

# The Fenelon Falls Gazette.

VOL. XVIII.

FENELON FALLS, ONTARIO, FRIDAY, OCTOBER 3RD, 1890.

No. 32.

**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,  
Doheny 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 office  
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-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. 16-1y.

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. 40-1f.

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,  
18-5\* 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.—48-1f



**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. HEAD'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 1,037½  
pounds in 30 days. Duke of Edgely's dam  
has a milk record of 90½ 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  
of 20½ 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 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-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,  
26-t. f. Oswego, N. Y.

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 greater  
than 40 ft., the same as if the contents  
were all under one roof. The London Mu-  
tual 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 insur-  
ance 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-  
37, 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.

CORRESPONDENCE.

To the Editor of the Fenelon Falls Gazette.

Sir,—  
In answer to Mr. McDougall's tiny let-  
ter in last week's Gazette asking me for an  
explanation of the sale of a portion of the  
Church land to Mr. Wm. McArthur, I beg  
to say that I am pleased to have the oppor-  
tunity afforded me. I would have made  
the explanation sooner, but I have never  
been asked before, and, besides, I under-  
stand that the congregation preferred get-  
ting the information from his Lordship the  
Bishop, and had written him for such infor-  
mation. What his answer is I have not  
been told. My own connection with the  
matter has been very slight. Mr. McArthur  
found that he needed the land, and he  
knew where to make application for the  
purchase of it, and he did so. He made the  
application and offered \$200 for the land  
in order to be sure of getting it. I was  
then written to by the secretary of the  
Synod asking whether the price was a fair  
one. I did, and could only answer that I  
thought it was much more than it was  
really worth. The land was not sold on  
my statement, however, but an independent  
valuation was required by two persons  
unconnected in any way with the matter.  
Mr. John Jordan and Mr. Joseph Heard  
were the parties chosen, the one of whom  
valued it at \$75 to Mr. McArthur and to no  
one else, and the other at \$100 to Mr. Mc-  
Arthur and to no one else. Judging from  
the way the question was put to me, I was  
impressed that the idea prevailed that I  
had sold the land and put the money into  
my pocket. I never saw the money. It  
was sent to the secretary of the Synod, and  
I see by the last report of the Synod that  
it has been added to the Capital account of  
the Fenelon endowment and invested. Mr.  
McArthur showed me the receipt for the  
money, and the valuations of Messrs. Jordan  
and Heard may be seen at any time on ap-  
plication to the secretary of the Synod,  
with their names attached. I may here  
state that I am not now, nor was at the  
time of the sale, a member of the Synod  
committee that has the management of such  
sales. The Synod is responsible for the  
management of all Church property, not  
the congregations; so the congregations  
are not supposed to dictate in such matters.  
I have never heard that it has been said  
that the land was sold for less than it is  
worth, but only that the congregation has  
been overlooked in not having been con-  
sulted in the matter. I have no recollection  
of any vestry meeting having been held  
to take the voice of the congregation in  
the matter when the land was sold to the  
railroad, nor when the sale was made to  
the pulp mill. If such meetings were held,  
we can get the facts from the records. I  
had been a member of the land committee  
of the Synod for about 20 years, and I never  
knew a case where a congregation was  
consulted about the disposal of land from  
which any part of the clergyman's stipend  
is derived. As a proof of this and a case  
in point, a petition came up from Fenelon  
Falls about 20 years ago, asking the Synod  
to place a portion of the endowment fund  
in the hands of the vestry for the purpose  
of building cottages, in which the Synod  
was assured that there would be a fortune  
in the scheme to all concerned. The peti-  
tion was read, and unanimously rejected  
without discussion.

The interest now being taken in the  
Church property of this parish may be re-  
garded as a healthy sign, and it is a pity  
that it did not manifest itself sooner. If  
the same interest had been taken in 1847,  
on the death of the first incumbent, the  
beautiful garden and grounds would not  
have been allowed to become a common,  
the valuable shrubs and plants carried off,  
and the parsonage become a lair for cows,  
sheep and pigs. Later on, if the same in-  
terest had been taken, the congregation  
would have prevented the cutting down of  
39 out of 40 apple trees for fire wood. Still  
later on, if the same interest had been taken,  
the congregation would have seen that the  
parsonage was kept insured, so that in case  
of its being burned (as it was) it would not  
have been dead loss and have to be rebuilt  
in part by money given for the support of  
a clergyman. And still later on, if the  
same interest had been taken the congrega-  
tion would not have stood by and seen  
two of the parsonage lots sold by the sheriff  
for taxes, without offering to pay the taxes,  
or redeem the property. If the same in-  
terest had been taken, the congregation would  
not have allowed me, a stranger, to spend  
\$200 of my own money in building a stable  
and fencing the property, which was virtu-  
ally a common. The principal road to the  
foundry was through my garden and over  
my sown beds. This interest in guarding  
the Church property has become of late  
years a mania with some. The church is  
so situated as to be shut up all the days  
in the year against the aged and the infirm.  
To remedy this evil in some measure, I offered  
some years ago, with the aid of my  
friends at a distance and of the Society for  
Promoting Christian Knowledge in Eng-  
land, from which I had the promise of sub-  
stantial assistance, to build a little church  
at the bottom of the hill, without any cost  
to the congregation. The suggestion was  
not sooner made than it was vigorously op-  
posed, although the law calls the land on  
which I proposed to build it the Rector's  
"Freehold." I did not think that it was  
worth my while to fight against such odds,  
so I gave up the idea.

The land lately sold to Mr. McArthur  
should not, rightly speaking, have been  
subject to sale. It was the consequence of  
an unlawful act on the part of a vestry  
meeting of the congregation of St. James'  
Church. It is covered by the deed granting  
the site for church and burial ground, and  
was part of that until it was made glebe  
(Concluded on last page.)