

The Belmont Gold Mine.

The first thorough test of the Lingham gold mine, in Belmont, and of the new apparatus for the reduction of the gold-bearing rock taken from it has been made, and the result, as we learn on unquestionable authority, is in the highest degree satisfactory. The test was the reduction of 100 tons of ore, from which 50 ounces of gold, valued at \$1,100, was yesterday shipped to Philadelphia. This gives a yield of \$10 to the ton, but there is still a quantity of gold in the mercury and some concentrates that are not very rich. The total yield may safely be placed at about \$15 a ton. The separate process is by far the most successful that has yet been tried on the refractory ores of this region, as but a very small percentage of the precious metal remains in the tailings. Its effects upon the gold mining interests of the district must be highly important. It is the intention of the proprietors of the mine—so well are they satisfied with the result of the test of its value—to largely increase their plant and prosecute the work on an extensive scale.—*Belleville Intelligencer.*

Narrow Escape of a Train.

PITTSBURG, Feb. 22.—The Wheeling express on the Wheeling division of the Baltimore and Ohio Railway with 100 passengers on board had a narrow escape from an awful accident near Whitehall, 12 miles south of this city, last night. Near Whitehall and just around a steep curve is a temporary trestle 300 feet long and 40 feet high. The train was running at the rate of 35 miles an hour when it rounded the curve. The engine struck a huge rock, which, loosened by frost, had rolled from the high embankment to the railroad. An awful crash followed, the engine broke from the tender and left the track, the tender partly broke from the train and the separated parts rushed in a mad race for the trestle. When the engine reached the trestle proper it seemed to stop suddenly and plunge down the embankment. The train swept by in safety, being stopped by the air brakes at the other end of the trestle, as the engine toppled over. Engineer Mahan was thrown 40 feet in the air and killed. The fireman was also seriously hurt.

Serious Marine Disaster.

LONDON, Feb. 21.—What is likely to prove the gravest maritime disaster which has occurred since the tempestuous weather of the past week set in is reported from the Cornish coast. A large vessel whose name is unknown, but which is supposed to be a Spanish steamer, has been wrecked off Penzance, and it is feared all hands who were aboard of her are lost. Already brief despatches telling of tragic and horrifying scenes which attended the disaster have been received. It is learned that a boat containing six men, which had set out from the vessel for shore, was capsized almost immediately in the blinding gale. The boat was next seen keel upward, but none of her crew could be seen except two men. The first of these was clinging to the boat in desperation. He was seen to be twice washed off. The second was swimming in an effort to reach safety. Efforts made by the coastguard to help the two men proved too late, and both were drowned. Two boats from the wreck and a quantity of wreckage have come ashore.

Domestic's Revenge.

Feb. 16.—Before Judge [unclear] of 14 years named Eliza [unclear] was charged with incendiary [unclear] a girl was taken from an [unclear] home in Toronto by a farmer [unclear] roomant. Brock, named Obed [unclear] Bagshaw. She was to remain an [unclear] of his house during her minority. A few days ago Mrs. Bagshaw scolded the girl for some misconduct and shortly afterwards the latter slipped out with some matches and set Mr. Bagshaw's barn on fire. In the conflagration which caused about \$5000 worth of property was lost, including among other things 56 head of cattle. The girl admitted having committed the crime and appeared to be quite hardened. The judge sentenced her to two years in the Mercer Reformatory.

Dry Ditches Put to Use.

A very useful thing for a farmer to know is how to utilize a dry ditch, and in California they have an excellent way of doing it. After the water is turned out in early summer, instead of allowing the bank to become a swamp of weeds, to his own detriment and the undoing of those below, the farmer plows the banks and the bottom of the ditch and plants pumpkins therein. Suppose his ditch runs, say, for three-quarters of a mile, he raises from fifty to one hundred wagon loads of pumpkins of the largest kind. After they are gathered in the fall and the vines are dry he dumps them into the ditch and sets fire to them. The result is a ditch as clean as a garden walk.

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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.

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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 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, 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 \$117,697 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 \$2,000,000 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.

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The
Fenelon Falls, Aug. 26th, 1891. 27-4

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