. Visits
Fenelon Falls, McArthur House, on the
third Tuesday of every month. Call early
in the day. 40-t.f.

NURSERYMEN.

BIG MONEY
FOR AGENTS.

NO RISK.
NO CAPITAL REQUIRED.

An honorable and praiseworthy business
A without any possible chance of loss.
Steady employment and control of territory.
Have done business in Canada 30 years.
Liberal pay to the right man to sell our
unexcelled Nursery Stock. Send for terms.

CHASE BROTHERS COMPANY,
NURSERYMEN,
18-4. Colborne, Ont.

AGENTS WANTED.

If you want to make MONEY, take hold
and sell our choice Nursery Stock. Now is
the time, write us at once for terms.

MAY BROTHERS,
Nurserymen,
ROCHESTER, N. Y.

MISCELLANEOUS.

FOR

HAMILTON Light Steel BINDER,

Mowers, Sulky Rakes,
Riding and Walking Plows,
Root Pulpers,
Grain Crushers,
Grain Sowers,
Straw Cutters,

— AND —

ALL KINDS of Agricultural Implements,
— ALL AT —

ROCK BOTTOM PRICES,
CALL ON

J. R. GRAHAM, Agent,
Fenelon Falls, Ont.

INSURANCE.

Mr. G. Cunningham having transferred his
Insurance Business to me, I am prepared
to take risks on all classes of property

At Very Lowest Rates.

None but first-class British and Canadian
Companies represented.

FARM PROPERTY

at very low rates.

\$50,000 to loan from 6 per cent. up.

W. E. ELLIS,
Druggist and Bookseller.
Fenelon Falls, June 25th, 1889. 20.

FOR SALE.

Brick House and Lot
on Fidler's Hill, owned by the late Danie
J. Scully, and recently occupied by Mr
Alex. McArthur,

Will Be Sold Cheap.

Apply to

W. E. ELLIS, Fenelon Falls.
or to J. SCULLY, Lindsay,
January 15th, 1889.—48-17



BIG BARGAINS.

L. Deyman, Undertaker,
Colborne-St., Fenelon Falls.

My immense new stock of

FURNITURE
AND CHAIRS
Must be Sold!

—and—

First-class Goods & Low Prices
will do it.

Call and See me.

My goods are all new, and are go-
ing fast.

L. Deyman.

Fenelon Falls, July 23rd, 1890.

S. Nevison,

—PRACTICAL—

PAINTER

—AND—

Paper-Hanger,

—AND DEALER IN—

Paints, Oils and Glass,
Crockery, Glassware,
Jewelry & Fancy Goods.

WALL PAPERS

from 5c. to 50c. per roll.

Oil-Painted Shades

a specialty.

Remember the place—2 doors south
of J. HEARD'S Hardware Store.

Fenelon Falls, May 22nd, 1890. 14.

Improve Your Stock!

THE PURE-BRED

HOLSTEIN FRIESIAN BULL

ORCHARDSIDE'S KING,

(No. 11,305 H. F. H. B.)

will stand for service on Lot. 22 Con. 1
Verulam, Orchardside King, bred by Smith
Bros., Credit Valley Stock Farm, and owned
by Walter H. Stevenson, was calved April
16th, 1888. Sire, Duke of Edgely (552)
Dam, Belle of Orchardside (5899), who has
a milk record as a two-year-old of 1,037
pounds in 39 days. Duke of Edgely's dam
has a milk record of 904 pounds in one day,
and a butter record of 19 pounds in seven
days. Her dam, Berkie, has a milk record
of 98 pounds in one day, and a butter
of 204 pounds in seven days.

Also, at the same place, the fine young
bull Prince Aleck 2nd, (10,587), registered
in Dominion Short-born Herd Book, and the
Jersey bull Rioter.

Terms—Holstein-Friesian, \$2 00; Short-
horn and Jersey, \$1 00 each. 25 per cent.
discount when the cash is paid at time of
service.

W. H. STEVENSON.

Verulam, June 5th, 1890. 16-t.f.

EGGS FOR HATCHING.

I am prepared to supply eggs from pure-
bred Houdans, Black Cochins, Plymouth
Rocks and White Leghorns,

ALL OF THE CHOICEST STRAINS.

Price: \$2 for a Setting of 13, or \$3 for
Two Settings.

At the poultry show in Bowmanville last
January I took 1st prize for Houdans and
Plymouth Rocks; 1st and 2nd prizes
for Black Cochins; and 2nd prize
for White Leghorns.

