

(Continued from first page.)

ver city, and parties going there should go and see it. After six days here I left it the City of Kingston for Seattle, in the State of Washington. It is quite a city, with a population of 30,000, and has some very handsome and costly buildings, most of them of brick with gray stone and granite facings. The customs of the people here seem so different from the east. Sunday seems to be the busiest day, and I was thinking that if "Old Nick" was chained up for a thousand years his term must have expired. White Chapel here is a hard spot. To find a murdered man once a week was thought nothing of. I met some parties here from Lindsay—Calvert, P. McCabe and Miller—who like the place and say they are doing well. 12 miles from here is where Malcolm McDougall and Robert and James Cameron are living. Cameron Bros. are doing a nice general business. They have a storehouse of their own, attend to freight and sell tickets for the Railway Co. There are four trains each way every day. Mac has a splendid farm of 320 acres, worth \$300 per acre, or not far short of \$100,000. It is about all cleared and is as clean as an onion bed. He had a field of 20 acres in hops that cleared him \$5,000 last year at 18 cents per pound, and he showed me 22 acres of hay that yields five tons per acre—three the first cutting, and two the next. He says he never sold hay for less than \$18 a ton at the barn, and has got as high as \$30; and the valley is so rich that it is nothing unusual for oats to yield 100 bushels per acre. He milks 70 cows twice a day, and sends 200 gallons of milk to Seattle every morning. There is no frost here to do any harm, and they often leave their potatoes in the hills all winter. Mac has everything in "apple-pie order," and is said to be worth about \$500,000. The valley is very rich, from one to two miles wide, with mountains on each side. I went back to Seattle and took boat to Tacoma, a fine city with a population of 35,000. It greatly resembles all other seaport towns, and I liked it very much. I took train here for Portland, in the State of Oregon, a beautiful city with a population of 70,000. The Columbia river, that rises in the Rockies on the C. P. R., empties into the Pacific here. I left this city for home, and as the few inches of space I asked for in your columns won't hold half what I have already written, I cannot say much about my return trip; but I would like to say a few words about Chinese labor in British Columbia. The time is not far distant when our Government will have to take the same steps as our neighbors across the line, and exclude the Chinese, who are no use to any country, but only a damage, as they take the place of a better class of people, and all the money they get hold of they send to China. On my way home I had a pleasant trip. The crops all through the Northwest and Manitoba looked splendid, and if the frost don't injure them there will be a large yield. Before I conclude I must say a good word for the officials on the C. P. R. trains, who are all that could be expected. My journey from Fort William to Owen Sound was a very pleasant one. We had fine, calm weather, and Captain Foot and his crew, of the steamer *Athabaska*, belonging to the C. P. R. Co., did all in their power to make it agreeable to the passengers.

Yours truly,
JOHN A. ELLIS.
Fenelon Falls, July 18th, 1891.

FOR SALE.

The east half of Lot 27, Con. 1, Verulam. Apply to Rev. Wm. Logan, Fenelon Falls.

LUMBER.

PRICES AWAY DOWN.

Now is your time to buy Lumber, the undersigned having bought out the entire stock of dry lumber

At Greene & Ellis's Mill, and commenced shipping it to Lindsay. Any person wanting either a large or small quantity will find it to his advantage to buy as soon as possible, as the whole stock will be cleared out in a very short time. One of the firm will be at the yard until all the lumber is removed.

KILLABY & KENNEDY.
Fenelon Falls, June 3rd, 1891. 15-t.f.

GREENE & ELLIS

have also all kinds of

Dressed Lumber, Planed Surface Lumber, Inch and 1 1/2 inch Pine & Hemlock Flooring, V-Joint & Novelty Siding, which will be sold

Cheap For Cash

Call and see for yourselves

AT GREENE & ELLIS'S MILL.
Fenelon Falls, June 16th, 1891. 17-8.

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 speciality. 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' parking house.

ROBT. CHAMBERS.
North of the Town Hall

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 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, 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 \$202,753, 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 \$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 \$6,387, 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.

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.

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Is Selling His Entire Stock of
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at and
Below Wholesale Cost

of manufacture, in order to make room for new designs and patterns. Call early and secure bargains, as I am selling cheaper than any dealer in the County.

DOORS, SASH, MOULDINGS ETC.
KEPT IN STOCK AND MADE TO ORDER. ALL WORK WARRANTED. UNDERTAKING ATTENDED TO IN ALL ITS BRANCHES.

W. McKeown,
FRANCIS STREET WEST, FENELON FALLS.

A Well-Fitting Suit of Clothes

imbues a man with confidence, and prepossesses others in his favor—which is important. When rich, a man may indulge his eccentricities, and appear in the shabbiest attire without losing "caste," but not so the young man who is just making his way in the world: it's ruinous to his chances to wear ill-fitting clothes.

Our New Fall Goods Have Just Arrived,

and comprise a beautiful selection of
French and English Suitings and Over-Coatings, Scotch Irish and Canadian Tweeds, etc.,

which have been purchased most advantageously, enabling us to make the prices considerably lower than usual.

GENTLEMEN, COME EARLY

and select the material for your Fall and Winter Suit and Overcoat while the Stock is new. Every article guaranteed a good fit—well made and well trimmed, and the

**PRICES AWAY DOWN FOR CASH.
CATHRO & Co.**

Opposite McLennan's Hardware Store, Lindsay.

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.

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 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 barn, a village 2 miles, market town with railway 7 miles.

\$5,900. 165 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.

\$10,250. 200 acres, 180 cleared, balance hardwood, 2 sets of fine buildings, 2 bank barns and 3 good houses, market town with railway 2 miles, can be and is divided—one of the best farms in the county.

\$21,000. 800 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 railway, best large farm in the county, is fenced into 3 farms—300 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.

Subscribe for the Gazette—only one dollar a year in advance.

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Call and see my 5c. per roll Paper.
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And all the way to 50c. per Roll.

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

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All kinds of Job Printing done in first-class style at the Gazette office, and at prices to suit the times.

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—AND—
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J. McFARLAND
has now on hand a splendid stock of fine fresh

TEAS, COFFEES,
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and to which he invites the attention of the public.

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Flour and feed kept constantly on hand.

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Fast Colored Ginghams for 10c.

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The freshest Goods in the village at

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

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Done on the Shortest Notice.

Kent-st., Lindsay, 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.