

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, DECEMBER 10, 1890.

VOL. 27.—NO. 15

R. M. H. S.

Testimonial From Duluth, Minnesota.

DEAR MISS ROSS.—Having tested your "MAGIC HEALER" I wish to express my gratitude to you by this testimonial, which you can use, if you think it will assist you in selling it. Having cut my hand severely with a chisel, the corner of the chisel having entered the palm of my hand, making a long and deep cut. I applied your "MAGIC HEALER" at once, and after three applications I was able to go to work, and in three days the cut was healed up.
Yours truly,
ALONZO H. LAVERS.

CHARLES I. MORRISON,
Commission Merchant
—AND—
AUCTIONEER,

Agent for St John Dye Works, St. John, N.B.

General Agent for Prince Edward Island for
"Ideal" Washing Machines & "Ideal" Churns
108 Queen St., Charlottetown, P. E. I.
Oct 7

A CURE IS CERTAIN

—IN EVERY CASE—

When a Faithful Trial is Given

—TO—

WOODILL'S

Worm Lozenges.

nov12

New Tannery.

LONG BROS.,
Tanners and Curriers,

—DEALERS IN—

Hides, Calfskins, Sheepskins, Horse
Hides, Tail-Hair, etc.

Market Rates paid for Hides, etc.

MALPEQUE ROAD,

Opposite Ch'town Woolen Mills.

oct6—2m cod

CARD.

DR. H. D. JOHNSON,

Physician and Surgeon,

CHARLOTTETOWN.

OFFICE: Kent Street, next door to Eldon
House. May 8 tf

SHARP'S

TRADE MARK.

BALSAM

OF HOREHOUND AND ANISEED
FOR
CROUP, COUGHS
AND
WHOOPIING COUGHS
AND
COLDS.

OVER 40 YEARS IN USE.

PRICE 25¢ PER BOTTLE.

A. E. JONES & CO.,

Music Dealers,

—88—

Barrington Street,

Opposite A. Stephen & Son,

HALIFAX, N.S.

nov22—3m law

READY-MADE CLOTHING.

Men's Overcoats,
Men's Overcoats,
Men's Overcoats.

Boys' Overcoats,
Boys' Overcoats,
Boys' Overcoats.

Men's Reefing Jackets,
Men's Reefing Jackets,
Men's Reefing Jackets.

MEN'S SUITS! BOYS' SUITS!

We are showing a large stock of
Clothing at moderate prices.

HARRIS & STEWART,
LONDON HOUSE.

Charlottetown, Oct. 23, 1890—5t

Presents for Xmas.

Instead of our usual Gift, we offer this year an additional 5 PER CENT. DISCOUNT, besides the regular discount, to all Cash purchasers who mention this paper. The largest assortment to select from of Jewelry, Fancy Goods and Watches we have ever shown.

E. W. TAYLOR,
CAMERON BLOCK.

dec3—2aw and wky

FIRE INSURANCE.

Union Assurance Society
OF LONDON, G. B.

Instituted A. D. 1714, in the Reign of Queen Anne.

ASSETS OVER ELEVEN MILLIONS.

The undersigned having been appointed General Agent of the above Company for P. E. Island, is prepared to accept risks at current rates.

FRED. W. HYNDMAN,

GENERAL AGENT.

Ch'town, Nov. 12, 1890—1m 2aw

Yes! but
Cleaver's
Transparent
Soap
Is the Best.
Good Evening

GREAT SALE OF BOOTS!

Child's Long Boots, \$1.20, now
85c.; Boys' Long Boots, \$1.50, now
\$1.10; Women's Strong Boots,
\$1.28, now \$1.00; Women's Strong
Boots, \$1.00, now 75c.; 200 pairs
Men's Long Boots, reduced 50 to
75 cents a pair, at

GOFF BROS.

Charlottetown, Dec. 3, 1890—cod & wky

I took Cold,
I took Sick,
I TOOK
SCOTT'S
EMULSION

RESULT:
I take My Meals,
I take My Rest,
I take My Vigor,
AND I AM VIGOROUS ENOUGH TO TAKE
ANYTHING I CAN LAY MY HANDS ON;
getting fat too, FOR SCOTT'S
Emulsion of Pure Cod Liver Oil
and Hypophosphites of Lime and
Soda NOT ONLY CURED MY
Incapable Consumption BUT BUILT
ME UP, AND IS NOW PUTTING
FLESH ON MY BONES
AT THE RATE OF A POUND A DAY. I
TAKE IT JUST AS EASILY AS I DO MILK.
Scott's Emulsion is put up only in
color wrappers. Sold by all Druggists at
50c. and \$1.00.
SCOTT & BOWNE, Belleville.

