

THE DAILY EXAMINER.

TERMS—FIVE DOLLARS A YEAR.

"This is true Liberty, when Free Born Men, having to advise the Public, may speak free."—EURIPIDES.

SINGLE COPIES TWO CENTS.

NEW SERIES.

CHARLOTTETOWN, P. E. ISLAND, WEDNESDAY, MAY 18, 1887.

VOL. 19.—NO. 301.

The Daily Examiner

is issued every evening by
The Examiner Publishing Co.
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Great George Streets, Charlottetown,
Prince Edward Island.
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Three months 1.25
One month 50
Advertising at moderate rates.
Contracts may be made for monthly, quarterly, half-yearly, or yearly advertisements, on application.

ALMANAC FOR MAY, 1887.

MOON'S CHANGES.
Full Moon 7th day, 9h., 48. Sm., a. m., N. W.,
(below horizon.)
Last Quarter 14th day, 4h., 4.9 p. m., N. (below
horizon.)
New Moon 22nd day, 7h., 52.9m., p. m., W.
(below horizon.)
First Quarter 30th day, 1h., 7.7m., a. m., W.

DAY OF WEEK	Sun	Sun	Moon	High	Day's
M	rises	sets	rises	water	length
1 Sunday	4 50	7 21	11 56	4 18	14 12
2 Monday	49	4	11 56	5 43	15
3 Tuesday	48	6	2 23	7 4	18
4 Wednesday	47	7	3 39	8 10	20
5 Thursday	46	8	4 55	9 1	23
6 Friday	44	9	6 11	9 48	25
7 Saturday	43	11	7 26	10 31	28
8 Sunday	41	12	8 37	11 11	31
9 Monday	39	13	9 44	11 54	34
10 Tuesday	38	14	10 42	12 34	36
11 Wednesday	37	15	11 32	1 18	39
12 Thursday	35	16	12 14	2 4	41
13 Friday	34	18	1 15	2 53	44
14 Saturday	33	19	2 13	3 52	47
15 Sunday	32	20	3 13	4 59	49
16 Monday	31	21	4 16	6 10	50
17 Tuesday	30	22	5 21	7 11	52
18 Wednesday	29	24	6 28	8 2	55
19 Thursday	28	25	7 35	9 42	57
20 Friday	26	25	8 39	9 24	59
21 Saturday	25	26	9 49	10 15	61
22 Sunday	24	27	10 49	11 3	63
23 Monday	23	28	11 51	11 13	65
24 Tuesday	22	29	12 47	11 50	67
25 Wednesday	22	31	1 6	12 37	69
26 Thursday	21	32	2 34	0 30	71
27 Friday	20	33	3 38	1 11	73
28 Saturday	20	34	4 46	1 58	74
29 Sunday	19	35	5 57	2 50	76
30 Monday	18	36	7 8	3 35	78
31 Tuesday	4 18	7 37	1 22	5 14	15 19

James L. MacMillan, V. S.,
GRADUATE OF
Ontario Veterinary College, Toronto.
Office in connection with Kennedy & Stewart's
Livery Stable Great George Street.
Ch'town, April 21, 1887—law & wk

PITCH & FELT.
JUST RECEIVED:
100 Rolls "Beehive Brand" Felt.
25 Brls. " " Pitch.
FOR SALE CHEAP.
DODD & ROGERS.
Ch'town, May 7, 1887—61


—FOR—
BOSTON.
SUMMER ARRANGEMENT
THE PALACE STEAMERS
OF THE
INTERNATIONAL S.S. CO.
Leave St. John for Boston, via Eastport and Portland,
every Monday, Wednesday and Friday at
8.00 a. m.
Also leave St. John at 7.30 every Saturday
night for
BOSTON DIRECT.
Fare from Charlottetown to Boston, \$6.66, 2nd
class; \$9.50, 1st class.
For tickets and other information apply to
G. A. SHARP, P. E. I. S. S. Co.
P. E. I. S. S. Co.
or to your nearest Ticket Agent.
April 18, 1887—eod wky

CARD.
THE EXAMINER PUBLISHING COMPANY, having lately added to their stock of type and material for Job Printing, are better than ever prepared to execute orders for Bill Heads, Letter Heads, Handbills of all kinds, Visiting or Business Cards, &c., promptly and cheaply, in the best style of the art.
None but first-class workmen are employed in their office; and, as they import their printing papers direct from the manufacturers, they are able to fill all orders on the most favorable terms.
The continued patronage of the public is respectfully solicited.
W. L. COTTON,
Manager.
Ch'town, Nov. 18, 1886.

