

The Daily Examiner.

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NEW SERIES

CHARLOTTETOWN, PRINCE EDWARD ISLAND, TUESDAY, SEPTEMBER 27, 1881

VOL 9.—NO. 108.

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 advertise-
ments, on application.

ALMANAC FOR SEPTEMBER 1881.

MOON'S CHANGES.
First Quarter 1st day, 9h. 59m., a. m., N.
E. (below horizon).
Full Moon 7th day, 12h. 27m., midnight, S.
Last Quarter 16th day, 3h. 48m., a. m., S. E.
New Moon 23rd day, 7h. 42m., a. m., W.
(below horizon).
First Quarter, 30th day, 5h. 39m. p. m., S.

DAY OF WEEK	Sun	Mon	Tues	Wed	Thurs	Fri	Sat
1 Thursday	5 26	6 34	1 38	2 55	13 8		
2 Friday	27	32	2 35	4 6	5		
3 Saturday	28	30	3 34	5 37	2		
4 Sunday	29	28	4 11	7 5	29		
5 Monday	21	26	4 41	8 16	55		
6 Tuesday	32	24	5 13	9 10	52		
7 Wednesday	33	22	5 42	9 56	49		
8 Thursday	34	20	6 8	10 29	46		
9 Friday	36	18	6 37	11 16	42		
10 Saturday	37	16	7 7	11 58	39		
11 Sunday	38	14	7 41	1 32	36		
12 Monday	40	11	8 21	1 14	32		
13 Tuesday	41	12	9 6	1 50	30		
14 Wednesday	42	9	10 48	2 49	27		
15 Thursday	43	7	10 51	3 59	24		
16 Friday	43	5	11 51	5 3	12	20	
17 Saturday	43	3	12 0	6 17	17		
18 Sunday	47	5	1 0	7 23	14		
19 Monday	47	5	1 54	8 15	11		
20 Tuesday	50	5	2 57	8 56	7		
21 Wednesday	51	5	3 58	9 33	4		
22 Thursday	52	5	5 2	10 7	1		
23 Friday	53	5	6 5	10 39	11	58	
24 Saturday	55	4	7 9	11 12	54		
25 Sunday	56	4	8 15	11 47	51		
26 Monday	57	4	9 22	12 0	43		
27 Tuesday	59	4	10 28	0 24	44		
28 Wednesday	6 0	4	11 32	1 3	41		
29 Thursday	1	3	12 29	1 49	33		
30 Friday	6	3	5 37	1 19	2	42	11 34

Credit Foncier FRANCO-CANADIEN.

Capital, \$5,000,000

President—Hon. E. Duclere, Senator, Paris.
Vice-Pres.—Hon. J. A. Chapleau, Montreal.

The Company will make long term loans with sinking fund, and short term loans with sinking fund.
For particulars apply at the office of Messrs. Sullivan & Morson, Solicitors, Charlottetown.
W. W. SULLIVAN.
Aug. 24, 1881.

L. ARTHUR & CO., GENERAL

Commission Merchants,
103 SOUTH MARKET STREET,
BOSTON, MASS.
May 16, 1881. [wkly]

Queen Insurance Co'y OF ENGLAND.

CAPITAL - TWO MILLIONS STERLING.
Insurance effected on all kinds of Buildings, Merchandise and Produce. Also, on Vessels on the stocks.
Special rates for isolated residences.
All Losses settled promptly.
GEORGE MACLEOD (Union Bank),
Agent for Prince Edward Island.
Ju 77]

EDWARD T. RUSSELL, & CO. GENERAL

Commission Merchants,
No. 213 State Street,
BOSTON.
May 14, 1881.

W. C. BISHOP, SHIPPING

FORWARDING AGENT,
MARINE INSURANCE BROKER,
—AND—
General Commission Agent,
80 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.
[ap 7 6m]

FIRE! MARINE! LIFE!

