

the cash. I don't know the day these clerks pay him the money.

GEORGE MACLEOD (sworn)—Examined by Mr. Davies—With reference to cheques we exchange with the other Banks. The following cheques from the Merchants' Bank of P. E. Island were received by us on September, 4th:—

DATE OF CHEQUE.
Aug. 17—John Ball, payable to F. W. Hughes, \$15.00
Sept. 1—Benjamin Hartz on Union Bank, payable to Blatch, 13 19
Aug. 23—Roddam Cant, payable to A. Newbery, 7.50
July 31—Treasury cheque, payable to Blatch and endorsed by him, 41.66
Aug. 31—Treasury cheque, payable to Blatch and endorsed by him, 41.66

These cheques were paid in to our Bank by the Merchants' Bank on the 4th of September.

Cross-examined by Mr. McLeod—I don't know who the Merchants' Bank received those cheques from.

To Mr. Davies—I would naturally infer that the three cheques endorsed by Blatch came from him.

EDMUND B. STAFFORD (sworn)—Examined by Mr. Davies—I am paying teller in the Bank of Nova Scotia. We exchange cheques with the other Banks. The following cheque was received by our Bank on the 4th September:—

Aug. 31—F. L. Hazard, in favor of Henry Blatch or order, endorsed by Blatch, 75 13

To Mr. McLeod—All I know is that the cheque came from the Merchants' Bank.

FREDERICK S. MOORE (recalled)—examined by Mr. Davies—Deposit ticket produced.—The deposit was \$235.95, and it was made on the 2nd September. The deposit ticket does not contain any particulars. I do not remember whether the deposit was all made in cheques. I remember that Blatch had one cheque of Roddam Cant. I have no recollection of the items. The inference is that the cheques endorsed by Blatch came direct from him, unless they were endorsed by a third party. The cash was not paid for the cheques to my recollection. If I had paid the cash for them I think I should have remembered it. Blatch always deposits the cheques for his salary and draws on his own cheques the money he requires. There was one cheque drawn by Judge Alley in favor of Blatch, dated 2nd Sept., 1882, for \$6. I believe it was included in this deposit.

To Mr. McLeod—I have no recollection of the payment of Judge Alley's cheque. The cash book shows that I received it on that day.

EDWARD C. JARVIS—I am acting teller in the Merchants' Bank of Halifax. The following cheques were deposited by the Merchants' Bank of P. E. Island on the 4th September:—

Aug. 22—Drawn by Sullivan & Morson in favor of Michael Brazil, payable to order. Endorsed by Brazil, \$15.51

Aug. 31—F. Mitchell, payable to A. Newbery or order. Endorsed by A. Newbery, 9.50

The only person we know in connection with these cheques is the Merchants' Bank of P. E. Island.

WEDNESDAY, Oct. 18.

WILLIAM STUMBLE (sworn)—Examined by Mr. Davies—I am in Hertz & Sons employ and I make entries and sometimes take money. On the 1st September I saw Mr. Richard Hertz paying Blatch \$10.32 and Mr. Benjamin Hertz gave him a cheque for \$13.99.

To Mr. McLeod—Those amounts were for County Court fees.

OLIVER RATTENBURY (sworn)—Examined by Mr. Davies—I am a clerk in the Law Office of Longworth & Hazard. In August last (about 31st) I gave Mr. Blatch (at Mr. Hazard's request) a cheque for \$75.13.

To Mr. McLeod—I don't know what the money was paid for.

Close of evidence for the defence.

PARKER CARVELL (recalled)—examined by Mr. McLeod—Note produced.—My father gave me this note on Friday evening. He gave it me on Friday evening and told me to take it and give it to Mr. Aitken. I went upstairs and put it in an envelope and addressed it to Mr. Aitken, and put it on his desk. I did not like the way I addressed the envelope and so I addressed a second one. I thought I had taken this note out of the first one and gave it a tear. Just when I was tearing it, I noticed the note was in it. I then took it out of the torn envelope, and put it into the other envelope. I waited till Mr. Aitken came in. I showed him how I had torn it. He said, "Give it to your uncle Albert." My uncle came in shortly afterwards and I gave it to him, and he patched it as it is now. I saw him patch it.

