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, PRINCE EDWARD ISLAND, THURSDAY, DECEMBER 14, 1882. VOL 12.---NO. 21.

THE DAILY EXAMINER

IS ISSUED EVERY EVENING,

BY THE EXAMINER PUBLISHING COMPANY, FROM THEIR OFFICE, CORNER OF WATER AND GREAT GEORGE STREETS,

Charlottetown, - - P. E. Island.

RATES OF SUBSCRIPTION:

Six Months, - - -	$2 50
Three Months, - - -	1 25
One Month, - - -	0 50

☞ Advertising at most moderate rates.

Contracts may be made for monthly, quarterly, half yearly or yearly advertisements, on application.

ALMANAC FOR DECEMBER, 1882.

MOON'S CHANGES.

Third Quarter 2nd day, 10h. 44m., a. m., E. (below horizon)
New Moon 10th day, 11h. 25m, a. m., S. E.
First Quarter, 17th day, 0h. 27m. p. m., E.
Full Moon, 24th day, 10h. 29m., a. m., N. W. (below horizon.)

D M	DAY OF WEEK	Sun rises	Sun sets	Moon rises	High water	Days len'h.
		h m	h m	aft'n	morn	
1	Friday	7 29	4 10	11 19	11 50	
2	Saturday	30	10	morn	aft 15	9 4
3	Sunday	31	9	0 29	0 57	
4	Monday	32	9	1 19	1 1	
5	Tuesday	33	9	2 19	1 26	
6	Wednesday	34	9	3 19	1 54	
7	Thursday	35	8	4 21	2 25	
8	Friday	36	8	5 23	3 0	
9	Saturday	37	8	6 22	3 43	8 56
10	Sunday	38	8	7 17	4 34	
11	Monday	39	8	8 19	5 31	
12	Tuesday	40	8	8 54	6 36	
13	Wednesday	41	8	9 34	7 44	
14	Thursday	42	9	10 9	8 54	
15	Friday	43	9	10 42	10 4	
16	Saturday	43	9	11 9	11 19	8 54
17	Sunday	44	10	11 38	morn	
18	Monday	45	10	aft 7	0 32	
19	Tuesday	45	10	0 39	1 45	
20	Wednesday	46	10	1 16	2 59	
21	Thursday	46	11	1 58	4 12	
22	Friday	47	12	2 48	5 21	
23	Saturday	47	13	3 45	6 26	8 53
24	Sunday	48	13	4 47	7 22	
25	Monday	48	14	5 50	8 10	
26	Tuesday	48	15	6 57	8 51	
27	Wednesday	49	15	8 1	9 22	
28	Thursday	49	16	9 5	9 52	
29	Friday	49	17	10 5	10 17	
30	Saturday	49	18	11 6	10 42	8 56
31	Sunday	7 49	4 18	12 6	11 4	

Prince Edward Island RAILWAY.

TIME TABLE NO. 19.

WINTER ARRANGEMENT.

To take effect on the 29th Nov., 1882.

TRAINS OUTWARD.

(READ DOWN)

STATIONS.	MIXED.	MIXED.	MIXED.
Ch'town ..	Dp 8.15am	Dp 3 30pm	Dp 3.00pm
Royalty Je	" 8 38 "	" 3 53 "	
N Wiltsh'e	" 9 29 "	" 4.45 "	
Hunter R'r	" 9 45 "	" 5.00 "	
Bradalba'e	"10 23 "	" 5 38 "	
Co'ty Line.	"10.32 "	" 5.48 "	
Freetown	"10 47 "	" 6.03 "	
Kensingt'n	"11 10 "	" 6.25 "	
Summ'side	Ar11 45 "	Ar 7.00 "	
	Dp 1.15pm		
Miscouche	" 1.37 "		
Wellingt'n	" 2.05 "		
Port Hill..	" 2.4[illegible] "		
O'Leary...	" 4 05 "		
Bloomfield	" 4.30 "		
Alberton..	" 5.10 "		
Tignish..	Ar 6.05 "		
Royalty Je			Dp 3.23pm
York			" 3.40 "
Bedford...			" 4.00 "
Mt. Stew't			" 4.45 "
Cardigan ..			" 6 03 "
Georget'n..			Ar 6.30 "
Mt. Stew't			Dp 4 45pm
Morell....			" 5.27 "
St. Peter's.			" 5.57 "
Bear River			" 6.46 "
Souris			Ar 7.30 "

TRAINS INWARD.