HORACE HASZARD,
General Insurance Agent,
—REPRESENTING—
Commercial Union Fire Assurance Company, of London, Eng.,
CAPITAL, £2,500,000 STG.
Western Fire Assurance Company, of Toronto, Ont.,
CAPITAL, \$800,000.00.
British America Fire Assurance Company, of Toronto, Ont.,
CAPITAL, \$500,000.00.
Sun Mutual Life & Accident Insurance Company, of Montreal,
CAPITAL, \$500,000.00.

MARINE INSURANCE ALSO EFFECTED.
Risks taken on all descriptions of Property at LOWEST RATES.

Office—Corner of Queen and Lower Water Streets.
Charlottetown, April 4, 1881—tf

THE CHEAP CASH STORE!

HEARTZ'S OLD STAND,
Opposite the Market.

THE Subscriber would inform the purchasing public that he has opened in the above well known Store a large and varied assortment of Goods in the following lines:—
Hardware, Stoves, Groceries, Earthen, Glass and Wooden Ware, Dye Stuffs, &c., &c.,
Which he is prepared to sell to Cash Customers at a SMALL ADVANCE ON COST.

Nails and Spikes, Iron and Steel, Paint (all colors); Boiled, Raw, Sweet, Lard, Machinery, Wool, Codfish and Kerosene Oils; Varnishes, Glass and Putty, Forks, Shovels, Spades, Hoes, Rakes, Rope, Hames, Whips, Chains, Hinges, Locks, Latches, Screws, Saws, Cutlery, Scissors, Guns, Revolvers, Cartridges, Powder, Shot, Tea Trays, &c., &c.

Teas, Sugars, Coffees, Molasses, Spices, Canned Goods, Salt, Rice, Split Peas, Beans, Barley and General Groceries.

FLOUR, OAT AND CORNMEAL.
FRUIT—in Layer, Muscatel and Valencia Raisins, Currants, Figs, Dried Apples, Almonds, Nuts, Dates, Oranges, Lemons, etc., etc.

GLASSWARE—in Lamps, Glasses and Shades, Tumblers, Goblets, Celery Glasses, Table Sets, Pickle and Preserve Dishes, Water Carraffes, etc., etc.

WOODENWARE—in Buckets, Brooms, Tubs, Washboards, Churns, Baskets, Seives, Measures, etc., etc.

EARTHEN AND STONE WARE—in Milk Dishes, Butter Crocks, Jars, Flower Pots, Molasses Jugs, Preserve Jars, Churns, etc., etc.

BRUSHES—in Whitewash, Paint, Varnish, Sash, Marking, Tar, Scrubbing, Shoe, Bannister, Crumb, Window, Horse, Shaving, Hair and Tooth, etc.

STOVES—a large assortment daily expected from Fawcett's Celebrated Foundry Sackville.

Please call and examine quality and prices. Goods delivered at Steamers, Railroads and private residences in the City free of charge.

HENRY BEER.

Charlottetown, May 27, 1881—2aw wkly

JUST OPENED KING SQUARE FURNITURE WAREROOMS.

MARKED VERY LOW!
A NICE LOT OF
Velveteens, Dress Goods,
Plain and Fancy Winey,
&c., &c., &c.

R. W. TREMAINE,
83 Queen Street, Aug. 26, 1881.

Mackerel and Hake Sounds.

THE subscriber will purchase Mackerel and Hake Sounds during the fishing season, at highest market prices.
1000 Birch and Ash Hoop Barrels, for sale at I. C. Hall's old stand foot of Queen Street Charlottetown.

HORACE HASZARD,
Aug. 23—pat 1m eod

THE FIRE Insurance Association (LIMITED), OF LONDON, ENGLAND.

Head Office, - - - Corner Leadenhall Street, London.
Capital - - - - - \$5,000,000
Reserve Fund - - - - - 250,000
Deposited with Dominion Govt. 100,000

Policies issued and losses settled promptly without reference to Head Office.
J. R. BRECKEN,
Bank of P. E. I., Agent for P. E. I.
FRED. W. HYNDMAN,
Sub-Agent.