To Mr. Davies—It was, I think, between six and seven o'clock on Friday evening, the day before Blatch was arrested. I hadn't it more than five minutes before it was torn. It lay torn about three-quarters of an hour before Mr. Albert Carvell got it. I did not throw the note into the waste paper basket.

FREDERICK D. WELAND—I was present with Mr. Stumbles on Kent Street on Thursday evening, the night of the performance of the Bell Ringers. I was passing his place. I only spoke with Mr. Stumbles on that one occasion. I met him at the corner of the Livery Stable gate on Kent Street. He was alone when I met him. It would be between five and six minutes to eleven. I stood talking to him from ten to twelve minutes. I saw Mr. Blatch (whom I now recognize) come along, I should suppose about four or five minutes after I met Mr. Stumbles. When he arrived, he hesitated for a moment and then he passed behind me and went in the gate way. I talked with Stumbles for a very few minutes after he arrived, and then I left. Blatch had gone into the gate. When I left it was four or five minutes after eleven. I did not make any particular note of the time that elapsed between Mr. Blatch coming and going into the gate, or my leaving Mr. Stumbles. I know it was after eleven because the clock struck while I was speaking to Mr. Stumbles. I remember the fact distinctly. When Mr. Blatch arrived, he was walking. A Braggie passed going west, and after that Mr. Blatch came walking. I left the Hall with Dr. Creamer; and instead of going my usual way, I went with him around to his house. I was talking to the Doctor for several minutes. Then he took out his watch and said, "By Jove, it's late. It's eleven o'clock." I didn't refer to my own watch; but immediately afterwards and I met Mr. Stumbles leaning against

the gate post of the large gate. When I parted with Stumbles he went into the gateway. I made no particular note of the time when I left the Hall; but I looked at my watch while I was in the Hall, and it was then after ten. After I left Stumbles I went straight home. I live near the Drill Shed. When I got home I remarked to my wife that it was late, and referred to a small clock which showed the time to be 12 or 14 minutes after eleven. This occurred immediately after my return home. I can walk from Stumbles' to my house in, possibly, six minutes.

Cross-examined by Mr. Davies.—I should imagine that I remained with Stumbles about ten minutes. I talked with Dr. Creamer at his door about 10 minutes, my mind is not clear as to the exact time. I did not leave the Athenaeum till after the performance ended. I looked at my watch in the hall. It was a going watch and to the best of my recollection it was then between ten and a quarter past ten. I did not hear the town clock strike ten that night. I was spoken to about the matter by Mr. Stumbles, and by Mr. McLeod, and Mr. Albert Carvell. Mr. Stumbles spoke to me I think on last Monday evening week.

To Mr. McLeod.—When I looked at my watch in the hall the performance was going on. It was towards the close.

To Mr. Davies—I believe it was very close to the end of the performance.

THE DAILY EXAMINER.

OCTOBER 18, 1882.

Failures in Canada.

THE number of mercantile failures reported in Canada during the past three months is 163, with aggregate liabilities of \$1,715,982. For the corresponding quarter last year, the failures numbered 130 with liabilities of \$787,889. For the first nine months of the year, the failures were 537, with liabilities of \$5,832,552; against 479 failures and \$4,690,747 liabilities at the corresponding period last year. The greatest number of failures took place in the dry goods business. The capital employed by many of the retailers was money borrowed entirely to start and carry on business. Young men, having gained a fair experience of the business, considered themselves capable of conducting a flourishing concern on borrowed capital alone. A great profit must be made in order to meet the current expenses, and to pay the high rates of interest. The increase in the number of stores gave a keen competition to the trade, which resulted in the inevitable breaking down of weak firms. To start a business fairly, some self capital is needed, and the sooner that is learned the better.

Another cause of the increased number of failures is the mad and reckless speculation which has taken place during the past year. The haste to be rich seizes the business man, and often proves his ruin. He goes on incurring risks; plays, as it were, for high stakes, casts all his prospects on the chance of a lucky throw, and finds himself a ruined man. In looking over the list of failures the speculator stands pre-eminent. The lesson is plain enough, but it will scarcely be heeded. Merchants and business men cannot safely go into rash speculations. True and legitimate business must be carried on with firm and honest business principles. Men must give all their time and energies to their respective callings; must carry on their trades under the eternal laws of fairness, honesty, and truth, and then there will be but little fear of failure. The gains may be smaller, but the business will be safer and sounder.