(READ UP.)

STATIONS.	MIXED.	MIXED.	MIXED.
Ch'town ..	Ar 4.15pm	Ar11.15 am	Ar11.30am
Royalty Je	Dp 3.53 "	Dp 10.52"	
N Wiltsh'e	" 3.04 "	"10.01 "	
Hunter R'r	" 2.45 "	" 9.45 "	
Bradalba'e	" 2.09 "	" 9.08 "	
Co'ty Line.	" 1.59 "	" 8.58 "	
Freetown..	" 1.43 "	" 8.43 "	
Kensingt n	" 1.20 "	" 8.20 "	
Summ'side	"12.45 "	" 7.45 "	
	Ar11.20am		
Miscouche	Dp 10 58"		
Wellingt'n	" 10.31 "		
Port Hill..	" 9.48 "		
O'Leary...	" 8 30 "		
Bloomfield	" 8 05 "		
Alberton ..	" 7.27 "		
Tignish...	" 6.30 "		
Royalty Je			Dp11.07am
York			"10 50 "
Bedford...			"103.0 "
Mt. Stew't			" 9 55 "
Cardigan ..			" 8 25 "
Georget'n .			" 8 00 "
Mt. Stew't			Dp 9 55am
Morell....			" 9 04 "
St. Peter's			" 8.33 "
Bear River			" 7.45 "
Souris			" 7.00 "

L. B. ARCHIBALD,
Superintendent.

Railway Office, Charlottetown, Nov. 25, 1882.
dy ex dy pat pres her sum jr 6i

NEIL McLEOD,

Barrister & Attorney-at-Law,

SOLICITOR, NOTARY PUBLIC, ETC.

OFFICES:

Reform Club Committee Rooms, Opposite Post Office, Charlottetown, P. E. Island,

Merchants' Bank of Halifax Building, Summerside, P. E. Island.

MONEY TO LOAN, on good security, at moderate interest
Nov. 24, '82 —pres her

DR. WARBURTON,

PHYSICIAN AND SURGEON.

(EDINBURGH.)

Office in Old City Hotel, corner of Great George and Dorchester Streets, opposite the Catholic Chapel. Entrance on Great George Street—night bell.
Ch'town, Nov. 14, '82.—3m

HENRY TERRELL,

SHIPPER'S AGENT.

All kinds of Produce bought and shipped on Commission,
Sole Agent for the New Sheep Dip.

Tracadie Cross & Bedford Station, P. E. I.

Oct. 12, '82.—wkly 2m

L. ARTHUR & CO.,

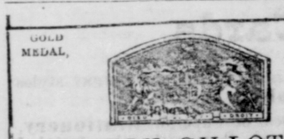
General Commission Merchants

Particular attention given to the sale of Island produce.

121 Atlantic Avenue & 20 Essex Avenue,

BOSTON, MASS.

May 27, 1882—wkly



JOSEPH GILLOTT'S
STEEL PENS.
BY ALL DEALERS THROUGHOUT THE WORLD.

Bank of Nova Scotia.

ESTABLISHED 1832.

Paid Up Capital . .	$1,000,000
Reserve Fund . . .	325,000

An Agency of this Bank will be opened on Monday next, 19th inst., in the building lately occupied by the Bank of Prince Edward Island, under the management of the undersigned.

Deposits will be received on interest, and on current account.

Drafts granted on the various Agencies and correspondents of the Bank.

Sterling and other Exchange bought and sold, and general banking business transacted.

D. C. CHALMERS,
Ch'town, June 17, 1882—tf Agent.

W. C. BISHOP,

SHIPPING

—AND—

FORWARDING AGENT,

Marine Insurance Broker,

—AND—

General Commission Agent,

BEDFORD ROW.

P. O. BOX 1 . . HALIFAX, N. S.

PARTICULAR ATTENTION given to the Shipment of Lobsters and other Canned Goods, and collection of Custom Drawbacks thereon.

Hulls, Cargoes, and Freights insured in first-class offices at most favorable rates.

Consignments of Produce solicited, and prompt returns guaranteed.

Correspondence solicited and answered promptly.

Nov. 14, 1881.—1yr

INSURANCE OFFICE.