HOME INDUSTRY.

Charlottetown Woolen Company.

1887.

STORE NORTH SIDE QUEEN SQUARE.

In order to cultivate a sympathy on the public mind towards the use of our Home Manufactured Goods it is necessary that their quality be made equal to that which is imported. Recognizing that fact and to attain the desired object, we enlarged our premises and imported valuable and improved machinery, and are now turning out Goods equal to any manufactured in Canada.
We cordially invite intending purchasers to call and inspect our Immense and Varied Stock of
TWEEDS, BLANKETINGS, FLANNELS, YARNS, &c.,
and satisfy themselves that they can do as well selecting from our Stock as could be done in any part of Canada.

CHARLOTTETOWN WOOLEN CO'Y.

Ch'town, May 4, 1887—2m eod

TRYON WOOLEN MILLS DEPOT,

Cameron Block, Charlottetown (J. D. Reid's new store.)

Men's & Boys' Felt Hats, 55c, up	Merino & Cotton Linters, 30c, up	Grass Cloths.
White Dress Shirts, 70c, up	Merino & Cotton Drawers, 35c, up	Table Linen.
Regatta and Gingham do 30c, up	Silk & Linen Handkerchiefs.	Linen Doilies.
Merino & Cotton Socks 10c, up	Waterproof Coats.	English Prints.
Silk Scarfs 25c, up.	Waterproof Carriage Aprons.	Cretonnes.
L. R. Braces, 10c, up.	Linen Carriage Wraps.	Furniture Prints.
Linen Collars and Cuffs.	Ladies Silk Umbrellas.	Towels and Towelling.
Cotton Check Shirtings, 10c, up	Gents' Silk Umbrellas.	Turkish Bath Towels.
Gray and White Cottons.	Fine Canadian Tweeds.	Bed Ticking.
Overalls and Jumpers.	Fine Wool Yarns.	Heavy Cottonades, 16c.
Tailors' Trimmings.	Tryon Wool Yarns.	Drills and Denims.
Canton Flannels.		

100 Pieces Tryon Tweeds from P. E. Island,
and Australian Wool that cannot be beaten in the Lower Provinces. For PROMPT PAYMENT
our prices will be found to be as Low as the Lowest.

CASH FOR WOOL.

Ch'town, May 12—3 mo eod tu thur sat & wky

40 CASES

—OF—

HATS

JUST RECEIVED.

To be Sold 40 PER CENT CHEAPER than elsewhere, being bought direct from the
Manufacturers.
Last year's stock at 50 cents in the dollar.

E. STUART,

NEWSON'S BLOCK, CHARLOTTETOWN.
May 4, 1887.

BRITISH WAREHOUSE

83
QUEEN STREET.

EXTENSIVE CASH SALE!

I have decided to close out the
whole of my stock of Staple and
Fancy Dry Goods, commencing De-
cember 15th, 1886, and continuing
until the whole is disposed of, at
LARGE DISCOUNTS FOR CASH.

A. L. BROWN.

Ch'town, Dec. 14—wky

NEW SPRING GOODS

If you want to dress in the Latest Style go to JOHN
MCLEOD & CO'S, where you will get all the novelties in
Suits, Trowserings and Gents' Furnishings.
Now opening, Ex Northern Light, 5 cases TWEEDS, 9
cases HATS (newest styles).

JOHN MACLEOD & CO.

Ch'town, April 19, 1887—eod & wky

Marine Insurance

Royal Canadian Insurance Co.
of Montreal (Marine Branch).
Assets 31st December, 1886, \$719,178.53
Income for 1886 502,071.66

Mannheim Insurance Co

OF MANNHEIM.
Capital Subscribed,
£400,000 stg.—\$1,946,666.00
Capital paid up,
£100,000 stg.—\$486,666.00
Reserve Fund, 1st Jan., 1886,
£103,000 stg.—\$501,266.00
Cash Assets, 1st Jan., 1886,
£276,793—\$1,347,058.00

Risks on Cargoes and Hulls taken at current rates.
Sterling Certificates issued, payable in London and the Continent.