Something Wrong.

THE number of frauds and robberies perpetrated during the past few months is almost unparalleled in the history of Canada and the United States. Montreal is gaining quite an unenviable notoriety in this respect. The trustee of enormous funds moved out, and left behind him a palatial building to cover up his debts. Discrepancies in the accounts have just put to flight a well known official. A post office clerk, of respectable family, has lately been sentenced to imprisonment for ten years, having been discovered in the act of appropriating money letters. Frauds on the revenue are reported from all sides. No less than a third of a million is missing at Newark, N. J., and several respectable and prominent officers are believed to be implicated in the fraud. What is the matter? Is the comet having a demoralizing effect on these persons? Something is certainly wrong, and the sooner the wrong is remedied, the better. Many of these defaulters are "promising" young men, and others are persons living in an extravagant way. Those who want to cut a dash in the world must have money. The temptation of the day is to live beyond our means. It is thought more commendable for the young man to ask his butcher to send down the leg of mutton which is not paid for, than for the young man to carry home a piece of pork which has been paid for. Extravagant society; living beyond the income; going into debt for fineries, rather than going without them; these are the causes of the defaulters, robberies, and ruin, which are now being discovered on all sides.

We are pleased to learn, from the special telegraphic news to the EXAMINER, that Mr. Brooks has received a Judgeship. Mr. Brooks and his wife are well and popularly known on the Island. They gained many admiring friends during their visit here a short time ago.

DEAL AND SHINGLES.

TO be sold by AUCTION, TO-MORROW, (Thursday), 19th inst., at 4 o'clock, on Pownal Wharf,

60,000 feet Refuse Deal, 100 M. Pine and Cedar Shingles. WILLIAM DODD, Auctioneer, Oct. 18, '82.

Apples, Apples

TO be sold by AUCTION, TO-MORROW (Thursday) 19th instant, at 11 o'clock, at the Subscriber's Sale room, Queen Square,

120 Barrels Apples, in Gravensteins, Pippins, Colverts, Emperors, etc. WILLIAM DODD, Auctioneer, Ch'town, Oct. 18, '82.

PRIZE PIGS.

BY AUCTION, NEXT FRIDAY, October 20th, at 12 o'clock, noon, on the Market Square,

12 Pure Bred Young Pigs, Five of which took 1st and 2nd prizes in their class last week at the Exhibition. A. McNEILL, Auctioneer, Ch'town, Oct. 18, '82.

FURNITURE, &c.

AT AUCTION.

I AM instructed by James M. Sutherland, Esq., Assignee of John H. Cathrae, to sell at Auction, on

Saturday Next, 21st instant, at half-past ten o'clock, a.m.,

At "WESTWOOD," all the Household Furniture now in said Dwelling, consisting in part of Parlor Set, 2 Bed Room Sets, Window Dining Room and Bed Room Carpets, Parlor Curtains, Cheffonier, What-not, Hall Carpets, Hall Stove and Pipe, 1 Square Piano, Kitchen Utensils, Crockery, 1 Horse, 2 Wagons Harness, etc. etc.

B. W. HIGGS, Auctioneer, Oct. 18, '82.—ts

Administration Notice.

NOTICE is hereby given that I, the undersigned, have been appointed, by the Surrogate and Judge of Probate of this Island, Administratrix, cum testamento annexo, of the Estate of the late Henry Palmer, of Charlottetown, Esquire, and that all persons indebted to the Estate of the said late Henry Palmer, Esquire, are required to make immediate payment to me; and I request all persons having claims against the said Estate to forward the same to me, duly attested, for settlement, within one year from this date. Dated Charlottetown, 14th October, A. D. 1882.

AMELIA PALMER, Administratrix cum test. annexo, Oct. 18.—m & th 3w. pat w & s 3w. r g 3m

AUCTION SALE.

Valuable Freehold Farm AND BUSINESS STAND, AT BAY VIEW, LOT 22, Fronting on New London Bay.