Sept. 13, '81—3m 2aw, pat 3m

ARCHIBALD McNEIL & FORBES, SHIPPING AND Commission Merchants,

—AND—
EXPORTERS OF PRODUCE,
44 South Street, - New York City.
N. B.—Cash paid for, and advanced here on, consignments of Potatoes.
CHAS. H. McNEIL, Agent, 49 Water street, near Queen, Charlottetown. (see 14 1m wkly)

NEW COAL DEPOT!

Bear's Wharf (Late Duncan's.)
THE subscriber wishes to intimate to his friends, and the public generally, that he has opened a Coal Depot at the above named place, where he is prepared to receive orders for all the leading kinds of Coal, and fill them at lowest possible rates.
R. McMILLAN.
Ch'town, Aug. 18—eod, wkly 1m pd

ALFRED A. BOWN, AUCTIONEER

—AND—
General Commission Merchant
ST. JOHN'S, NEWFOUNDLAND.
Solicits consignments of all kinds of Produce Butter, Eggs, Vegetables, etc., etc.
Prompt returns guaranteed. Good references on application. (Ju 17 6m oaw)

W & A. BROWN & CO. HAVE JUST RECEIVED

A LARGE SHIPMENT OF
AUTUMN GOODS,
AMONG WHICH ARE:
New Black and Cream Silk Laces, Black Silk Fringes (in variety), Black Satins, Mantle Ornaments, Ladies' Ulsters, Dolmans, Mantles, Fur Cloaks, &c.
Black Straw Hats, Printed Cottons, Oxford Shirtings, Winceys, Scotch Tweeds, Worsted Coatings, &c.

The above Goods were selected by Mr. A. L. Brown, who is now in the English markets buying for the firm.
We have also received a lot of
Canadian Grey Flannels, Grey Cottons, Tweeds, &c.,
All of which will be disposed of at our usual low prices.
W. & A. BROWN & CO.,
Aug. 31, '81. British Warehouse.

Marine Insurance Company —OF— Prince Edward Island.

ROBT. LONGWORTH, Esq., President.
Directors:
Hon. L. C. OWEN, D. R. M. HOOPER, Esq.,
T. HANDEMAN, Esq., B. ROGERS, Esq.,
G. R. BREE, Esq., SAMUEL MUTCH, Esq.

Risks taken daily on Vessels, Cargoes and Freights, at their Office, Corner of Great George and Lower Water Streets.
FRED. W. MALES,
Ch'town, April 25, 1881. Secretary

NEW Paper Bag Factory!

KENT STREET,
Between Queen and Pownal,
Charlottetown, P. E. I.

EVERY quality and size of Paper Bags for Grocers, Dry Goods men, Confectioners, Hatters, Druggists, and Pastry Bakers' use, in stock or made to order at short notice, and sold at Montreal prices, with usual trade discount.
Parties having quantities of paper in stock can have it made into Bags without loss of time and at much less cost than they can import them.
Orders respectfully solicited.
E. H. BABBITT,
July 27—3m

Sir John MacDonald. ENTHUSIASTIC RECEPTION OF THE PREMIER AT MONTREAL—AN ELOQUENT SPEECH.

Sir John MacDonald was, on his visit to Montreal, heartily received by the people of that city. On arrival at the Exhibition on Wednesday, he was presented with an address of welcome by the Permanent Exhibition Committee. Sir John made an eloquent speech in reply, of which the following is an extract:

