

Cyclone in Arkansas.

BUILDINGS WIPED OFF THE FACE OF THE EARTH—LOSS OF LIFE.

LITTLE ROCK, Ark., April 8.—A cyclone struck the north eastern portion of Faulkner county on Tuesday night. The storm swept the country for seven miles. The house of John Hale, near Quitman, was blown to pieces, and the chimney fell upon and literally crushed Hale to death. The house of a man named Tubbs was also demolished. Nine persons in the building were injured, none being killed outright. Two persons were carried some distance on beds on which they were sleeping when the storm struck the house. A school-house which stood on the track of the cyclone was wiped as completely from the face of the earth as though it had never been. North of West Point, in White county, the cyclone struck the dwelling of Wilt Kirk. The whole family, consisting of Kirk, his wife, mother and several children, were hurled with such force against the debris that all were injured. Near West Point the house of Henry Johnson was blown down and was destroyed by fire. The next destroyed was William Davidson's barn, outbuildings and fences. At that point it jumped the river, destroying two dwellings and one barn, also the residence of J. D. Reynolds. The loss on property will aggregate thousands of dollars.

Deeming Breaks Down.

THE REMARKABLE PLEA OF THE DEFENCE.

MELBOURNE, April 11.—The defence of Deeming, the murderer, is to be of an extraordinary character. It will, in substance, be that, owing to a prenatal impression on his mother, who happened to be frightened by the butchery of an animal, he was born with an irresistible mania for homicide, which he gratified at every opportunity and with unnatural cunning. No attempt will be made to deny that he has been guilty of the crimes attributed to him, the defence resting solely on insanity, and the greater the murders laid to his charge the better satisfied the defence will be.

There is also no denial that he is "Jack the Ripper," and that he committed several of the crimes laid to the charge of that mysterious assassin. A vast majority of the public believe, however, that Deeming is responsible for every act he has committed, and that his motive in murdering his many wives was to get them out of the way so that he could marry another, who in her turn would fall a victim when he met another girl who attracted him.

The Government will be asked to pay the expenses of Deeming's witnesses from England, as his relatives are very poor. The cost of this to the Victoria authorities will be very great, and they are not pleased at the prospect.

Deeming appears to be losing in mental and physical strength, and shows every sign of breaking down under the strain.

Manitoba Land Sales.

WINNIPEG, April 10.—The sales of the C. P. R. land department this season are enormous. Over 2,000 acres were sold on Saturday morning before 10 o'clock. On Monday the sales aggregated 4,000 acres, on Tuesday and Wednesday they were little less, averaging nearly 3,000 per day; Thursday was the heaviest of the week, when a total of 5,000 acres was disposed of, and on Friday 4,160 acres, a total for the week of nearly 20,000 acres. The sales of the first quarter of the present year compare with the corresponding period of 1891 very favorably, and the increase has been something enormous; but the second quarter will be even greater. For the first quarter of 1891 the sales aggregated 15,000 acres, and for January, February and March of the current year totals of 80,000 acres are reported, an increase of 433 per cent.

A verdict of wilful murder has been found at Melbourne in the Deeming case.

Hitherto the British bushel has been reckoned as sixty-one pounds of grain, but a change having been made in the standard weight the bushel in future is to be defined by sixty pounds.

In answer to the question, "Should a cow be allowed to go dry?" a speaker at a farmers' meeting reported by Colman's Rural World, said No; and he added the statement that he had a Jersey in her sixteenth year which has not been dry in five years, and she is now making 2 1/2 lbs. of butter per day.

Three small-grained varieties of common wheat were cultivated by the first lake dwellers of Switzerland. It was also cultivated by the people of Italy and Hungary in the time of the stone age, and by the Egyptians as long ago as 3359 years B. C., this latter fact being proved by a grain of wheat found imbedded in one of the bricks of the pyramids to which the above dated has been assigned.

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Apply to W. E. ELLIS, Fenelon Falls, or to J. SCULLY, Lindsay, January 16th, 1890.

For Sale or to Rent.

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

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 steam threshers may be used without a special permit and without any restriction as to the distance from stacks or buildings, caretakers, mills 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 \$117,657 making in all a total cash surplus of \$517,657 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 \$290,379. 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 \$74,238, 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 \$29,286. 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.

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