I AM instructed by W. S. McKIE, of Charlottetown, to sell at AUCTION, on Tuesday, the 31st October, inst., commencing at 11 o'clock, a.m., on the premises at Bay View, his Valuable Freehold Farm and Business Stand, formerly owned by James A. McKie. The Farm consists of about ninety acres of land, most of which is clear and in a high state of cultivation, together with Dwelling House, Barns, and Stables of excellent arrangement, with a good well and pump on both Farm and Business Stand. The farm is conveniently situated to Post Office, Schools, Churches and Mills, and an excellent Shipping Wharf in front, where an abundance of sea manure can be obtained. This farm can be cultivated early and is renowned for wheat raising. Immediate possession, and good title guaranteed.

The Business Stand comprises about an acre of land, together with Shop, Warehouse—having frost-proof cellars in good condition—a Dwelling House and Barn a superior set Fairbanks' large Platform Scales, nearly new, and in every way a first-class Business Stand.

—ALSO—Some Lumber, Coal, Patent Blocks, Wood Sleigh, Janting Sleigh, Harness, 3 Sheep, and other articles too numerous to mention. Terms easy and made known at sale. Sale positive and no reserve.

GEORGE ANDERSON, Auctioneer, New London, Oct. 18, 1882.

Union Bank of P. E. Island.

NOTICE is hereby given that a special general meeting of the Shareholders of this Bank will be held at their Banking House, in Charlottetown, on Thursday, the sixteenth day of November next, at twelve o'clock, noon, for the purpose of considering a proposal from the Bank of Nova Scotia, for the amalgamation of that Bank with the Union Bank of P. E. Island, and for taking such steps in the premises as the Shareholders may deem desirable. Proxies for voting must be left with the Cashier at least one day previous to the meeting. Dated Union Bank, Charlottetown, 11th October, 1882.

(Sgd) CHARLES PALMER, President. JOHN INGS, W. E. DAWSON, JAMES DESBRISAY, THOS. W. DODD, A. L. BROWN, GEO. DAVIES, Directors. Oct. 12, '82.—wply

The City of London Fire Insurance Company.

CAPITAL, \$10,000,000.

DIRECTORS:

THE LORD MAYOR OF LONDON, CHAIRMAN; Lightly Simpson, Esq., Vice-Chairman; W. H. Malarin, Esq., C. B., Robert Morley, Esq., Lord Colin Campbell, M. P., The Hon. Reginald Capel, Spencer Gore, Esq., Richard Basil Hurb, Esq., Alderman G. H. Nottage, Edward Leigh Pemberton, Esq., M. P., W. J. Thompson, Junr., Esq., Vincent Bevan Tritton, Esq.

Property of every description insured at current rates.

JOHN MACEACHERN,

Agent for P. E. Island.

Charlottetown, Oct. 14, 1882.—2aw

LONDON HOUSE.

Now Opening ex S. S. Victoria, Waldensian and Cedar Grove

Ladies' Beaver and Plush Hats, Ladies' Silk Scarfs, Ladies' Jersey Gloves, Ladies' Alexandra Jackets, Children's Woollen Pelisses, Promenade Scarfs and Squares, Behive Wools, Cocoon Wools, Ice Wools, Berlin Wools, Moire and Broche Sash Ribbons.

Gentlemen's Lambs' Wool Underclothing, Gentlemen's Merino Underclothing, Gentlemen's Kid Mitts and Gloves. GEO. DAVIES & CO. Charlottetown, Oct. 5, 1882.

FIRE INSURANCE.

QUEEN INSURANCE COMPANY, Head Office—Liverpool, 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. 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. Oct. 5, 1882.

NEW FALL GOODS!

J. B. MACDONALD IS DAILY RECEIVING NEW GOODS! IN EVERY DEPARTMENT.

The Goods Now Arriving, as well as those already in Stock,

WILL BE SOLD OUT VERY CHEAP, in order to secure a speedy sale, to make room for regular Fall and Winter Goods, to arrive later.

J. B. MACDONALD, QUEEN STREET. Sept. 4, 1882—wply pat, ex pres

JOHN MCPHEE & CO.

OPENED THEIR

FALL AND WINTER STOCK

—OF—

STAPLE AND FANCY DRY GOODS, MILLINERY AND CLOTHING.

It will Pay Cash Buyers to examine our Goods Before Purchasing elsewhere.

JOHN MCPHEE & CO. Oct. 4, 1882—2aw, wkly ROBERT ORR'S OLD STAND

ACADEMY OF MUSIC.

STUART ROGERS

—THE— Great Character Impersonator.

ONE NIGHT ONLY.

