

# The Fenelon Falls Gazette.

VOL XVIII.

FENELON FALLS, ONTARIO, FRIDAY, SEPTEMBER 19TH, 1890.

No. 30.

**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, E. c. 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. R.  
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,  
39-tf Lindsay, Fenelon Falls.

Professional Cards.

VETERINARY.

R. M. MASON,  
VETERINARY SURGEON; Honor Grad-  
uate 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-ly.

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  
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 16th, 1890.—48-tf



**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 1/2  
pounds in 30 days. Duke of Edgely's dam  
has a milk record of 994 pounds in one day,  
and a butter record of 19 pounds in seven  
days. Her dam, Eerkie, has a milk record  
of 98 pounds in one day, and a butter  
record of 20 1/2 pounds in seven days.

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

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-tf.

**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.

**Cedar Telegraph Poles Wanted.**

I will pay a Liberal Price for any quan-  
tity of thirty and thirty-five foot poles, de-  
livered at loading points between Lindsay  
and Haliburton before November, 1890.  
Terms, Cash. Apply to

J. H. HARVEY,

Coboconk,

Purchaser for H. D. McCaffrey,  
Oswego, N. Y.

26-t. f.

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 \$80 is killed in the  
fields by lightning, the Royal Canadian is  
obliged to pay \$80. 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-thirds  
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 Mutu-  
al 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, piles  
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 \$400,000 capital paid in  
cash by the shareholders, and a net surplus  
of \$517,607 making in all a total cash surplus  
of \$517,607 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. CORNEIL,**

Agent, Lindsay.

17-3m.

**Gloomy Prospects in England.**

The London correspondent of the  
*Globe* says:—

Already we see that economic ques-  
tions are going to push themselves to  
the front this winter whether we like  
them or not. The winter threatens to  
be the worst for poor people that we  
have seen in a long time. Although  
the English wheat yield has been helped  
somewhat by the recent fine weather,  
this is hardly more than a drop in the  
bucket. Potatoes have gone or are rap-  
idly going all to pieces throughout these  
islands, and the average of the other  
food crops is depressingly low. The  
price of bread in the provinces has al-  
ready been advanced and will soon be  
put up again, and the price of coal is  
higher than it has been in many years  
at this season. These are the two great  
staples of existence among the poor in  
the winter, and when they are dear hu-  
man life is correspondingly cheap. What  
further complicates the outlook is the  
belief that owing to the bad harvests  
and stringency among the farmers there  
will be a larger influx than usual of  
agricultural laborers into London, nomi-  
nally to seek employment, but really to  
find company in which to suffer. It is  
true that thus far trade is very brisk  
and that part of England which figures  
in commercial statistics is undoubtedly  
making money, but all the same people  
are nervous about a social and industrial  
crisis before the winter ends.

**The Tenant Farmers' Delegates.**

The members of the tenant farmers'  
delegation who are touring Canada on  
the invitation of Hon. John Carling,  
Minister of Agriculture, were introduced  
to the Governor-General in the office of  
Vice-President McMaster at the grounds  
on the 12th: Lord Stanley expressed his  
pleasure at meeting with the gentlemen  
as the representative in Canada of Her  
Majesty. He said the movement which  
led to their visit to Canada was attract-  
ing much attention from the Imperial  
as well as the Dominion Government.  
It was a most important movement and  
one which would be productive of very  
great results. His excellency said he  
felt sure the delegation would speak  
honestly when they returned home of  
this country as they found it. If so the  
result would be a great immigration to  
the Canadian North-west. The dele-  
gates applauded Lord Stanley's utterances  
in the most enthusiastic manner.  
They leave for Guelph to-day to inspect  
the Ontario Agricultural College and  
farm. A number of the visitors were  
heard last evening to express themselves  
as highly gratified with the manner in  
which they had been entertained by the  
worthy vice-president of the association,  
Capt. McMaster. They are loud in  
their praises of his good-fellowship.

**Davitt and Labor.**

Michael Davitt, the Irish leader, who  
has long been a Knight of Labor, has  
started a paper in London called *The  
Labor World*. This is how he announces  
his views:—"My policy will be the ad-  
vocacy of the rights of labor, a more  
just distribution of the products of in-  
dustry, a better and healthier condition  
of employment in mill and mine and  
workshop and less hours of labor. I am  
a legal eight hours man. I intend to  
try and win for *The Labor World* the  
privilege of calling it the organ of the  
masses. I shall be found earnestly back-  
ing up such programmes as have for  
their object the winning of brighter and  
happier lives for those who are desig-  
nated the masses. I am not wedded to  
any particular school of social reform;  
but I am not egotistical enough to im-  
agine that I can propound a scheme  
for the abolition of the evils of society  
that will knock all others into a cocked  
hat in the matters of wisdom and prac-  
ticability. I can only say that that  
plan that will go nearest securing to the  
laboring classes the full value of the  
full product of their toil as a reward for  
their industry will have the strongest  
support."

Four Italians were killed by lightning  
in a shanty near Brewsters, N. Y.

The traffic in slaves is said to go on  
openly in the German territory at Zan-  
zibar.

Reports of killing frost in the western  
states caused excitement in the Chicago  
market on Saturday.

On Saturday evening a cyclone passed  
over Vershire, Vermont, unroofing barns  
and completely ruining several sugar  
orchards.