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**Farmers' Union Mutual Fire Insurance Company.**

This is your own County Company. Farm Property, Country Schools and Churches only are insured by this Company.

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The rates are lower than those of any other Company in the County. For particulrs apply to

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is prepared to furnish the people of Lindsay and surrounding country with MONUMENTS and HEADSTONES, both Marble and Granite.

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**Thousands of them die every summer who could be saved by the timely use of Dr. Fowler's Ext. of Wild Strawberry.**

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# BE FAIR IN BUSINESS.

TOO MANY MISREPRESENTATIONS IN THE WORLD OF TRADE.

WORD SHOULD BE GOOD AS BOND

**Rev. Dr. Talmage's Discourse on the Many Temptations of Business Men—He Points Out Some of the Iniquitous Stratagems by Which Goods Are Made to Change Hands.**

Washington, July 23.—Rev. Dr. Talmage took for his text this morning Proverbs xx, 14, "It is naught, it is naught, said the buyer, but when he is gone his way, then he boasteth." He said:

Palaces are not such prisons as the world imagines. If you think that the only time kings and queens come forth from the royal gates is in procession and gorgeously attended, you are mistaken. Incognito, by day or by night, and clothed in citizen's apparel or the dress of a working woman, they come out and see the world as it is. In no other way could King Solomon, the author of my text, have known everything that was going on. From my text I am sure he must in disguise some day have walked into a store of ready-made clothing in Jerusalem and stood near the counter and heard a conversation between a buyer and a seller. The merchant put a price on a coat, and the customer began to dicker and said: "Absurd! That coat is not worth what you ask for it. Why, just look at the coarseness of the fabric! See that spot on the collar! Besides that, it does not fit. Twenty dollars for that? Why, it is not worth more than $10. They have a better article than that and for lower price down at Clothem, Fitem & Bros. Besides that, I don't want it at any price. Good morning." "Hold," says the merchant, "do not go off in that way. I want to sell you that coat. I have some payments to make and I want the money. Come, now, how much will you give for that coat?" "Well," says the customer, "I will split the difference. You asked $20 and I said $10. Now, I will give you $15." "Well," said the merchant, "it is a great sacrifice, but take it at that price."

Then the customer with a roll under his arm started to go out and enter his own place of business, and Solomon in disguise followed him. He heard the customer as he unrolled the coat say: "Boys, I have made a great bargain. How much do you guess I gave for that coat?" "Well," says one, wishing to compliment his enterprise, "you gave $30 for it." Another says, "I should think you got it cheap if you gave $25." "No," says the buyer in triumph; "I got it for $15. I beat him down and pointed out the imperfections until I really made him believe it was not worth hardly anything. It takes me to make a bargain. Ha! Ha!" O man, you got the goods for less than they were worth by positive falsehood, and no wonder, when Solomon went back to his palace and had put off his disguise, that he sat down at his writing desk and made for all ages a crayon sketch of you, "It is naught, it is naught, saith the buyer, but when he is gone his way, then he boasteth."

There are no higher styles of men in all the world than those now at the head of mercantile enterprises in the great cities of this continent. Their casual promise is as good as a bond with piles of collaterals. Their good reputation for integrity is as well established as that of Petrarch residing in the family of Colonna. It is related that when there was great disturbance in the family the cardinal called all his people together and put them under oath to tell the truth, except Petrarch. When he came up to swear, the cardinal put away his book and said, "As for you, Petrarch, your word is sufficient." Never since the world stood have there been so many merchants whose transactions can stand the test of the Ten Commandments. Such bargain makers are all the more to be honored because they have withstood year after year temptations which have flung so many flat and flung them so hard they can never, never recover themselves. While all positions in life have powerful besetments to evil, there are specific forms of allurement which are peculiar to each occupation and profession, and it will be useful to speak of the peculiar temptations of business men.

First, as in the scene of the text, business men are often tempted to sacrifice plain truth, the seller by exaggerating the value of goods and the buyer by depreciating them. We cannot but admire an expert salesman. See how he first induces the customer into a mood favorable to the proper consideration of the value of the goods. He shows himself to be an honest and frank salesman. How carefully the lights are arranged till they fall just right upon the fabric! Beginning with goods of medium quality, he gradually advances toward those of more thorough make and of more attractive pattern. How he watches the moods and whims of his customer! With what perfect calmness he takes the order and bows the purchaser from his presence, who goes away having made up his mind that he has bought the goods at a price which will allow him a living margin when he again sells them! The goods were worth what the salesman said they were and were sold at a price which will not make it necessary for the house to fail every ten years in order to fix up things.