Queen Insurance Company,

OF ENGLAND.

CAPITAL, TEN MILLION DOLLARS.

Lancashire Insurance Company

CAPITAL, FIFTEEN MILLION DOLLARS

Insurance effected on all kinds of property at current rates. Losses settled promptly and equitably.

DESBRISAY & ANGUS,
General Agents.

Office—South Side Queen Square.
Ch'town, Sept. 15, 1882.

FIRE INSURANCE.

QUEEN INSURANCE COMPANY,
Head Office—Liverpool, England.

LANCASHIRE INSURANCE CO.,
of England.

AGRICULTURAL INSURANCE CO.,
Head Office—Watertown, New York.

The undersigned having been appointed General Agents for the above first-class British and American Fire Insurance Companies, are prepared to insure all classes of insurable property on as good terms and at as low rates as they can be taken by any Company now solvent and intending to remain so.

Office—South Side of Queen Square, opposite the Post Office, Charlottetown, P. E. Island.

DESBRISAY & ANGUS,
GENERAL AGENTS.

Oct. 5, 1882.

N. B.—No person is authorized to collect monies for any of the above Companies in this Province without producing a receipt signed by us, and any one paying money to any one without getting such receipt, will do so at their own risk.

D. & A.

BRITISH WAREHOUSE,

QUEEN SQUARE.

W. & A. BROWN & CO., have now completed their FALL IMPORTATION.

Buyers will find it to their advantage to inspect their Stock, as they have a very large and new assortment of

British and Foreign Dry Goods,

OF EXTRA VALUE.

The very latest novelties shown in every Department.

A great variety of Mantles, Ulsters, Wool Shawls, Clouds, Scarfs and Fur Goods. Also Mantle and Ulster Cloths, Brown, Blue and Black Pilots and Beavers, Scotch Tweeds and Coatings and Seal Cloths.

A large lot Blankets, Quilts, Horse Rugs, etc.

300 Lambs' Wool Shirts, assorted sizes. 300 pairs Lambs' Wool Drawers.

A lot of Grain Bags, etc.

All of which will be disposed of at their usual low prices.

W. & A. BROWN & CO.

Ch'town, Oct. 31, 1882.

UNION MUTUAL LIFE INSURANCE COMPANY,

PORTLAND, MAINE.

JOHN E. DeWITT, President.

Total Assets January 1st, 1882. - - -	$6 264 215.57
" Payments to Policy Holders, - - -	19 000 000 0
" Dividends " " -	4,032,915.54

STANDING, COMPARED WITH LARGEST CANADIAN COMPANY:

	Total Assets.	Total Receipts past year.	Deposited with Dominion Gov't.
Union Mutual	$6,264,215.47	$1,058,779 00	$130,000
Canada Life	5,064,206.65	1,008,164.31	54,000

Why you should Insure in the Union Mutual:

BECAUSE EVERY POLICY IS AN ENDOWMENT.
BECAUSE EVERY POLICY IS NON-FORFEITABLE.
BECAUSE EVERY POLICY IS INCONTESTABLE.
BECAUSE ALL PROFITS ARE DIVIDED ANNUALLY.
BECAUSE DEATH LOSSES ARE PAID PROMPTLY.

Branch Office—Queen's Building, Halifax.

W. R. ANDERSON, Special Agent. | JAMES DESBRISAY, Agent, Charlottetown.

Nov. 8, '82.

CHEAPEST, SAFEST, SIMPLEST

LIFE INSURANCE

IN THE WORLD.

The Dominion Safety Fund Life Association

OF ST. JOHN, N. B.

$50,000 Deposit with the Dominion Government. Working under Government License.

An Assessment Company with a Safety Fund. Life Insurance at its actual cost.

☞ Good Canvassers Wanted.

LEONARD MORRIS,
General Agent for P. E. Island.

Summerside, Oct. 28, 1882.—1y

CORRESPONDENCE.

We do not hold ourselves responsible for the opinions or statements of our correspondents.

To the Directors of the Bank of P. E. Island.

(THROUGH THE EXAMINER NEWSPAPER.)

