

(Continued from first page.)

the same may pertain, or for the benefit of which the same may be held; shall also have power to sell, alien, and convey any lands or personally which now are, or hereafter may be vested in, or conveyed to the said Bishop for the purposes, use or enjoyment of, or pertaining to, any Church, Chapel, Parsonage, Parish, Mission or Living. Now the Fenelon endowment was granted by those who formed it, for the benefit of the Church of England congregation at Fenelon Falls, to the first Bishop of Toronto. There is nothing, however, in the above extract which requires the consent of the congregation to the alienation of the property held for their benefit, although the consent of the Rector or Incumbent is required.

A word with regard to vestry-meetings and how they shall be formed. "The vestry shall be formed of those male members of the congregation of such church or place of worship, who shall be of the full age of 21 years, who shall be members of the Church of England, and who shall subscribe the following declaration &c."

"I solemnly declare that I am a member of the Church of England, and of this congregation of St James', Fenelon Falls, and I am an habitual worshipper with this congregation, and that I do not intend to vote as a member of any other congregation during the ensuing year; and I am of the full age of 21 years."

Anything done at a vestry meeting otherwise constituted is of no legal force, and it is only a waste of time attending such meetings.

Yours &c.
Wm. LOGAN.

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 obliged 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 lightning 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 insurance may be.
6. When "ordinary contents" of outbuildings are insured by the Royal Canadian all implements are included. In the London 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 buildings not cut off by a distance greater than 40 ft., the same as if the contents were all under one roof. The London Mutual requires a separate sum on the contents 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 STRAW 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, because it was found to be impossible to comply 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 borrow 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 insurance 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 \$117,607 making in all a total cash surplus of \$517,607 to protect its policy-holders against unexpected contingencies. In addition to these cash items it has a subscribed capital of \$100,000 not called up. Regarding 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 \$6,287, 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.

A Rare Chance!

87 LOTS - 87

IN FENELON FALLS FOR SALE,

Belonging to the Estate of the late D. J. Scully. Will be sold in single lots or in blocks to suit purchasers. Also a brick house and lot on Fidler's Hill.

NOW IS YOUR TIME

AS

THEY MUST BE SOLD

For terms and particulars apply to Barron & McLaughlin, Solicitors for the Estate, Lindsay, or to

W. E. ELLIS, Fenelon Falls.

April 25th, 1890.—104f

The Canada Life Assurance Co'y,

ESTABLISHED IN 1847.

THE OLDEST AND THE LEADING LIFE ASSURANCE COMPANY IN CANADA.

Capital & Assets as at the 30th of April, 1889, over \$10,000,000.

Annual Income for the year ending 30th April, 1885, \$1,840,000.

Total Sum assured to 30th April, 1885, amounts to \$17,000,000.

The profits of this old and reliable Company are larger than any other Life Office doing business in the Dominion, and its ratio of expenses to income are less than that of any other Canadian or British office. The policies of this Company are indisputable on any grounds whatever after two years, and policies becoming claims are paid at once. The rates charged by this Company are as low as any first-class office. All forms of policies are issued.

McDOUGALL & BRANDON, Agents, Fenelon Falls.

43-ly.

BUSINESS NOTICE.

Notice is hereby given that the business hitherto carried on by Samuel Swanton as a dealer in

Railway Ties, Cordwood, Telegraph Poles, Cedar and all kinds of Timber, Lumber and Shingles,

will be continued on a much larger scale than formerly by the undersigned, who will pay, as hitherto,

THE HIGHEST CASH PRICES, and payments will be promptly made on the 15th of every month for all materials delivered.

One of the firm will be regularly on the road.

For particulars apply to Samuel Swanton, No. 52 Victor Avenue, Toronto, or to J. H. Brandon, Fenelon Falls.

SWANTON, BRANDON & Co. N. B.—Mr. Swanton thanks his numerous customers for their liberal patronage during the past ten years, and begs to solicit a continuance of the same for the new firm. Fenelon Falls, Aug. 7th, 1889.—26-1f.

SCHOOL BOOKS AND SUPPLIES PATENT MEDICINES AND DRUGS A FULL STOCK AT W. T. JUNKIN'S.

The "Fenelon Falls Gazette" is printed every Saturday at the office, on the corner of May & Francis streets.

