

Cut This Out For Reference.

The following bills, issued by defunct banks, are rated no good: Colonial Bank of Canada, Toronto; Commercial Bank of New Brunswick, St. John, N. B.; Consolidated Bank of Canada, Montreal; Exchange Bank of Canada, Toronto; Farmers' Joint Stock Banking Company, Toronto; International Bank of Canada, Toronto; Mechanics' Bank, Montreal; Mechanics' Bank, St. John, N. B.; Metropolitan Bank, Montreal; Provincial Bank of Canada, Stanstead, Que.; Royal Canadian Bank, Montreal; Stadacona Bank, Montreal; Zimmerman's Bank; Bank of Upper Canada, Toronto, redeemed at 75 cents on the dollar; Central Bank of Toronto; Exchange Bank of Canada, Montreal; Agricultural Bank of Upper Canada, Toronto; British Canadian Bank, Toronto; Bank of the People, Toronto; Bank of Clifton, Clifton; Bank of Brantford, Brantford; Bank of Western Canada, Clifton; Bank of Canada, Montreal; Bank of Acadia, Liverpool, N. S.; Bank of Prince Edward Island; Central Bank of New Brunswick, Fredericton, N. B.; Charlotte County Bank, St. Andrews, N. B.; City Bank of Montreal.

A Semi-civilized Crow.

The Forest Home correspondent of the Orillia Packet, has the following:— Four years ago Mr. John Johnston caught a young crow which soon became domesticated and made itself at home around the house. In the following fall it disappeared, and the next spring when the crows began to arrive here the family were surprised to see their last year's pet return to the house. Since then it has spent each summer with them, leaving in the fall and returning each spring. About three weeks ago one of the girls was outside the house when it made its appearance and alighted on her shoulder, this making the third spring it has returned to its home. It would be interesting to know where it goes in the fall and how it subsists through the winter. The first summer it learned to speak a few words, but has evidently forgotten most of them and does not learn any more.

Logging in Minnesota.

It is now no unusual sight during the logging season of each winter in this State to see incredibly large loads of logs moved over a road through the forest by a four-horse team. During last winter the record for big loads of logs was broken by teams in the employ of the Ann River Logging Company, operating on the Ann River, a tributary of the Snake River. The scale of one of the loads, as given by the company's scaler, showed that it contained 63 logs, measuring 31,480 feet; the weight of the load, was including sleds, 114 tons; height of load from the sleds, 21 feet; width of load, 20 feet. The load was hauled by four horses a distance of three miles, on one set of sleds and by one four-horse team. S. C. Sargent, an artist of Taylor's Falls, Minnesota, was present at the time these loads of logs were hauled, and photographed the loads as they came on the landing.

Buffalo Bugs.

Though moth and rust corrupt, they are as nothing to the Buffalo bug. That insect is a comparatively new pest in households, but hundreds of housewives have learned to fear him. He has various forms in various states of being, so that to describe a Buffalo bug is to tell what he is from worm to fly. He is best known, perhaps, as a hard-shelled, dark-brown thing, not unlike the lady bug in shape. The bug will eat any fabric, wollen or hempen, and what he does not eat he destroys. Sometimes he starts on the edge of a carpet or rug and eats his way around a room. Only poison can stay his course. Sometimes he gets into the crack of a floor and eats the carpet in a straight line from end to end. When the bug starts on such a tour the house wife's only resource is to saturate her carpet with turpentine.

A colony of negroes living in Western Alabama is said to be ruled by a queen.

At the present day sacred pigs roam in violation about the Buddhist monasteries of Canton and elsewhere in China.

There is a tract of land in Levy county, Florida, in which three holes have been dug thirty feet apart, and each excavation has laid bare parts of the skeleton of a huge animal.

Seventy-five miles an hour is 110 feet a second, and the energy of 400 tons, or a train of cars moving at that rate is nearly twice as great as that of a 2,000-pound shot fired from a 100-ton Armstrong gun. This is the extreme weight and speed now reached in passenger service, and, indeed, it is very rarely exceeded, and then but for short distances, but sixty miles is a common speed, and a rate of forty or fifty miles is maintained daily on almost every railway in the country.

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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, 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 \$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 \$290,379. 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 \$74,248, 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.

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