D. C. TREW, Russell-st., Lindsay.

Lindsay, March 25th, 1890.—61f.

J. H. HARVEY,

COBOCONK.

Purchaser for H. D. McCaffrey, Esq., Oswego,
Engineer of Telegraph Lines and
Contractor.
25-tf.

INSURANCE.

THE ROYAL CANADIAN INSURANCE
Co. issues by far the best Farm policy
in Canada.

JOHN AUSTIN,
Agent.

Fenelon Falls, June 12th, 1890. 17.

—THE—

ROYAL CANADIAN

INSURANCE COMPANY,

VS.

THE LONDON MUTUAL,

FOR FARMERS.

The Royal Canadian offers the following
advantages over the London Mutual:

1. If a building worth \$1200 is insured
for say \$1000, the Royal Canadian is obli-
ged to pay \$1000, if a loss occurs. In such
a case the London Mutual is obliged to pay
only two thirds of the cash value, or \$800.

2. If a horse worth \$90 is killed in the
fields by lightning, the Royal Canadian is
obliged to pay \$90. The London Mutual
pays only \$60.

3. For a cow worth \$30 killed by light-
ning the Royal Canadian pays \$30. The
London Mutual pays only \$20. For other
animals the Royal Canadian pays the full
value. The London Mutual pays not more
than \$5, no matter how valuable the animal
may be.

4. In the Royal Canadian animals are
insured against lightning while at pasture
anywhere. In the London Mutual they are
insured while pasturing on the premises of
the insured only.

5. When articles are insured specifically,
such as musical instruments, the Royal
Canadian is obliged to pay the full amount
insured up to the cash value of the article.
The London Mutual pays only two-third
of the cash value, no matter what the in-
surance may be.

6. When "ordinary contents" of out-
buildings are insured by the Royal Canadian
all implements are included. In the Lon-
don Mutual only one reaper and one mower
are included, no matter how good others
may be.

7. When the outbuildings are not joined
to each other the Royal Canadian insures
under one sum the "ordinary contents" of
all building not cut off by a distance great-
er than 40 ft., the same as if the contents
were all under one roof. The London Mut-
ual requires a separate sum on the con-
tents of each building, if the distance is
more than 12 ft. This is a very important
difference in many cases.

8. In the Royal Canadian it is a part of
the contract that standard STEAM THRESHERS
may be used without a special permit and
without any restriction as to the distance
from stacks or buildings, caretakers, pails
of water, kind of fuel or direction of the
wind. Many of the policy holders in the
London Mutual were obliged to run their
own risk while threshing last season, be-
cause it was found to be impossible to com-
ply with the conditions of their permit.
When a farmer pays for insurance he should
secure a policy which will hold him safe
when it is most required.

9. The Royal Canadian is obliged to pay
its losses within sixty days and usually
takes much less. The London Mutual need
not pay for ninety days, and since it has
become so hard up as to be obliged to bor-
row money largely, it usually takes about
the full time allowed.

10. The Royal Canadian policy is subject
to the statutory conditions only. It has
none of the numerous variations against
the policy-holder printed in red ink on the
back of the London Mutual policy.

11. As to security, the inspector of in-
surance reports that the Royal Canadian has
\$202,758, the amount he estimates to be
necessary to enable the company to carry
out all its engagements with its policy
holders. Besides this he reports that it has
to the good the \$100,000 capital paid in
cash by the shareholders, and a net surplus
of \$117,607 making in all a total cash surplus
of \$220,365 to protect its policy-holders
against unexpected contingencies. In ad-
dition to these cash items it has a subscrib-
ed capital of \$100,000 not called up. Re-
garding the security of the London Mutual
the inspector reports that the amount of
unearned premium it should have on hand
is \$290,309. To make up this amount in
cash a second call would have to be made
on the premium notes for a large amount,
leaving a surplus of only \$74,218, even if
there were no bad debts, and this surplus
is made up wholly of the unpaid balance
of premium notes already heavily assessed.
The company reports the losses adjusted
but unpaid at the close of the year at \$6-
387, but the Inspector of Insurance finds
that the liability for unpaid losses at the
end of the year was \$20,286. The cash on
hand to pay these losses only amounted to
\$13,911.

In view of the foregoing facts farmers
will have no difficulty in deciding as to the
company in which they should be insured.
For insurance apply to

S. CORNELL,

17-3m.

Agent, Lindsay.

Subscribe for the Fen-
elon Falls "Gazette," only \$1
a year in advance.

Personals.