FENTON T. NEWBERRY,

Agent for P. E. Island.
Charlottetown, P. E. I., April 28, 1887.
—61 & eod 3wks wky mo

Fire Insurance.

Imperial Fire Insurance Co.,
of London.
ESTABLISHED, - - 1830.

Capital Subscribed, £1,600,000 Stg.
Capital Paid Up - - 700,000
Assets - - 1,581,574

Hartford Fire Insurance Co.,

ESTABLISHED, 1794.

Capital Paid Up - - \$1,250,000
Assets 1st Jan., 1887 - - 5,055,946
Net Surplus - - 1,789,986

Insurance effected at current rates.

FENTON T. NEWBERRY,

General Agent for P. E. Island.
Sub Agents:— J. E. WYATT, Summerside,
J. J. HUGHES, Souris.
Ch'town, April 28, 1887—61 & eod 3wks wky mo

P. E. ISLAND RAILWAY.

NOTICE.
COMMENCING ON MONDAY, 16th Inst., and continuing until Summer Time Table takes effect, a Special Passenger Train will leave Charlottetown at 3.45 a. m., daily (Sundays excepted) for Summerside, connecting there with steamer for Point du Cap; returning will leave Summerside on arrival of steamer from Point du Cap.

JAMES COLEMAN,
Superintendent.
Railway Office, Ch'town, May 14th, 1887.
may14 sat mon wed fri wky pts II

LOBSTER LABELS

500,000 BEST GLOSSED LOBSTER and
MACKEREL LABELS in stock and
to arrive For Sale at Low Prices.
Receipt Books, Factory Books, &c., &c., to
order, at short notice.
GEO. W. GARDNER,
Queen Square, Charlottetown.
May 4—61 wed sat

P. E. ISLAND HOSPITAL.

PUBLIC Notice is hereby given that in pursu-
ance of the Act of Incorporation a Public
Meeting of all contributors to the above Insti-
tution will be held in the Upper Parlor of the
Young Men's Christian Association, in the City
of Charlottetown, Prince Edward Island, on
THURSDAY, 25th May, at the hour of 7.30
o'clock, p. m., for the purpose of election of
Trustees, for the government of the Institution,
in accordance with the by-laws and for the trans-
action of such other business as shall be brought
before the Meeting.

B. BALDERSTON,
Sec. of Board of Trustees.
May 9—21 law

A CARD.

To all who are suffering from the errors and
indiscretions of youth, nervous weakness, early
decay, loss of manhood, &c., I will send a receipt
that will cure you, FREE OF CHARGE. This great
remedy was discovered by a missionary in South
America. Send a self-addressed envelope to the
Rev. JOSEPH T. INMAN, Station D, New York City.

"ALL RIGHT,"

SIRE of George Lee, (record 2 23) Black Pilot,
12 234) balance, 12 294) will stand at Newton
Lodge Stable every Thursday afternoon and
Friday, till Saturday morning.
Ch'town, May 5, 1887.

LIFE INSURANCE.

Let the Lights be Turned On.

A gentleman of our acquaintance, now aged 72 years, insured his life seventeen years ago, at the age of 56, in a prominent company, for \$1,000, with profits. The profits have been applied annually in reduction of the premiums, and therefore the amount insured continues to be always \$1,000. During the first ten years, his payments were \$504.78. His eleventh premium was \$46.30, and his seventeenth, paid this year, was \$43.10.

Now, if there had been a company in which this gentleman could have insured his life for \$1,000 at the age of 56, upon what is called the natural, or increasing premium, or assessment plan, and the mortality had been precisely that of the American experience table each year, with an admission fee of \$11.00, and \$3.00 a year added for expenses, let us see how it would have resulted in comparison with his actual experience given above. And what would be his probable future payments to each company if he should live another seventeen or twenty years?

For convenience we throw the figures into tabular form, and commence at the end of the first ten years, up to which time the payments were greater on the regular system, practised by all the old companies, than they would have been if the natural premium system could have been closely followed. But from this point onward we find a rapid increase in the natural or increasing premium—such an increase as would be apt to frighten any healthy gentleman out of his determination to "leave an inheritance" in the form of life insurance.