Hold on a Minute!

WE ARE SO CONFIDENT THAT OUR
GROCERIES

will please you, and that you will find the prices very low, that we want you to call and see our samples and prices before laying in your supplies for the winter.

Our OLD JERUSALEM TEA is really
X L N T.

CARTER'S BEST FLOUR is sure to
please.

WEST INDIA SUGAR is very sweet, and
so is our CHOICE BARBADOS MOLASSES.

Besides, we have NEW RAISINS, CUR-
RANTS, BISCUITS, SPICES, and articles
too numerous to mention.

Special inducements for Cash and low prices
for large quantities.

Now is the time to lay in your Winter Sup-
plies, and our Store is the right place.

GEO. CARTER & CO.,
Grocers and Seedsmen.

Ch'town, Nov. 21, 1890—dy law wky

DR. GEO. A. BAYNES,
PHYSICIAN AND SURGEON.

Specialist in Chronic Diseases

CHARLOTTETOWN.

OFFICE—Queen Square, over Apothecaries
Hall. Postal Address, Box 47.

1y3—dy wky

PIANOS, ORGANS,

—AND—
Sewing Machines.

THE CHEAPEST AND BEST sold low
and on easy terms at

HILLER BROTHERS,

nov28 Queen Street, Charlottetown.

CH TOWN The
BLACK GOODS
Read STORE

MOURNING GOODS.

In calling your attention to our stock of BLACK GOODS, we desire you to note the Excellent Values given in French and India Serges, Cashmeres, French Merinos and Henrietta Cloths, Dalgoa Stripes and German Diagonals, new and rich, Courtlaid and Priestly's Crapes, Mourning Millinery, Crape Bonnets and Hats.

STANLEY BROS.,
BROWN'S BLOCK.

nov7

LETTERS TO THE EDITOR.

The Rate of Interest.

SIR,—In a purely agricultural community such as this is, any scheme having for its object the welfare of the farmer should meet with the approval and support of all, for all are directly or indirectly dependent on the farmer. If the farmer's labor is unproductive through unfavorable seasons, as has been the case for the last two years, the effect is felt all around.

The merchant sells less goods and cannot collect his bills from his credit customers; consequently he has to curtail his expenses by lowering the pay of his help, who, as a result, are not able to buy as largely from the manufacturer, and he in turn has to discharge some of his men, for he has no work for them. It is just the same way with the butcher and the doctor. Everyone feels the effect of poor crops and the scarcity of money. But there is one class in the community that does not suffer from the general depression, and of whose conduct this fall the great bulk of the people of this Province have good reason to complain. I mean the money lenders.

Now, the rate of interest (to those who had to borrow) has, for the last few years on the Island, been about 6 per cent. But the general cry this year is that on account of the poor crops and the necessity of the farmer the rate has gone up, and he is obliged to pay, in some cases, as high as 8 and 10 per cent. Some of those money lenders make use of the most ridiculous arguments to excuse their extortion. I was told the other day that one of those beauties said that the rate of interest had gone up in London and that the Bank of England was paying eight and ten per cent. Anyone taking the trouble to look into the newspapers will see that the best class of Canadian securities are now quoted at very little over 3 per cent.

Now, there is certainly something radically wrong. If Canadians can borrow money, in their collective capacity, at 3 per cent., there is no reason in the world why they should have to pay more than double this when they come to borrow individually. If a farmer has money to lend he can get only 3 per cent. for it in the banks; but if he has to borrow he must pay nearly 8 per cent. to the same banks. This is certainly a state of affairs that should not exist. There can be no better security given than a tolerably prosperous Prince Edward Island farmer has to offer; and I will venture to say that in very few places in the world are the farmers more prompt in meeting their engagements than on the Island.

Now, the question arises: is there no remedy for this high rate of interest?

There are those who tell you that the Island farmer borrows at as low a rate of interest as does the farmer anywhere else. This may be so to some extent but true. But the farmers in other places are finding the burden of interest intolerable, and the great political revolution in the United States last month was brought about by this feeling on the part of the farmer as much as by any other cause. In fact in nearly half the States the farmers had formed themselves into a compact organization, called the "Farmers' Alliance," nominated candidates, and in some cases elected them,—showing what the farmers can do when they are organized. One of the chief planks in the platform of the Alliance is "low interest."