GENTLEMEN,—Rumor says that you feel uncomfortable; and if such, indeed, be the case, I would prescribe for you a good conscience and a contented mind as the best means of affording you temporal felicity. To obtain this you must make restitution. You must pay up the debts which you contracted. You covenanted with depositors in taking their money, and in shirking your responsibilities you are covenant breakers. Credit and responsibility, you must know, are co-relative terms. Your standing and high position in society led the public to presume your Bank was sound; and this presumed responsibility led to credit. You had no right to receive money on deposit and to apply it to the liquidation of your losses. As Directors you were bound to be faithful to your trust. You cannot deny that you greatly neglected your trust. You cannot deny that you took no pains to keep yourselves posted or informed of the actual state of the business entrusted to you. You may have remitted your duties to one or two. If so, you were literally Directors who directed nothing. You forget that you were the administrators of a trust. You have engaged to administer it wisely and faithfully, according to your ability. You stood before the public as the guardians of vested rights. Your names inspired confidence in the trust and invited operations based on its presumed security. You could not transfer your personal responsibility. You had neither moral nor legal right to perform your duties by proxy. If you felt yourselves incompetent, or had no time to attend to your duties, you should, as honest men, resign. While you held the position of Directors you must be held accountable for your want fidelity and diligence in the discharge of the onerous duties devolving upon you.

It will not do for you to say "I am no scholar—I cannot write." "I left it to the President and Cashier." Your ignorance will not excuse you. Your duties will import that you should know what your institution was doing—how its funds were employed, and whether it was honestly carrying out the ends contemplated by your charter.

For your edification I will quote a few extracts on the "Personal Responsibility of Bank Directors," from an article by Alexander Taylor Innes, published in the "Shareholder and Insurance Gazette," of Montreal, in March last:—

"Responsibility means the obligation of a man to answer for a thing. Every private man answers for his own acts. But when a man holds an office like that of a Bank Director, he may have to answer in two capacities. For his official acts he is responsible as Director, with his brother Directors, and on behalf of the Bank. In this official responsibility, which of course, is the usual cause he does not answer with his own private means, but with the funds of the bank and to the extent to which it has funds, and no further. But there are acts which a Bank director may do, either acting in his official capacity, or professing to act in his official capacity, and at least using his official powers and opportunities, acts for which the director is responsible as an individual. The Bank also may in some cases be made thereby responsible, and in others it may not. There is important law upon that point with which I am not in this discussion called upon to deal. But whether the Bank is responsible for such acts or not the director is responsible for them as an individual and he must answer for them with his own means and in his own person."

"But the law of private responsibility extends to the smallest coin of which any individual within or without the Bank has been wrongfully deprived, and it runs therefore, sooner or later, into a system of which the roots are deep and the branches many. * * * The duties which are prescribed by the contract must be performed by the directors. If these are not very specific their scope and object at least are sufficiently intelligible, and if a director grossly neglects the discharge of them he must be liable in the consequences as agents or trustees are who grossly neglect the interests of those for whose benefit they are appointed. It is enough to say that gross negligence in the performance of such a duty, the want of reasonable and ordinary fidelity and care will infer liability for loss thereby occasioned."

Speaking of a certain case he says:—

"And on this principle the law founds a personal liability distinct from any that is based on fraud or misconduct. This was explained and applied in 1870, but was based on a previous case in which the directors being misled by a false table, had calculated their profits, had made dividends really out of capital. The proper order was held by the Lord's Justices to be that they should personally pay back the money they had improperly paid to the shareholders, without prejudice to their recovering it back from the shareholders to whom they had paid it. But it appears settled that a shareholder is bound by the acts of the directors, if he had the means of knowing that they acted beyond their authority, and he does not interfere."

The shareholders of the Bank of P. E. I., who were also depositors had the means of knowing what the directors were doing. The outside depositors had not. It is therefore very wrong to give a preference to those shareholders over outside depositors in the set off matter argued before the court. The directors had better wake-up and pay the depositors. They have imposed on the patience and forbearance of poor people long enough. "Junius," in his letter says some very good things; but he is a shareholder and it is his interest to maintain the set off case. If the set off is lawful and equitable, people will have to put up with it; but to my mind it does seem strange that the owners of the Bank should have this right over others. Here are men who drew dividends out of the money deposited by by outside depositors, while we received no interest—men who were in a position to know what the Bank was doing—claiming a preferential right over others. It may be supported by law, but it is not Justice to allow the shareholder depositors any such privileges. If their private estate were also in liquidation it might seem more reasonable. The Liquidators have a responsible task, and no obstruction should be placed in their way. There can be no sympathy with the proprietors of the Bank in their obstructive proceedings against the liquidators. If "Junius" and the Directors regret the expenses, they should have arranged to liquidate under their charter and do the legal work free. As it is approaching Christmas, it is to be hoped they will not forget the poor people they cheated; and that they will help to wind up its affairs as quick as possible, and with as little expense as possible. The directors, above all others, are interested in winding up the affairs of the Bank with as little expense as possible, because, the greater the dividend, the less they will have to pay for their conduct.