AGE 56.	POLICY \$1000 PAYABLE AT DEATH.		
Years.	Attained.	Deer'ing	Natural
		Prem.	Prem.
1871-80	56 to 65	\$594.78	\$327.67
1881	66	46.30	46.70
1882	67	45.77	50.64
1883	68	45.24	55.00
1884	69	44.70	59.75
1885	70	44.18	64.98
1886	71	43.65	70.66
1887	72	43.10	76.73
1888	73	about 42.55	83.17
1889	74	42.00	90.03
1890	75	41.40	97.37
1891	76	40.80	105.31
1892	77	40.20	114.06
1893	78	39.55	123.82
1894	79	38.90	134.73
1895	80	38.25	147.46
1896	81	37.55	161.60
1897	82	36.85	177.39
1898	83	36.10	194.56
1899	84	35.30	214.36
1900	85	34.40	238.55
1901	86	33.40	268.08
1902	87	32.30	306.02
1903	88	31.10	349.69
1904	89	29.80	398.86
1905	90	28.30	457.54
1906	91	26.50	535.47
1907	92	24.50	647.26
1908	93	22.00	737.18
1909	94	19.00	860.14
1910	95	15.00	1003.00
Totals		\$1483.57	\$7198.29

Our friends' actual payments, down to and including 1887, are given in the third column. Thereafter the probable calls are shown, assuming that the profits will be on about the same increasing scale as heretofore. In the final column nothing but the actual tabular cost of each year's death losses is given, due to the age attained with \$3.00 added to cover expenses. It is a pay-as-you-go column, supposing the mortality to be the same per \$1,000 as that hitherto experienced among insured lives on this continent. At age 95 only three persons, according to the experience table, are supposed to be alive, out of 100,000 persons starting in at the age of ten, and those three all die in the early part of the year; so that for that year's insurance each one has to pay in \$1,000 in order to leave \$1,000 to his heirs. The whole cost of the pay-as-you-go, or natural premium plan, is shown to be \$7,198.29 for \$1,000 of insurance upon a man entering at 56 and living until 95. On the regular plan, devised about 150 years ago to overcome the evils of the natural system, the whole payments for the same time, are shown to be approximately, less than \$1,500. And yet certain interested parties now commend the discarded natural-premium system as a little less money in the first ten or fifteen years.

Some things are "cheap," and as worthless as they are cheap. Excellence and durability usually cost something. Many things which are natural and cheap can be improved by art, and made much more valuable by a slight expenditure. "Pay as you go and get what you pay for," is good enough advice, in the abstract, but only a fool would apply it to buying only one day's food, or one week's fuel, or one month's clothing, or one year's title, at a time, to a piece of land, on which to erect a valuable dwelling. What wholesale or retail merchant erects a warehouse or store of material lasting only for one year, or never invests money or credit in buying goods when the market is favorable, which goods he knows he may not sell for months or years? A mechanic, in buying a tool or machine, seeks one whose value will still be considerable, after years of service has been taken out of it; and what farmer buys a reaper or wagon, a plough or a grindstone without paying many years in advance of getting the whole value out of the article? And what fruit grower urges us to plant our orchards with natural apple trees or wild cherry trees merely because they are the natural article and to get an improved stock would be paying money years in advance of the crop picking time.

At all events our insured friend of seventy-two winters is very thankful that he was induced to buy a good article, which, though costing a little more the first ten years, only assesses him \$43.10 in 1887, as against the \$76.73 he would have had to pay this year on the natural premium plan. If he were to stop his payments any time he could get paid up insurable equal to

nearly all he has paid to the company; but his next year's cost will be only half the natural premium, and should he live ten years more it will no doubt be less than a quarter. Two years hence he will have paid a total of about \$902 for his nineteen years insurance as contrasted with \$926.33 which the natural or so-called cheap system would have called for. As his payments are now small and getting smaller, he continues paying with cheerfulness. If he had been upon the other plan his courage would probably have yielded some years ago to his fears of inability to hold out to the end, and all he had paid in would have been left behind. It is well known that neither the assessment nor the natural premium plan affords any surrender value at any stage, even though the cost in the end be nearly five times greater than in a regular company, as in the illustration given above.
—Monetary Times, May 6.