But with what burning indignation we think of the iniquitous stratagems by which goods are sometimes disposed of! A glance at the morning papers shows the arrival at one of our hotels of a young merchant from one of the inland cities. He is a comparative stranger in the great city, and of course he must be shown around, and it will be the duty of some of our enterprising houses to escort him. He is a large purchaser and has plenty of time and money, and it will pay to be very attentive. The evening is spent at a place of doubtful amusement. Then they go back to the hotel. Having just come to town, they must, of course, drink.

A friend from the same mercantile establishment drops in, and usage and generosity suggest that they must drink. Business prospects are talked over, and the stranger is warned against certain dilapidated mercantile establishments that are about to fail, and for such kindness and magnanimity of caution against the dishonesty of other business houses, of course it is expected they will—and so they do—take a drink. Other merchants lodging in adjoining rooms find it hard to sleep for the clatter of decanters, and the coarse carousal of these "hail fellows well met" waxes louder. But they sit not all night at the wine cup. They must see the sights. They stagger forth with cheeks flushed and eyes bloodshot. The outer gates of hell open to let in the victims. The wings of lost souls flit among the lights, and the steps of the carousers sound with the rumbling thunders of the lost. Farewell to all the sanctities of home! Could mother, sister, father, slumbering in the inland home, in some vision of that night catch a glimpse of the ruin wrought they would rend their hair by the roots and bite the tongue till the blood spurted, shrieking out, "God save him!"

What, suppose you, will come upon such business establishments? and there are hundreds of them in the cities. They may boast of fabulous sales, and they may have an unprecedented run of buyers, and the name of the house may be a terror to all rivals, and from this thrifty root there may spring up branch houses in other cities, and all the partners of the firm may move into their mansions and drive their full blooded span, and the families may sweep the street with the most elegant apparel that human heart ever wove or earthly magnificence ever achieved.

But a curse is gathering surely for those men, and if it does not seize hold of the pillars and in one wild ruin bring down the temple of commercial glory it will break up their peace, and they will tremble with sickness and bloat with dissipations, and, pushed to the precipice of this life, they will try to hold back and cry for help, but no help will come, and they will clutch their gold to take it along with them, but it will be snatched from their grasp and a voice will sound through their soul, "Not a farthing, thou beggared spirit!" And the judgment will come, and they will stand aghast before it, and all the business iniquities of a lifetime will gather around them, saying, "Do you remember this?" and "Do you remember that?" And clerks that they compelled to dishonesty and runners and draymen and bookkeepers who saw behind the scenes will bear testimony to their nefarious deeds, and some virtuous soul that once stood aghast at the splendor and power of these business men will say, "Alas, this is all that is left of that great firm that occupied a block with their merchandise and overshadowed the city with their influence and made righteousness and truth and purity fall under the galling fire of avarice and crime."

While we admire and approve of all acuteness and tact in the sale of goods, we must condemn any process by which a fabric or product is represented as possessing a value which it really does not have. Nothing but sheer falsehood can represent as perfection boots that rip, silks that speedily lose their luster, calicoes that immediately wash out, stoves that crack under the first hot fire, books insecurely bound, carpets that unravel, old furniture rejuvenated with putty and glue and sold as having been recently manufactured, gold watches made of brass, barrels of fruit, the biggest apples on the top, wine adulterated with strychnine, hosiery poorly woven, cloths of domestic manufacture shining with foreign labels, imported goods represented as rare and hard to get, because foreign exchange is so high, rolled out on the counter with matchless display. Imported, indeed, but from the factory in the next street. A pattern already unfashionable and unsalable palmed off as a new print upon some country merchant who has come to town to make his first purchase of dry goods and going home with a large stock of goods warranted to keep.

Again, business men are often tempted to make the habits and customs of other traders their law of rectitude. There are commercial usages which will not stand the test of the last day. Yet men in business are apt to do as their neighbors do. If the majority of the traders in any locality are lax in principle, the commercial code in that community will be spurious and dishonest. It is a hard thing to stand close by the law of right when your next door neighbor, by his looseness of dealing, is enabled to sell goods at a cheaper rate and decoy your customers. Of course you who promptly meet all your business engagements, paying when you promise to pay, will find it hard to compete with that merchant who is hopelessly in debt to the importer for the goods and to the landlord whose store he occupies and to the clerks who serve him. There are a hundred practices prevalent in the world of traffic which ought never to become the rule for honest men. Their wrong does not make your right. Sin never becomes virtue by being muliplied and admitted at brokers' board or merchants' exchange. Because others smuggle a few things in passenger trunks, because others take usury when men are in tight places, because others deal in fancy stocks, because others palm off worthless indorsements, because others do nothing but blow bubbles, do not, therefore, be overcome of temptation. Hollow pretentions and fictitious credit and commercial gambling may awhile prosper, but the day of reckoning cometh, and in addition to the horror and condemnation of outraged communities the curse of God will come, blow after blow. God's law forever and forever is the only standard of right and wrong, and not commercial ethics.