Yours truly,
R. McNEILL.

New London, Dec. 12th, 1882.

To the Editor of the Examiner.

DEAR SIR,—In a recent number of the *Patriot* newspaper, I observed a communication from Souris signed "Reviewer," which calls for a word of explanation from me.

Some few weeks ago a certain building was unfortunately destroyed by fire in this village; and not considering the mere burning of a house too sacred a theme for comment, I happened to let fall through the DAILY EXAMINER a few observations anent the catastrophe. For this offence several gentlemen, in no way responsible for my comments, are marked out as fitting victims for the *Patriot's* correspondent. Methinks it was not the loss sustained by his "Liberal" friend (which all good people deplore as much as he) that disturbed the feelings of the learned "Reviewer." I further suspect that it was the air of levity with which I allude to the loss of the Grit headquarters at Souris that touched his sensitive soul.

Pray compose yourself, Mr. "Reviewer," and possess your soul in peace, "Observandi" still survives your envenomed thrusts, so do the occupant of the "Charming Villa" and Sheriff McCormack; and I am told that the sub-Collector, too, is still in the flesh. And let me here inform you, Sir, that such men are not likely to fall beneath your poisoned spear. I would also inform you that your *nom de plume* does not quite conceal your personal identity. I am aware that you have been for some time past, a regular correspondent of the *Patriot*, and your contributions to that paper have always been characteristic of yourself. Your latest effort is no exception, for it, too, carries with it unmistakable evidence of its paternity.

When you stated that I wished to convey the impression that the fire was other than accidental, you stated what was not true. My letter affords no such inference. And, dull as you are, you must have known that you were stating a deliberate falsehood when you made that assertion. Not content with falsifying my statement, you assert that "the records of this place can prove that fiery Tories or Tory fires are not uncommon." Your play upon words is not indeed very elegant or witty, but there it clearly betrays your meaning. Mr. Knight, F. Morrow, Jas. McLauchlan, W. Stone and Wright Bros, have each in their turn, been losers by fire in this village. Would you undertake to state over your proper signature that these gentlemen applied the torch of the incendiary? If not, how dare you insinuate as much under the cover of an assumed name?

You have also been kind enough to name certain buildings in this village that could be obtained for Grit headquarters. I shall answer you in the memorable language of the Spartan General who, on being asked to lay down his arms, replied, with true Spartan contempt, "*Come and take them.*"

The "Villa" may not be quite so grotesque in its peculiar outlines, nor so very unique in its architectural design, as some buildings occupying higher altitudes in this village, but then it may afford as much domestic comfort as more imposing structures. I may add for your information that it is not yet in the market. Its present occupant, I understand, has no desire to quit the peaceful atmosphere of a Souris residence. So very unlike yourself, Sir, this gentleman has never sought an office, nor has he held one until thrust from it for incapacity.

Sheriff McCormack's office is not quite yet at your disposal either, and Mr. McCormack can well afford to treat with merited contempt your envious and ungenerous remarks. He has held the office of Sheriff for many years, and the high reputation he bears as a public officer, happily places him beyond the reach of your malignant grasp.

As to your ungenerous allusions to the Sub-Collector, I shall say but little. I may safely hand you over to the tender mercies of that gentleman who, let me inform you, is well capable of defending himself against your calumnious pen. The building, I may tell you, is not obtainable for political purposes, nor is it soon likely to be—unless indeed it chances to fall into unworthy hands as did the honest savings of a former Collector of this port.

I remain, Mr. Editor,
Yours truly,
OBSERVANDI.

Souris, 11th Nov., 1882.

Horsford's Acid Phosphate

AS A COOLING DRINK.

DR. M. H. HENRY, New York, says:—"It possesses claims as a beverage, beyond anything I know of in the form of medicine, and in nervous diseases I know of no preparation to equal it."