Miss Frost returned to Orillia on Sat-
urday last.

Mr. W. C. C. Logan, of Peterborough,
is at the Rectory.

Mr. George Ingles, of Lindsay, was
at the Falls on Monday last.

Mrs. Henry Wright, of Lindsay, is
visiting at Mr. Thomas Robson's.

Mrs. R. McDougall got home last
Monday from a week's visit to Midland.

Miss Cooper, of Port Hope, spent last
week at the Falls, visiting Miss Hasbill
and other friends.

Mr. Duncan Clark, who has been liv-
ing for about a year at Cobden, Ont.,
was home for his holidays.

Mr. Wm. Ingram returned on Wed-
nesday evening from Brantford, where
he has been spending his holidays.

Mr. F. R. Bailey left on Monday last
for Colborne, and whether he will re-
turn to the Falls or not is an open ques-
tion.

Mrs. John Finn and her family left
on Monday for Midland, where Mr.
Finn has been doing well for several
weeks past.

Mr. Wm. Avery and Mr. Thomas
Bell, who left Fenelon Falls with the
volunteers on the 17th of June, returned
on Thursday of last week.

Mr. & Mrs. S. S. Johnston, of Toron-
to, are at the Falls, and may remain for
some time, as Mrs. Johnston's sister, Mrs.
John Windrim, is dangerously ill.

Misses Kate and Clara Halliday, of
Chesley, Bruce Co., nieces of Mrs. James
Dickson, and the Misses Bonnell of Bob-
caygeon are visiting at Mr. Dickson's.

Mrs. C. W. Watch, of Cannington,
and two of her children, have been vis-
iting since Friday last at Mrs. Joseph
McFarland's, Mrs. Wm. Jordan's and
other friends.

Miss J. Junkin, of Bobcaygeon, who
came to the Falls to visit her brother,
Mr. W. T. Junkin, nearly a fortnight
ago, returned home by the *Beaubouquet*
on Tuesday last.

Joseph and William Marrs, sons of
Mr. Thomas Marrs, of Toronto, are on
a visit to their uncle, Mr. Joseph Mc-
Arthur, and are having fine times driv-
ing "Paddy Bain" around the village.

Miss Annie Power, eldest daughter
of Mr. James J. Power, has been en-
gaged for a year to teach in S. S. No.
7, Snowden, and she and her father left
yesterday for Furness Falls, in which
village the school is situated.

Mr. & Mrs. John H. Brandon, ac-
companied by their little daughter and
Mrs. Brandon Sr. left last week for a
trip to Montreal and Quebec, and at
Peterborough the party was joined by
Mr. W. H. Robertson, of the *Times*.

Mr. Joseph Heard left last Friday
for a trip to Toronto, Hamilton, Bow-
manville and Port Hope, and returned
yesterday afternoon. He was present
at the great band competition at Ham-
ilton, and saw all sorts of sights; but is
inclined to think that "there's no place
like home".

DENTAL.—Gas—Vitalized Air.—Do
not fail to call early on J. Neelands,
dentist, at the McArthur House, Fen-
elon Falls, on Tuesday, August 19th.
Dr. Neelands will have a complete "Gas
Apparatus" for extracting teeth.

BOOKS FOR THE INSTITUTE.—On
Thursday of last week *Lippincott's Ga-
zette*—a splendid book of reference,
costing \$12—was added to the library
of the Mechanics' Institute, and a con-
signment of 300 volumes of different
kinds, from which selections are to be
made, was received from Woodstock a
day or two ago. All who are not mem-
bers of the Institute should put their
names on the list without delay, as to
no other way can as much reading be
got for as little money. Single tickets
are only \$1 and family tickets \$2.

STRUCK BY LIGHTNING.—While Mrs.
Joseph McGee, of the 8th con. of Ver-
ulam, was sitting by an open window
during the storm on the 2nd inst., light-
ning entered the room, passing so close
to her face that her lips were actually
scorched and she was rendered partially
insensible for a short time. The light-
ning then "went for" the stove-pipe,
in which it bored two holes, and, pass-
ing down inside the pipe, escaped from
the stove by the front doors, which it
blew open, tore up the zinc beneath the
stove, burnt a hole through the floor
and made its way along the timbers to
the earth. Strange to say, the stove
was not injured in the least. After the
same storm Mr. Thomas Austin, of this
village, found one of his sheep lying
dead in the field, and has no doubt
that it was killed by lightning, as it ap-
peared to be in perfect health a short
time before the storm.