IT IS A FOOLISH MAN WHO TACKLES a WESTERN EDITOR.

WANTED .- The Kicker wants to engage a spirited and enterprising young man who is not afraid of work and is ambitious to build himself up, as a coldector. We have about \$600 standing cut, and will furnish a mule and two revolvers as an outfit free of expense. The collector will be allowed to retain half of his collections.

We regard this as a splendid opening for some ambitious castern man who wants to work up in journalism. He will no doubt be shot at fifty times for every hundred dollars he collects, but if he's got the right sort of sand he'll pull through and come out on top of the heap. After we've given him a dozen lessons on getting the drop, and he's had a couple of days' acquaintance with our mule, we'll back him to tackle any one of our non-paying subscribers outside of a rifle pit. In case of death we guarantee a fair to medium funeral. Apply at once.

AT IT AGAIN .- As is well known to the readers of the Kicker, we have a private graveyard with ten graves in itu The ten graves represent ten differen men who were mistaken in sizing us up "for an editor without backbone. We did the fair thing in each and every casesendingfor the coroner-buying a coffin -turning out the boys in procession, and so on. The average cost has been \$27 per funeral, and that's rich for this locality.

Our contemporary, who has never shot a man, has been insanely jealous of our "plant" out on the sand-lots, and on two occasions before last night has been caught in the act of trying to steal some of the head-boards to start a graveyard of his own. At 10 o'clock last night we received word that he was out there again. We mounted our mule and rode out. He had just commenced operations. He had his old mule hitched to the fence, and took the alarm and mounted before we got up. We ran him seven miles, but his mule was the fastest and he got away.

We want to be neighborly as an editor, but we also want this old lop-shouldered, bow-legged hyena to thoroughly understand that he has at last made us tired, and that any further fooling around on his part will leave his milkand-water old sheet without a head.

IT WAS A FAILURE.—We got a sly hint several days ago that the post-master of this town, whom we have had to shoot in three different places within a year, in order to expedite the mail service and prevent him from walking on us, had sent over to Tubac to get a man to do us up. The routine of getting out one of the biggest and brightest weekly papers in America (subscriptions payable in advance) went on just the same, however, and we didn't do any private and confidential worrying.

All the forenoon yesterday we heard some one hollering around the streets for gore, and upon enquiry learned that it was the man from Tubac. He was reported as being a real old-fashioned terror from the Grizzly Mountain, with his toe-nails died red and his eyes shining like two camp fires, and that he was also looking for us. We were never more calm or serene. We sent out to our grave-digger to excavate another hole, and wrote a note to Steve Wil- \$117,607 making in all a total cash surplus liams, the undertaker, to varnish up a whitewood 2 x 6 and get the trimmings on it.

It was about 4 o'clock in the aftermoon when we finished our editorial labors for that day and started out for a saunter. Just as we turned into Sioux place the man from Tubac jumped out on us from a doorway and started in to secure our right ear as a relic. We sat | there were no bad debts, and this surplus up with him most of last night. One of the bullets has been extracted, but the other couldn't be reached with a threefoot stick. Unless inflammation sets in he will very likely pull through. If he does, he assures us he will be a changed man. He wouldn't exactly say that the post-master gave him \$50 to come over and humble our proud editorial spirit, but he said enough to satisfy us that we must run over to-morrow and have another pop at Mr. Wanamaker's man. He is getting too coltish again.

The St. Lawrence was lower on Satarday than has ever been recorded before.

The headless body of a murdered man was found is a cellar in Paris on Thursday.

Cold weather prevails throughout Germany and the ground is covered with snow. A postman has been found frozen to death.

An exclusive diet of dog's flesh is the latest alleged cure for consumption. At Shelbyville, Ind., a young lady is living

on the flesh of a fat Newfoundland pup. An official report of the earthquake in Japan to the Japanese minister at Washington, gives the number killed as 6.500; and injured, 9,000; houses totally destroyed, 7,500, and badly damaged, 12,000.

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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

5. When articles are insured specifically such as musical instruments, the Royal The London Mutual pays only two-third 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 \$202,758, 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 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 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.

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or one cent per week will be added as long as it remains unpaid.

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