

### Shocking Accident.

A MAN BLOWN BY DUALINE AND IS TERRIBLY INJURED.

Mr. Wm. Fleming, of Campbellford, was the victim of a shocking accident on Thursday morning last, which will disfigure him for life. He and Mr. John Pettifer were engaged in blasting a well with dualine, on the premises of the latter, near the English church. Mr. Fleming is an experienced hand at blasting, but the last shot he fired nearly cost him his life. The charge was placed in the well at a depth of about eight feet, and the opening covered over with old pieces of timber. The fuse was lighted, but the dualine seemed slower than usual in exploding, and Mr. Fleming rather thoughtlessly walked over and looked down the well. At that moment the shot went off with a tremendous report, and he was thrown about thirty feet away. Mr. Pettifer saw him fall and ran to his assistance, and carried him into the house, and a message was at once sent for medical aid, to which two doctors quickly responded. Upon examination it was found that his forehead was torn from one side to the other and into one eye, while a piece of wire about an inch long had penetrated the bone at the back of the eye, and the gaping wound was full of sand and gravel. The wire was pulled out and the eye being punctured and sunken, it will be necessary to remove it. The other eye was injured, but not so much as to deprive the poor man of his sight. Mr. Fleming was also bruised in several places on the body, and the mystery is how he escaped instant death. The place was covered with blood which flowed from his wounds. It is supposed that he was struck by the cardboard that inclosed the dualine, and the wire that was wound around the cardboard. His case seemed a hopeless one, but his condition is somewhat improved, yet if spared he will be nearly blind, and will probably be disabled for life.—*Campbellford Herald.*

### The Caithness Earldom.

The Winnipeg Free Press furnishes the "real facts" regarding the pompous despatch from Dakota a few days ago that Mr. J. S. Sinclair, a resident of that state, had fallen heir to an earldom. Mr. Sinclair, it appears, owns a farm in Dakota, and last January by the death of his father succeeded to the title of Earl of Caithness, a Scotch title, whose holder does not have a seat in the House of Lords unless elected. The estates, however, were by a previous holder of the title willed to another branch of the family, so Mr. Sinclair prefers, sensibly enough, to drop the "earl" part of it. An empty title and a Dakota farm are not supposed in themselves to be very productive in these days.

### Crops in Britain.

LONDON, Oct. 12.—The Times publishes a final estimate of the state of crops in Great Britain, and says it anticipates a bad yield and of indifferent quality. Much of the grain stacked is in such a condition as to necessitate great delay before it can be threshed. The real state of affairs, therefore, will not be known for a month. It is possible the harvest, as a whole, may not be worse than of recent years, but in many districts the crops will be the worst in 40 years, and the farmers will not be able, as they had feared, to recoup themselves for recent losses by abundant crops and increased prices.

The steamer Storm King, from Montreal to Dundee, lost 152 cattle en route. Frank Melbourne, the rain-maker, has signed a contract to water a section of Kansas during next summer at ten cents per acre.

Another revolution is said to be brewing in Mexico.

The temperance workers of London are striving to separate the liquor and grocery business.

It is estimated that no fewer than 70,000 girls are employed in the public houses and drinking bars of the United Kingdom.

The father of one of the largest property holders in London is buried in a glass case on top of one of the finest buildings in the city.

Mrs. Vannaman, of Bridgeton, N. J., while weeding her garden last year, noticed a tall weed of peculiar appearance which she let grow. It has now grown into a tree over twenty feet high and a foot in circumference; it has an enormous leaf. Hundreds of people have seen it, but no one knows what kind of a tree it is.

A Zulu prince, the youngest son of King Cetowa, is an interesting figure on the streets of St. Louis. The prince is a stalwart young man, weighing 186 pounds, face of a rich copper hue and curly red hair. He is one of twenty-one children, his father possessing the luxury of forty wives. He is being educated by Baptist ministers for missionary work in Africa.

### 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  
51-t. f.

### 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 STRENGTH 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 \$400,000 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. CORNELL,**  
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.

**JOB PRINTING** of all ordinary kinds executed neatly, correctly and reasonable rates.  
**S. D. HAND,**  
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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 preposes 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

**PRICES AWAY DOWN FOR CASH.**

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Commencing with the issue of 7th October THE WEEKLY GLOBE will contain sixteen pages instead of twelve pages as heretofore, making it the largest and best family newspaper in Canada. Every effort will be devoted to making it BRIGHT, READABLE, ACCURATE and INTERESTING in all its departments. Special pains will be taken with its Agricultural Pages, and MORE SPACE WILL BE DEVOTED TO SELECT READING FOR THE FAMILY.

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**Kent-st., Lindsay, Ont.**

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Will be Sold Cheap. Apply to **W. E. ELLIS,** Fenelon Falls, or to **J. SCULLY,** Lindsay, January 15th, 1892.