

How Barbarians Shave.

In my wanderings about the world, writes a veteran traveller, being of the E. au type, a hunter and a hairy man, I have tested the barbers of many nations, and bought their special implements too. The razor of India, though a clumsy looking semi-disk of steel on a straight handle, does its work in native hands, on sea-paps (as a religious rite) and on rough faces, very neatly and comfortably by merely moistening the epidermis with cold water, soap being prohibited. Many a time has that primitive instrument crossed my chin without making a scratch. At the courts of oriental tyrants drawing a drop of blood during the operation of shaving was a capital offence—a precautionary edict, no doubt.

Mussel shells were, till lately, used by savages for the removal of hair, till the important discovery that a fragment of broken bottle is far more effective. Such is the case with those fierce islanders of the Audamans, who operated in this rough fashion on two escaped Indian convicts, whose lives were spared, as they were considered desirable "young men," fit for a tribal alliance by marriage. When afterwards rescued, these foolish truants described their sufferings under the ceremonial installation as terrific and of long duration.

Prehistoric man used a flake of flint to remove his locks and eyebrows, "disfiguring his countenance" on occasions of mourning. The modern Hindoo shows his grief, at the barber's hands, in the same fashion as did his motherland, old Egypt.

I have nice specimens of Norwegian cutters, but not until a few days ago did I know that the inventive Norseman had marched before us in razors. A friend who has been travelling hard two whole years came to stay with me, and exhibited the most beautiful pair of these toilet tools I ever saw, of very highly finished Bessemer steel, simple and scientific, being merely thin flat blades of metal inserted in grooves of tinker stuff. The agent warrants their edges to stand three months, when the razors must be sent to him, dismounted and sharpened, having to be removed from the grooved back to do so. Chantrey, the sculptor, made one of hard bronze with a keen and effective edge, and there are relics of Pompeii manufactured in that alloy.—*Pittsburg Dispatch.*

An Indian's Haunted Grave.

On the shore of Oneida lake is an Indian's grave where, at times, light makes its appearance. It is described as a ball of fire about the size of a large orange, and sways to and fro in the air about 20 feet from the ground, confining its irregular movements within a space about 100 feet square. People have attempted to go near enough to solve the mystery, but it would suddenly disappear before they could reach it.

A very peculiar story is told by the neighbors near the spot. They claim that many years ago the locality was a part of an Indian reservation. A man of the name of Belknap frequently dreamed that there was a crock in the Indian cemetery containing immense treasures, and that if he was there at the hour when graveyards yawned he could secure it. These dreams were repeated so often that they had a strong effect, and he went there with pick and shovel, according to instructions, but he failed to turn around three times when he found the crock, as the dream directed. He stooped to pick it up, but was stunned by a flash of lightning, and the crock disappeared. Since that time the spot has been haunted by the mysterious light.—*Oneida Mail.*

The Gipsy Moth.

Our fruitgrowers and entomologists should keep their eyes open for the gipsy moth, which is making great ravages in the forests and orchards of Eastern Massachusetts and is said to be marching westward about a million abreast. A public meeting has been held in Medford to consider means of defence, and the Massachusetts Legislature is holding a council of war. A Massachusetts paper says:—"The Gipsy Moth Commission is acting for the State at large to prevent the spread of this scourge, and, so far as the State at large is concerned, it could afford to pay many times over the expense of levelling and burning every tree, bush and blade of grass in the town of Medford rather than have the gipsy moth pest extended indefinitely throughout Massachusetts; and it would, no doubt, be better to have vegetation of all kinds in the State of Massachusetts destroyed than to have the pest extended throughout the country."

E. A. Joy, of Old Orchard, Mo., has purchased Gen. Grant's old log cabin for \$5,000, and, it is said, will not permit it to leave St. Louis.

The body of the late Mr. Purcell, ex-M. P. for Glenzarry, has been stolen from the cemetery where it was buried, probably with the hope of obtaining a reward for its return.

For Sale—A Bargain.

Lot No. 6 north of Bond street and west of Colborne street, in the village of Fenelon Falls, with buildings, engine and boiler—formerly used as a carding mill.

Apply at once to
G. H. HOPKINS,
Barrister,
Lindsay.

—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 out buildings 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 building 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, 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, 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 of \$117,697 making in all a total cash surplus of \$517,697 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 \$299,399. 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,
Agent, Lindsay.

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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.

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- \$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 bank 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. 105 acres, 100 cleared, 15 hardwood, 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.
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