Young business man, avoid the first business dishonor, and you will avoid all the rest. The captain of a vessel was walking near the mouth of a river when the tide was low, and there was a long, stout anchor chain, into one of the great links of which his foot slipped, and it began to swell, and he could not withdraw it. The tide began to rise. The chain could not be loosened nor filed off in time, and a surgeon was called to amputate the limb, but before the work could be done the tide rolled over the victim, and his life was gone. I have to tell you, young man, that just one wrong into which you slip may be a link of a long chain of circumstances from which you cannot be extricated by any ingenuity of your own or any help from others, and the times will roll over you as they have over many. When Pompey, the warrior, wanted to take possession of a city and they would not open the gates, he persuaded them to admit a sick soldier. But the sick soldier after awhile got well and strong, and he threw open the gates and let the devastating army come in. One wrong admitted into the soul may gain in strength until after awhile it flings open all the gates to the attack of sin, and the ruin is complete.

Again, business men are sometimes tempted to throw off personal responsibility, shifting it to the institution to which they belong. Directors in banks and railroad and insurance companies sometimes shirk personal responsibility underneath the action of the corporation, and how often, when some banking house or financial institution explodes through fraud, respectable men in the board of directors say, "Why, I thougt all was going on in an honest way, and I am utterly confounded with this demeanor!" The banks and the fire and life and marine insurance companies and the railroad companies will not stand up for judgment in the last day, but those who in them acted righteously will receive, each for himself, reward, and those who acted the part of neglect or trickery will, each for himself, receive condemnation.

Unlawful dividends are not clean before God because there are those associated with you who grab just as big a pile as you do. He who countenances the dishonesty of the firm or of the corporation or association takes upon himself all the moral liabilities. If the financial institution steals, he steals. If they go into wild speculations, he himself is a gambler. If they needlessly embarrass a creditor, he himself is guilty of cruelty. If they swindle the uninitiated, he himself is a defaulter. No financial institution ever had a money vault strong enough, or credit staunch enough, or dividends large enough, or policy acute enough to hide the individual sins of its members. The old adage that corporations have no souls is misleading. Every corporation has as many souls as it has members.

Again, many business men have been tempted to postpone their enjoyments and duties to a future season of entire leisure. What a sedative the Christian religion would be to all our business men if instead of postponing its uses to old age or death they would take it into the store or factory or worldly engagements now! It is folly to go amid the uncertainties of business life with no God to help. A merchant in a New England village was standing by a horse, and the horse lifted its foot to stamp it in a pool of water, and the merchant to escape the splash, stepped into the door of an insurance agent, and the agent said, 'I suppose you have come to renew your fire insurance." "Oh!" said the merchant, "I had forgotten that." The insurance was renewed, and the next day the house that had been insured was burned. Was it all accidental that the merchant, to escape a splash from a horse's foot, stepped into the insurance office? No, it was providential. And what a mighty solace for a business man to feel that things are providential! What peace and equilibrium in such a consideration, and what a grand thing if all business men could realize it!

Again, business men are often tempted to let their calling interfere with the interests of the soul. God sends men into the business world to get educated, just as boys are sent to school and college. Purchase and sale, loss and gain, disappointment, prosperity, the dishonesty of others, panic and bank suspension are but different lessons in the school. The more business the more means of grace. Many have gone through wildest panic unhurt. "Are you not afraid you will break?" said some one to a merchant in time of great commercial excitement. He replied, "Aye, I shall break when the fiftieth psalm breaks in the fifteenth verse, 'Call upon me in the day of trouble, and I will deliver thee.'"

The store and the counting house have developed some of the most stalwart characters. Perhaps originally they had but little sprightliness and force, but two or three hard business thumps woke them up from their lethargy, and there came a thorough development in their hearts of all that was good and holy and energetic and tremendous, and they have become the front men in Christ's army as well as lighthouses in the great world of traffic. But business has been perpetual depletion to many a man. It first pulled out of him all benevolence, next all amiability, next all religious aspirations, next all conscience, and, though he entered his vocation with large heart and noble character, he goes out of it a skeleton, enough to scare a ghost.