SUBSCRIPTION \$1 A YEAR IN ADVANCE, or one cent per week will be added as long as it remains unpaid.

Advertising Rates. Professional or business cards, 50 cents per line per annum. Casual advertisements, 8 cents per line for the first insertion, and 2 cents per line for every subsequent insertion. Contracts by the year, half year or quarter, for a column or less, upon reasonable terms.

JOB PRINTING of all ordinary kinds executed neatly, correctly and reasonable rates.

S. D. HAND, Proprietor.

ANOTHER NEW STOCK

—OF—

Fall Goods.

BUSY AS BEES.

CLARK & SON.

GROCERIES -AND- PROVISIONS.

J. McFARLAND

has now on hand a splendid stock of fine fresh

TEAS, COFFEES, Sugars, Syrups, Tobaccos, Rice, Raisins, Currants, Starch, Soaps and all other groceries, which he will sell

Cheap for Cash, and to which he invites the attention of the public.

CROCKERY, GLASSWARE, Earthenware, Brooms, Pails, Washtubs, Blacking-brushes, Clothes-pins, Matches and other articles in great variety.

Canned Fish, Fruit & Vegetables of the very best brands and at the lowest possible prices.

Cash Paid for Butter & Eggs and other farm produce. Flour and feed kept constantly on hand. JOSEPH McFARLAND.

BEST VALUE.

Fast Colored Gingham for 10c.

Fast Colored Muslins for 10c.

Fast Colored Prints for 10 cents.

The freshest Goods in the village at

Wm. Campbell's.

JOHN BERRY, MANUFACTURER OF

SADDLES, HARNESS, TRUNKS, VALISES.

Everything belonging to the Saddlery and Harness Trade constantly kept in stock.

REPAIRING Done on the Shortest Notice.

Kent-st., Lindsay, Ont.

Goodhand's Livery,

East Francis Street, Fenelon Falls. I wish to draw the attention of the public to the fact that I have purchased the livery business lately owned by Mr. Wm. Routly, and have made such improvements as will meet the requirements of the travelling public. I am prepared to furnish first-class horses and comfortable rigs at the lowest living prices. GEORGE GOODHAND

House and Lot For Sale.

The East half of Lot No. 2, west of Colborne and north of Francis street, Fenelon Falls, Co. Victoria, the property of Mary Calder. There is on the premises a frame house 22 x 33 feet. For full particulars apply to Mr. J. B. Moffat, Verulam, or to MARY CALDER, Omemepe P. O. Nov. 19th, 1889.

House and Lot For Sale.

For sale, very cheap for cash, a half-acre corner lot and the buildings thereon, opposite the south ward school house, Fenelon Falls. The house is 18 x 24 feet, 1½ stories high, on a stone foundation, with a kitchen 13 x 20 feet and a woodshed. There are also a workshop 14 x 20 feet, a never failing well of excellent water and a few fruit trees. The buildings were erected about twelve years ago, and are in good condition. Apply at the GAZETTE office, or to the undersigned. GEO. W. MARTIN, 10 Pearson Avenue, St. Alban's Ward, Toronto. Toronto, April 2nd, 1890.—71f.

WALL PAPERS.

New Patterns Arriving Daily FROM ENGLISH, CANADIAN AND AMERICAN MARKETS.

All the Latest Designs in Hall, Dining Room, Drawing Room and Bedroom Papers, Ceiling Papers, Corners and Decorations.

PRICES & STYLES TO SUIT CUSTOMERS.

Call and see my 5c. per roll Paper. " " 6c. " " " " 7c. " " " " 8c. " " " " 9c. " " " " 10c. " " " "

And all the way to 50c. per Roll.

I have on hand the largest stock of Wall Paper ever brought into Lindsay.

REMEMBER THE PLACE: Just Opposite New Post-office, Kent Street, LINDSAY.

G. A. METHERELL.

Please call and see my 5c. Paper. Lindsay, April 2nd, 1890.

LINDSAY Marble Works.

R. CHAMBERS is prepared to furnish the people of Lindsay and surrounding country with MONUMENTS AND HEADSTONES, both Marble and Granite.

Estimates promptly given on all kinds of cemetery work. Marble Table Tops, Wash Tops, Mantel Pieces, Etc., a specialty. Being a practical workman, all should see his designs and compare prices before purchasing elsewhere.