Coercion Amendments.

HOW THE CRIMES BILL HAS BEEN CUT UP IN COMMITTEE.

The crimes bill has been under discussion during seven sittings in committee. Each day has seen old amendments disposed of, and new amendments added. The bill has already undergone considerable alteration in form. It is plain it will be greatly changed before being reported back to the house. The following are some of the changes already made. The attorney general must act on sworn information instead of on mere belief that the offence has been committed in a proclaimed district. The resident magistrate who is entrusted with the investigation of a crime for which no person has been charged must have been approved by the lord chancellor as a person of legal knowledge and experience. The inquiry must take place in the sessions court of the district instead of in any police court on the station. The witnesses on oath must be only such as the examining magistrate believes to be capable of giving such material evidence. Witnesses, except confessed offenders or near relatives of the parties implicated, may be bound over only by their own recognition to testify at the sessions. In addition to these alterations, three provisos have been added. Inquiries must be held between 10 a. m. and 6 p. m. The answers of witnesses must be fully reported in short hand and copies of the depositions must be furnished to the parties accused. The second section of the bill has been enlarged so as to set forth a special clause of the act of 1851 to which it applies. The enlargement also provides that when a witness is arrested without service or disobedience of a summons, he shall receive a copy of the complaint on which the warrant for the arrest is issued. Two new sections have been drafted. One provides that when a witness under 12 is examined, the parent, guardian or friend shall be present. The other directs that in all cases the magistrate himself shall conduct inquiry, and nobody else to be permitted to question any witness. The proviso accepted by the government entitles witnesses who answer truthfully to a certificate of indemnity as a bar to all criminal proceedings against them and that no witness shall be compelled to answer if he has been called to testify for the defence of an accused person. The battle over the second clause of the bill is expected to be even hotter than that over the first. The general impression is that it will be materially changed. The home rulers have so far fought the measure step by step. It is reported Gladstone is unwilling to continue a merely obstructive action, and is endeavoring to come to terms with the government by restricting the opposition to really important points in return for concessions.

LIFE in the Paris sewers, is possible, for a short time to the robust, but the majority of refined persons would prefer immediate death to existence in their reeking atmosphere. How much more revolting to be in one's self a living sewer. But this is actually the case with those in whom the inactivity of the liver drives the refuse matter of the body to escape through the lungs, breath, the pores, kidneys and bladder. It is astonishing that life remains in such a dwelling. Dr. Pierce's golden medical discovery restores normal purity to the system and renews the whole being saw

WASHING MADE EASY.—I have on exhibition in my shop window a washing machine that does away with the old and laborious way of washing clothes; you can sit in your easy chair and rest while your washing is going on. It has been tried and proved genuine. Please call and examine this great Washer and Bleacher. Purchase one and thereby save labor and expense. They are sold for \$2.00 each. G. G. JURY, sole Agent for the Monarch Washer and Bleacher, North side Queen Square, opposite Post Office.
may12 day 2aw wky 2m

ADVICE TO MOTHERS.—Mrs. Winslow's Soothing Syrup should always be used when children are cutting teeth. It relieves the little sufferer at once; it produces natural quiet sleep by relieving the child from pain; and the little cherub awakes as "bright as a button." It is very pleasant to taste. It soothes the child, softens the gums, allays all pain, regulates the bowels, and is the best known remedy for diarrhoea, whether arising from teething or other causes. Twenty-five cents a bottle. Be sure and ask for Mrs. Winslow's Soothing Syrup, and take no other kind.
mar17 eod & wky

"BEAUTIFUL, just perfect!" a lady said, as she suited herself to a pair of Warren's French kid boots, made on the "Common Sense Last." You can all have beautiful and perfect fits in boots, shoes and slippers at C. B. Warren's, Stamper's Corner—and no extra charge.

TIMOTHY.—Large Late Clover, Early Red Clover, White Dutch Clover, Alsike Clover, English Mammoth Clover at B. Balderston's.
may2 eod dy wky 3w

SEEDS just arrived per Northern Light at B. Balderston's.
may2 eod dy wky 3w