Men appreciate the importance of having a good business stand, a store on the right side of the street or in the right block, yet every place of business is a good stand for spiritual culture. God's angels hover over the world of traffic to sustain and build up those who are trying to do their duty. To-morrow, if in your place of worldly engagement you will listen for it, you may hear a sound louder than the rattle of drays and the shuffle of feet and the clink of dollars stealing into your soul, saying, "Seek ye first the kingdom of God and his righteousness, and all other things shall be added unto you."

Yet some of those sharpest at a bargain are cheated out of their immortal blessedness by stratagems more palpable than any "drop game" of the street. They make investments in things everlastingly below par. They put their valuables in a safe not fireproof. They give full credit to influences that will not be able to pay one cent on the dollar. They plunge into a labyrinth from which no bankrupt law or "two-thirds enactment" will ever extricate them. They take into their partnership the world, the flesh and the devil, and the enemy of all righteousness will boast through eternal ages that the man who in all his business life could not be outwitted at last tumbled into spiritual defalcation and was swindled out of heaven.

Perhaps some of you saw the fire in New York in 1835. Aged men tell us that it beggared all description. Some stood on the house tops of Brooklyn and looked at the red ruin that swept down the streets and threatened to obliterate the metropolis. But the commercial world will yet be startled by a greater conflagration, even the last one. Bills of exchange, policies of insurance, mortgages and bonds and government securities will be consumed in one lick of the flame. The bourse and the United States mint will turn to ashes. Gold will run molten into the dust of the street. Exchanges and granite blocks of merchandise will fall with a crash that will make the earth tremble. The flashing up of the great light will show the righteous the way to their thrones. Their best treasures in heaven, they will go up and take possession of them. The toils of business life, which racked their brains and rasped their nerves for so many years, will have forever ceased. "There the wicked cease from troubling and the weary are at rest."

### Spencer F. Baird, Naturalist.

"He knew the birds of the air, from the ptarmigan that lives among the everlasting snows, to the humming bird that revels among the orchards of the tropics; he knew the beasts of the forests and the prairies, and the reptiles that crawl through the desert sands or slimy marshes; he knew the fishes that scale mountain torrents, that bask in quiet lakes, or that journey from zone to zone through the deep waters of the sea. In all his realm of nature he had minute and comprehensive knowledge that no other man has ever acquired. What others had recorded in this field of research he knew, and to their discoveries he made a contribution so bounteous, so stupendous, that he is recognized as the master of systematic zoologists."—Self Culture.


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June 22—North Victoria Agricultural Society, from Laidlaw's to Bobcaygeon.
June 23—C.O.O.F. and Farmers, Janetville, Valentia, Plum Point and McGill's to Lindsay.
June 24—Lindsay Collegiate Institute, to Laidlaw's, Balsam Lake.
July 1—E B.A., Lindsay, to Crowley's Island.
July 5—Presbyterian S.S., Dunsford, to T.V. Canal, Laidlaw's.
July 6—Church of England S.S., Lindsay, to Pleasant Point.
July 7—Presbyterian S.S., Lindsay, to Pleasant Pt.
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July 12—Prentice Boys, True Blues and Orangemen, Lindsay to Fenelon Falls.

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**"Karwatha Lakes"**

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**"MAPLE LEAF"**

Commencing THURSDAY, MAY 11th, will run on the following time-table until further notice:

| | |
|---|---|
| Leave COBOCONK | 6.40 a.m. |
| " FENELON FALLS | 8.45 " |
| " STURGEON POINT | 9.15 " |
| Arrive LINDSAY (new wharf) | 10.30 " |
| Leave LINDSAY | 3.00 p.m. |
| Arrive STURGEON POINT | 4.15 " |
| " FENELON FALLS | 4.45 " |
| " COBOCONK | 6.30 " |

**SCHEDULE OF FARES:**

| | Single | Return |
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| Coboconk to Lindsay | 70c | $1 00 |
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| Fenelon Falls to Sturgeon Point | 25c | 35c |
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SEASON OF 1899.

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**Bobcaygeon, Lindsay and Sturgeon Point**

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Leave Bobcaygeon at.....6.15 a.m., 3.10 p.m.
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| | | |
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| Sturgeon Point, Single Fare, | | 35c. |
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**STEAMER "NORTH KING"**

TAKING EFFECT 1st OF MAY

SOUTH BOUND

| | |
|---|---|
| Leave Port Hope | 2.30 p.m. |
| " Cobourg | 1.25 " |
| Arrive Charlotte | 7.15 " |
| " Rochester (N.Y.C.) | 7.45 " |

NORTH BOUND.

| | |
|---|---|
| Leave Rochester (N.Y.C.) | 8 20 a.m. |
| " Charlotte | 8 50 " |
| Arrive Cobourg | 1.20 p.m. |
| " Port Hope | 2 05 " |

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