When I left the shores of Canada in May last there was every prospect of a successful year, and also a prospect of a good harvest. I am happy and grateful to find on my return in renewed health and vigor that the prospect in the spring has been fully carried out, that we have been blessed by a bounteous Providence with a good harvest, and that every industry has been fully employed, and the country from one end to the other is blossoming like the rose. (Applause.) We ought to be thankful for what has been done, and of course we Conservatives are of the opinion that it is for no sin of ours that all those benefits have been poured upon us. (Laughter.) I am happy to state, Mr. President and gentlemen, that I have found a very wholesome opinion in the mother country in regard to Canada, and that the false impressions as to our climate, resources and position has greatly died away. Our credit has never stood so high, and it is pleasing to know that while it stands high in England, it stands higher in France. (Applause.) Formerly it was very hard for us to get money from the capitalists to found and develop the industries in this country. Now instead there is in England and the United States a competition among capitalists as to who will furnish money for investments in Canada, and if the people of Canada are only as prudent as they have shown themselves to be in the past, I am quite sure that this high state of credit will continue for the future. (Applause.) Again let me thank you for this kind address. I have met with kindness from all classes of society in England, from the public and commercial men, and from everyone with whom I was brought in contact. And although I went home for rest, my time, I believe, was usefully employed in answering questions and receiving deputations with reference to the best mode of investment in Canada. I have met men of fortune who were anxious to send their sons out to Canada, and who were anxious to know where was the best location in Canada, and feeling that the prosperity of their families would be promoted by sending them to Canada. Formerly they thought Canada was a source of weakness to the British Empire; but they are now proud to believe that Canada is an additional source of wealth and strength to the Empire. (Loud cheers.) They no longer raise the cry that utilitarianism prompted, "let it secede and work for itself." Now they are anxious to keep it an important portion of the Empire, and they look forward to it as being the supplier of the food which they have now to get from other countries. (Cheers.) While the climate of the mother country was beneficial as it has proven to be to my constitution, I must say that I yearned to come back to Canada, and I never experienced so much pleasure as when we rounded Indian cove and saw the beautiful scene that bursts on the view of the traveller at the close of his ocean voyage. Now that I come to Montreal to visit my old friends and to visit the city where formerly I spent some time as a public man when this was the seat of Government, I find prosperity of every kind evident, and this Exhibition shows the enormous resources that we have at our command. There is a boom, no doubt, ringing through the streets and in the places of public business in Montreal which makes my heart warmly glow within me, when I see the commercial metropolis of Canada in such an evident state of prosperity, and with a still greater future before it than in the past. This will be the Manchester and Liverpool of Canada. Situated as it is at the foot of river navigation, it ought always to be the centre of our foreign commerce; and from its outer advantages of water power and otherwise, it ought also to be the great manufacturing centre not only of the Province of Quebec but of the whole Dominion of Canada. (Loud cheers.) The census has shown that Montreal has made a reasonable and satisfactory increase in population and wealth during the last decade, and I am as positive as that I am now addressing you that the next census will show an increase in population and wealth, and all the evidences of prosperity that will satisfy even the most sanguine mind. (Cheers.) I thank you, sir, for the kind address. I shall carry it away home with me and put it in my archive, and I shall hand it down to my children that in this great Exhibition I was thought worthy of so kind a testimony of my poor me! (Loud and prolonged applause.)

Mr. WALTER SHAWLEY, C. E., is of the opinion that the proposed tunnel under the St. Lawrence will not be constructed, as all the English members of the South Eastern tunnel company have left it and joined the Atlantic and North Western Company who obtained a charter from the Government in 1879 to construct a bridge across the St. Lawrence at some point near Lachine. Mr. Shawley was paid \$15,000 for making a survey for the tunnel.

The Vatican's demands preliminary to an understanding with Germany include, amongst other things, abolition of the civil tribunal for ecclesiastical causes, permission for the expelled religious orders to return to Germany, and a restricted control by the clergy of religious teaching in the schools.

APPLES, Pears, Onions, etc., at A. McNeill's Auction Room,

Graveyard Insurance.

HOW THE MANIA IS AFFECTING WESTERN MARYLAND—AN OLD NEGRO INSURED FOR \$200,000.