Now the only thing that I see for the farmer to do in the matter is to agitate for the redress of this genuine grievance. It can certainly only be brought by organization, and it strikes me that there is an organization on the Island that could remedy this evil very effectively if they went about it in the right way. This organization consists of forty-three men, who are paid by the people of the Island to look after their interests and work for their benefit. They have the power of making laws for the benefit of the people; of taxing them for the general welfare; and of borrowing money on their credit.

Why could not they make use of their power in this respect for the benefit of the people for whom goodness knows they do very little? Putting the matter plainly, what is to prevent the local legislature passing such laws as would enable the Government to borrow money at the rate of 3 per cent and lend it back to the farmers at say 4 per cent. I cannot see any serious objection. The same thing was done in principle before for the relief of the tenantry, and there are farmers who are now paying as high as 8 per cent. for money they borrowed to pay the Government for their land. I don't think there would be any serious risk in the matter if care were taken in the lending of the money. Of course the government should always have the first claim.

A simple system of registry could be adopted showing the public just exactly what claim the government had against an individual, and this would, I presume, always be a first lien on the property of the borrower. I will not now elaborate the scheme any further. One thing is certain—The farmers are paying too high interest; and this taken with the fact that there is lots of money seeking investment at the rate of 3 per cent., as is proven by the amount deposited in the savings and chartered banks, goes to show, it seems to me, that the government whose credit ought to be as good as that of any in the world, should interfere.

In conclusion, I would suggest that you ask for some expression of opinion from your readers on this very important matter.

J. HEBER HASLAM.

Crapaud Notes.

It may be well said that winter has fairly set in, and that the navigation of Crapaud harbor is closed for another season. The storm of Monday was the most severe one that has been experienced for very many years, and the tide rose far above the highest mark known, even to that venerable gentleman, the oldest inhabitant. At Cape Traverse the tide has swept the marshes of several tons of hay

that had been stacked thereon; and immense damage has been done about the wharves here. Wm. C. Lee having lost off the wharf about 20 tons of coal, Hudson & McQuarrie casks of kerosene oil, Angus Brine coal, boards, laths, shingles and cedar posts, amounting to about \$400, and 100 bags of starch were damaged in the drying house of the factory.

The mail courier for Victoria and Albany failed to perform his part of the contract, who, although "grit" to the heart's core, would not face the music of the storm.

The Isabella, Captain Ferguson, sailed on Saturday for Boston, having on board 5,500 bushels of potatoes, shipped by Jas. E. Newsom. John McKenna, agent for agricultural implements, took passage, to help splice the main brace and skip the bounty. News was received here yesterday that this vessel had sprung a leak after getting out, and was run ashore near Arichat. She is fully insured and the cargo partially covered.

The schooner Welcome, George Clark master, arrived here on Sunday from Picton, N. S., in six hours. As the precise time of Lathario's return home was not generally known, the charivari was a failure, and so he encircled himself with his adopted family in the rural cottage where he will specially devote himself to the business of the dairy and laundry.

"Uncle" was busy on Tuesday drumming up for an assistant to trounce the writer of Crapaud Notes. Verily, "Man's inhumanity to man makes countless thousands mourn."

Whooping Cough is very prevalent here. Three children of Mr. John Craig, of Eskerman, died on Tuesday morning, and others of his family are in a very critical state.

Mr. Levi Trowsdale and Miss Barbara McNeill were passengers via Point du Chene for Boston last week, and Mrs. George Trowsdale, who was unexpectedly called to the bedside of her sick daughter, Mrs. Randall, left on Tuesday also for Boston, and although the storm was raging furiously at the time, she could not be prevailed upon to defer her journey even for a day, but must proceed at once,—a mother's love surmounting every obstacle.

RAMBLER.
Crapaud, 4th Dec., 1890.

P. E. Island Hospital.

The P. E. Island Hospital has received the following: Collected by Mary Jane McRae, New Glasgow Road: Miss A. McInnis, 25 cts; Mrs Wm Green, 25 cts; Mrs McDonald, 20 cts; Mrs Angus McLeod, 25 cts; Mrs McCallum, 25 cts; Mrs Mary McInnis, 25 cts; Mrs Mal McInnis, 25 cts; Mrs Mal McLeod, 30 cts; R McLeod, 25 cts; Mrs John Coles, 50 cts; Mrs R Andrews, 25 cts; Mrs N McInnis, 25 cts; Mrs John Ling, \$1; Mr Ewen McLeod, \$1; Mrs McMillan, \$1; Mrs F McRae, 55 cts; Mr Matheson, \$1; K McRae, 50 cts; Mrs A McRae, 50 cts; Mrs J Buchanan, 5 bush potatoes; Alex Russel, 2 bush potatoes; Mrs J H Green, 2 bush potatoes, half dozen cabbages; Mrs Jas Green, 1 bush potatoes, half dozen cabbages, 1 bush turnips and half dozen beets; Mrs John McLeod, half dozen cabbages and 1 peck beets; John C McLeod, 3 bush potatoes; Mr Carson, 5 bush potatoes, 1 dozen cabbages; Mr John Bouday, 1 bush potatoes and half bush carrots; Mrs N McDonald, 7 cabbages.