WORKS—In rear of the market on Cambridge street, opposite Matthews' packing house.

ROBT. CHAMBERS. North of the Town Hall.

FARMS FOR SALE.

The following cheap and good farms are in the finest section of Western Ontario. Send for the "Canadian Farm Advertiser" to J. J. Daly & Co., Guelph P. O., Ont. It is sent free and gives the acres cleared, sizes and kinds of buildings, &c., &c., of these and 275 other farms.

No stones, hills or swamp on the farms, and the soil is guaranteed deep, rich, clay loam that never bakes. Money sent if required as guarantee, for expenses if the farms are not cheap and as represented,—and intending buyers, after seeing them, left to decide for themselves, and then keep or return the money as they think right.

Pure spring water on every farm, good fences; land not hilly nor flat. Gravel roads, cheese factories, creameries, schools, churches and post offices near all the farms. Good water every where and healthy country.

Only enough money to bind the bargain need be paid until taking possession, and then 60 per cent., \$60 of every \$100, of the price will be left on the farms, or less than that, if buyers wish, payable just to suit the buyers in every way. This will be put in writing and is the best chance ever offered to buyers. All buyers get good titles and their deeds when they take possession.

\$3,800. 110 acres, 65 cleared, 15 acres fine maple bush, good house and barn, market town with railway 2 miles.

\$4,500. 100 acres, 80 cleared, balance bush, brick house, good barn, market town only 1 mile.

\$3,000. 100 acres, 80 cleared, house and barn, near market town.

\$2,500. 50 acres, all cleared, good buildings, near market.

\$2,800. 65 acres, all cleared, good buildings, near large town.

\$3,400. 100 acres, 85 cleared, 15 bush, brick house and barn, market town with railway 5 miles, village near.

\$3,800. 100 acres, 90 cleared, 10 bush, large fresh water lake is boundary at back end, good house and barn, market town with railway 5 miles.

\$6,000. 205 acres, 90 cleared, rest hardwood, house and barns, a village 2 miles, market town with railway 7 miles.

\$5,900. 165 acres, 150 cleared, 15 hard wood, good house, small barn, market with railway 1 mile, large town 6 miles.

\$5,200. 100 acres, 85 cleared, 5 hardwood, fine brick house and large bank barn, market town with railway 3 miles.

\$10,250. 300 acres, 180 cleared, balance hardwood, 2 sets of fine buildings, 2 bank barns and 2 good houses, market town with railway 2 miles, can be and is divided—one of the best farms in the county.

\$21,000. 300 acres cleared, only \$4,000 cash, balance to suit purchaser, fine buildings that cost \$10,000. This farm adjoins City of Guelph, and is one of the best grain and stock farms of its size in Ontario.

\$20,500. 450 acres in block, 300 cleared, 90 very fine valuable hardwood bush, 3 sets fine buildings, 2 bank barns, 1 fine new brick dwelling, near good market town with railways, best large farm in the county, is fenced into 3 farms—200 acres, 150 acres, and 100 acres, will be sold separately or together.

Send for the "Farm Advertiser," it gives full particulars of these and 275 other farms and valuable information about this country. Address, J. J. Daly & Co., Guelph P. O., Ont.

MRS. HEELEY,

DEALER IN

MILLINERY

AND

FANCY GOODS

OF ALL DESCRIPTIONS.

Stamping done

Colborne Street, Fenelon Falls.

HEADQUARTERS

IN VICTORIA COUNTY FOR

Room Paper and Picture Frames

—IS AT—

W. A. GOODWIN'S, Baker's Block, Kent-st., Lindsay.

Artists' Goods a Specialty.

Machine Needles, Alabastine and Dye Works Agency.

David Chambers,

General Blacksmith,

Francis-st., Fenelon Falls.

Blacksmithing in all its different branches done on short notice and at the lowest living prices. Particular attention paid to horse-shoeing. Give me a call and I will guarantee satisfaction. 45-ly.

SECOND DIVISION COURT

—OF THE—

County of Victoria.

The next sittings of the above Court will be held in Dickson's hall, Fenelon Falls.

On Tuesday, Dec'r 2nd,

commencing at 10 o'clock in the forenoon

Geo. Manning, E. D. Hand, Clerk

Fenelon Falls, July 10th, 1890;