The graveyard insurance business is causing wild speculation in Maryland, W. S., and farmers are everywhere in some counties mortgaging their farms to pay the premiums. An aged negro named Watson, residing a few miles from Westminster, is living in luxury and supporting his children and their families by signing policies of insurance on his life in favour of speculators, who pay him from \$20 to \$100 per policy. Wilson is paralysed on his left side, his arm and leg hanging helpless. He has not a tooth in his head, and he is 87 years old. At intervals of every few days he is confined to his bed by rheumatism, and at times has attacks of heart disease, from which he suffers terribly. On the life of this grey-haired, decrepit old man, who has not been able to move out of his chair for nearly two years, there are policies of insurance ranging from \$10,000 to \$50,000, and aggregating over \$200,000. Wilson says he has signed about one hundred policies, and more are being taken out daily. The rates of premiums on these policies are enormous, some of the companies charging as high as \$100 a week for every \$1,000. These premiums are ruining the holders of the policies who pay them from week to week, desperately hoping that the old man will die every day. Whenever Wilson has an attack of heart disease many supposed to be holding policies on his life pass his cabin daily to inquire after his health.

This is only a sample of dozens of cases that could be found in Western Maryland. The records of the county court show an astonishing increase in mortgages filed, and it has come to be accepted as evidence of graveyard speculation for a farmer to mortgage his property. These policies are taken out through secret agents of the companies, all of which are located in small towns just beyond the Pennsylvania line. These agents operate secretly, in order to escape the officers of the law. Indeed, all the transactions are conducted with the greatest secrecy. The person upon whom the insurance is effected does not know in whose favor the policy is drawn. The agent often does not know who is to be benefited by the death, as the policy is made payable to the bearer after the death of the subject. The premiums and policy may be forwarded by a messenger for the money on the policy, which is returned the same way. There are men who make their living by acting as go-betweens in such cases, and are well paid according to their reputation for secrecy and trustworthiness. Sometimes when a man is known beyond all doubt to be dying, policies for large amounts are taken out for twenty-four hours or longer. These policies provide that if the patient dies before the number of hours specified the full amount insured shall be paid. If death does not occur within the time named the policies are worthless. Some weeks ago an aged negro, insured for \$150,000, died. Many of the policies on his life were in a company which was bankrupt, and those who had paid thousands in premiums did not get a cent in return.

We are told that a protective policy injures foreign trade, and hurts our shipping, etc. Here is the way it has worked: A New Brunswick firm made a move in 1880 to secure a trade with Bermuda. The Government of Canada removed an obstacle or two, and the firm went to work. Last year they sent 10,000 onion crates. Last spring they manufactured to order 16,000 onion crates, and 500 tomato crates, using 100,000 feet of lumber. This fall the orders amount to 150,000 onion crates and 10,000 tomato crates, using over 1,000,000 feet of lumber, necessitating an enlargement of the premises and an increase of the machinery. Finding a market for matches in the same island they tried their hand at that work, and now manufacture 35,000 gross a week, and then came lobster tacking-boxes, of which they now average 1,000 boxes a week, and then came washboards, of which they make seventy dozen per week. They employ sixty men, one way and the other, and you see exactly how the N. P. works—good to the country without doing harm to the export trade.—Mail.

An exciting balloon adventure took place in the suburbs of Vienna on Sunday evening, M. Gedard, accompanied by three journalists, went up in his great balloon. The voyage, according to the aeronaut himself, was the shortest and most perilous he had ever made. After ascending to a height of 3,800 feet, M. Gedard found that the balloon was driving along between two thunder storms. In order to avoid imminent danger from the lightning, he resolved at once to descend. The balloon came down with great rapidity, but it had no sooner escaped the electric fluid than it was threatened with another danger not less great. It seems that nothing could save it from falling into the mid-stream of the Danube. By great exertion, however, the aeronaut succeeded in bringing the balloon to the ground in a wood a few feet from the bank of the river, and landing his companions and himself in safety.

Trouble is again anticipated from the Maories of New Zealand, who are incited to violence by a native prophet and chief.