Collected by Miss Laura Brown, Stanley: Mrs McKay, 45 cts; Mrs McKee, 50 cts; Emily McEwen, 40 cts; Mrs E McEwen, 50 cts; Laura Brown, \$1; Mrs McMillan, 50 cts; N Nicholson, 50 cts; Mrs J Whitehead, 50 cts; Mrs C Carruthers, 50 cts; Mrs D Sutherland, 25 cts; Mrs R Fyfe, 25 cts; A Friend, 50 cts; Maggie A McLeod, 50 cts; A J McLeod & Co., \$1; A Friend, 25 cts; A Friend, 50 cts; Mrs R McNeill, \$1; Miss A McKay, 25 cts; Mrs A Anderson, 50 cts; Mrs J McDonald, 50 cts; D A Wedlock, 50 cts; Mrs Pickering, 50 cts; Mrs D Ross, 50 cts; Victoria Simpson, 50 cts; Mrs Jas Simpson, 50 cts; Emma Bell, 50 cts; Mrs Hodgson, 50 cts; Maud Kieley, 50 cts; Helen McEwen, \$1. Total, \$15.85. Also 1 towel from Mrs Woolnar.

Collected by Mrs. T. W. Johnstone, Brookfield: Simon Brown, 50 cts; Edward Johnson, 50 cts; Charles McDonald, 75 cts; F. N. Darke, 75 cts; Ewen Campbell, 50 cts; Mrs D Martin, 25 cts; D McLeod, 50 cts; Silas Wapcott, 25 cts; Mrs A McPherson, 25 cts; A D McPherson, 50 cts; Mrs W Hughes, 50 cts; Mrs D McLeod, 25 cts; Mrs M McLean, 25 cts; Mrs Alex McPherson, 25 cts; Wm Essor, 40 cts; Mrs J Drummond, 25 cts; Mrs Wm Darke, 50 cts; Mrs N McLeod, 30 cts; Mrs R McDonald, 25 cts; F McDufl, 25 cts; Mrs P McInnis, 25 cts; Mrs E McInnis, 25 cts; Alex McDonald, 25 cts; John McSwen, 25 cts; K McDonald, 25 cts; Mrs J Moore, 25 cts; Mrs McSwen, 25 cts; Henry Easton, 25 cts; J Arbing, 25 cts; Mrs A Dollar, 35 cts; Mrs J Carom, 35 cts; Mrs R McPherson, 35 cts; Mrs M McKinnon, 50 cts. Total, \$11.30.

Collected by Miss Annie Wares, Wheatly River: Mrs Fred Balman, 50 cts; Mrs J Duncan, 50 cts; Mrs J McKay, 35 cts; J Ross, 25 cts; Mrs D Mutch, sr, 25 cts; Mrs J A Ross, 20 cts; A Friend, 25 cts; Mrs D McMillan, 50 cts; D McKay, Esq, M P P, \$1; Hector McKee, 50 cts; Mrs A J McDonald, 50 cts; Mrs F Pearson, 50 cts; Mrs K Stevenson, 50 cts; Mrs J Wares, 50 cts; Mrs McGregor, \$7.30.

Collected by Mrs Frank Mutch, Gallas Point: Mrs B Mutch, 50 cts; Mrs J Tweedy, 75 cts; Mrs R McKinnon, \$1; Mrs J Haley, 50 cts; Miss Essie Nelson, 25 cts; Mrs Wm Nelson, 25 cts; Mrs Robert Ings, 50 cts; Mrs Alex Irving, \$1; Mrs Wm Irving 25 cts; Mrs Frank Mutch, \$1; Mrs Robert Mutch, \$1. Total, \$7.00.

New London and Kensington Presbyterian church, \$4.00; Rev D McNeill, \$3; Wm Sterns, Esq, \$oreil, \$1; Church of Christ, Montague, \$8; Christian Church, Summerside, \$5.

Dyspepticure—Is not a palliative, but a cure; it first relieves, then controls, and finally entirely subdues the irritation and inflammation of the stomach that causes indigestion and dyspepsia.