Wednesday, 18th Oct'r.

SPECIMEN PROGRAMME. PART FIRST. DRAMATIC RECITATIONS.

A PROLOGUE.....O. W. Holmes SCENE FROM HAMLET.....Shakespeare THE GHOST.....Anonymous ESOCH ARDEN.....Tranvyan BILL MASON'S BRIDE.....Bret Harle THE CHARITY DISHER (introducing several characters).....Mostly

PART SECOND. CHARACTER SKETCHES.

THE BEGGAR BOY.....In Costume JACK CHUCKLE'S STORY.....In Costume BILL, THE KIDNAPPER.....In Costume MISS AMALYNTIA'S EXPERIENCE.....In Costume IMPERSONATION, IN FULL COSTUME, OF MR. OSCAR WILDE, including an extract from Mr. Wilde's lecture on "Art Decoration." Reserved Seats, 50 cents; Parquette and Gallery, 35 cents. Secure Your Tickets Early.

To avoid crowding, as only a limited number will be issued. For sale at the Drug and Book Stores. Doors open at 7.30; commence at 8. Oct. 13, 1882.—fr mo wed

Dissolution of Partnership.

NOTICE is hereby given that the Partnership heretofore existing between the undersigned—James Peake George Peake and Thomas Handrahan—carrying on business at Charlottetown, under the name of Peake Brothers & Company, is dissolved by James Peake retiring from the firm. All debts due the said firm must be paid to George Peake and Thomas Handrahan, and all the liabilities of the said firm will be discharged by them. Dated this thirtieth day of September, A. D. 1882.

JAMES PEAKE, GEORGE PEAKE, THOMAS HANDRAHAN.

The above business will hereafter be carried on by George Peake and Thomas Handrahan, under the name of Peake Brothers & Company, to whom all debts of the late firm must be paid, and who will discharge the liabilities thereof. Dated this second day of October, A. D. 1882.

GEORGE PEAKE, THOMAS HANDRAHAN, oc 7 1m law

LECTURE.

THE REV. DR. O'BRIEN, will Lecture, under the auspices of the Benevolent Irish Society, in the

MARKET HALL, IN CHARLOTTETOWN, ON

Thursday Evening, 26th inst.

SUBJECT: "Among the Ruins of Pompeii and Herculaneum."

The proceeds of the Lecture will be given to the Charlottetown Hospital. JAS. HUGHES, Secretary. Ch'town, Oct. 12, '82.—wkly

WANTS, LOST, FOUND, &c.

A FAMILY, consisting of a young married couple, two children and a young lady, desire to obtain board, &c., in the city for the winter. They require two bed rooms and a sitting room. Persons who can accommodate them will please address N. S., this office, giving locality, terms, &c., on or before Thursday, the 26th inst. [Oct. 18, 1882, 5m]

A HOUSE AND PREMISES TO LET, situated on Richmond Street West. For particulars, apply to JAMES D. MASON. [Oct 18 6i eod

TO LET—On Hillsborough Street, a house containing eight rooms, in good repair. Possession given immediately, if required. Apply on the premises.—W. L. WELFEL. [Oct 17 if

KEY FOUND, at Post Office, on Saturday night last. The owner can have it by applying at THE EXAMINER Office, and paying for this advertisement. [Oct 17 if

BOARDERS.—Two or three Boarders can be accommodated in a private family, with bedrooms and parlor. Apply at EXAMINER Office. [Oct 17 if

BOWLING ALLEY now open to the public, on Pownal Street, below the Rankin House. [Oct 17

WANTED—Four Gentlemen Boarders. Apply to Mrs. Robert Rodd, opposite Pickard's Bakery. [Oct 16 wkly 2i

HOUSE of six rooms to Let, opposite Dundas Esplanade. Enquire of JAMES F. PURDIE. [Oct 14 3i

LOST.—Between Y. M. C. A. rooms and L Normal School on Saturday afternoon, about 3 o'clock, a Railway Rug, brown on one side and gray on the other. The finder will be rewarded by leaving the same at the EXAMINER Office. Oct 9

WANTED a Girl for General Housework to go to Moncton, N. B. Liberal wages to a competent person. Apply at the EXAMINER Office. Oct. 9 if

HORSE FOR SALE—Apply at the EXAMINER Office. Oct 9