Dr. Talmage's Views on the Gambling Mania.

FINANCIAL RUIN OF OTHER DAYS

A Warning to All Men Whose Moral Principles Are Not Thoroughly Settled to Keep Out of Wall Street - Honesty Pars Best for Both Worlds.

Washington, June 9.-In this discourse Dr. Talmage arraigns the spirit of wild speculation and gives some account of the financial ruin of other days, Proverbs xxiii, 5,

Money is a golden, breasted bird with silver beak. It alights on the wind to sweep over our commercial office desk or on the parlor centre table. Men and women stand and admire it. They do not notice that it has wings larger than a rave's, larger than a flamingo's, larger than an eagle's. One wave of the hand of misfortune and it spreads its

goes in the other direction. What a verification we have had of longest streets in the world. It does not begin at the foot of Trinity East river, as many suppose. It by the revival of trade and by the fact that Wall street disasters of other years were so far back as to comes, thank God, in time to warn off a great many who were on their way thither, for the sadness of the thing is that a great many of the young men of our cities who save a

Stocks rose and fell, and now they fall again until thousands of young country has gone forever.

1685 a wall made of stone and earth wall a street was laid out, and as the one hand and of runnous the street followed the line of the bling on the other. Almost it is the mightiest street an this planet. There the government of the athan Edwards and George White-field sometimes preached. There Dr. Mason chided Alexander Hamilton for writing the constitution of the Un-There negroes were sold in the slave There criminals were harnessed to wheelbarrows and, like beasts of burden, compelled to draw or were lashed through the street behind carts to which they were fastened.
There fortunes have come to coronation or burial since the day when reckless speculators in powdered hair that the makes is just as bright and fair and honest a dollar as the dollar earned by the day laborer. But here earned by the day laborer. reckless speculators in powdered hair and silver shoe buckles dodged. Dugan, the governor-general of His Majesty, clear down to yesterday at 3 o'clock. The history of Wall street is to a certain extent the financial, commercial, agricultural, mining, literary, artistic, moral and religious history of this country. They are the best men in this country and there are the worst. Everything from un-swerving integrity to tiptop scoun-drelism-everything from heaven-born charity to bloodless Shylockism. I want to put the plow in at the curbstone at Trinity and drive it | clear through to Wall street ferry. And so it shall go if the horses are strong enough to draw the plow. First of all, Wall street stands as

a type in this country for tried integrity and the most outrageous villainy, Farmers who have only a few hundred dollars' worth of produce to put on the market have but little to test their character, but put a man Wall street, yet because there have different times some men have supposed that it is a great financial dehauchery, and they hardly dare go near the street or walk up or down it unless they have buttoned up their last pocket and had their lives insured or religiously crossed themselves. Yet if you start at either end until all kinds of gambling projects that town. Six were killed on one of the street and read the business came forth. There was a large com- of the streets the other day.

signs you will find the names of more men of integrity and Christian benevolence than you can find in the same space in any street of any of our cities. When the Christian commission and the sanitary commission wanted money to send medicine and bandages to the wounded, when breadstuffs were wanted for famishing Ireland, when colleges were to be endowed and churches were to be supported and missionary societies were to be equipped for their work of sending the gospel all around the world, the first street to respond has been Wall street, and the largest responses in all the land have come from Wall street.

But while that street is a type of tried integrity on one hand it is also a type of unbounded swindle on the other. There are the spiders that wait for innocent flies. There are the crocodiles that crawl up through the slime to catch the calf. There are the "Riches certainly make themselves anacondas, with lifted loop, ready wings; they fly away as an eagle to- to crush the unwary. There are financial wreckers, who stand on the beach praying for a Caribbean whirl-

in erests. Let me say it is no place for a man to go into business unless moral principle is thoroughly settled. That is no place for a man to go into business who does not know when he is overpaid \$5 by mistake beautiful plumage and is gone— "as whether he had better take it back an eagle toward heaven," my text or not. That is no place for a man says, though sometimes I think it to go who has large funds in trust and who is all the time tempted to speculate with them. That is no the flying capacity of riches in Wall place for a man to go who does not street! And Wall street is one of the quite know whether the laws of the state forbid usury or patronize Oh, how many men have risked themchurch, New York, and end at the selves in the vortex and gone down for the simple reason their integrity reaches through all our American had not been thoroughly established cities and across the sea. Encouraged Remember poor Ketcham. How soon the flying hoofs of his iron grays clattered with him to his destruction! Remember poor Gay, at 30 be forgotten, speculators ran up the years of age astonishing the world stocks from point to point until in- with his fortunes and his forgeries. nocent people on the outside suppose Remember that famous man whose that the stocks would always con- steamboats and whose opera houses tinue to ascend. They gather in from | could not atone for his adulterous all parts of the country. Large sums rides through Central Park in the money are taken into Wall street | face of decent New York and whose and small sums of money. The crash | behavior on Wall street by its example has blasted tens of thousand of young men of this generation.

I hold up the polluted memeory to

warn young men whose moral prin-

ciples are not thoroughly settled to ittle money for the purpose of start- | keep out of Wall street. It is no place ing themselves in business, and who for a man who shivers under the have \$500 or \$1,000 or \$2,000 or \$10,000 go into Wall street and lose aff. And if there was ever a time for the pulpit to speak out in regard to certain kinds of nefarious enterprises or which that is a type to stand firm in Christian principle. You are in a now is the time. ageous. There is such a thing as a begin to rise again, and they will hero of the bank and a hero of the Stock Exchange. You be that hero. men will be ruined unless the print- I have not so much admiration for ing press and the pulpit give empha- the French empress who stood in her tic utterance. My counsel is to coun- balcony in Paris and addressed an trymen, so far as they may hear of excited mob and quelled it as I have this discourse, if they have surplus to admiration for that venerable banker invest, invest it in mortgages and in on Wall street who in 1864 stood moneyed institutions which, though on the steps of his moneyed institu-paying comparatively small interest, tion and quieted the fears of deposiand and safe beyond dispute, tors and bade peace to the angry and to stand clear of the Wall street wortex, where so many have been swamped and swallowed. What a compliment it is to the healthy condition of our country that these recent disasters have in nowise de-pressed trade! I thank God that and by the law of God's eternal right Wall street's capacity to blast this all the affairs of your business life will be adjudicated. Honesty - pays

Across the island of New York in best for both worlds. Again, I have to remark that and cannon mounted was built to Wall street is a type throughout the keep off the savages. Along by that country of legitimate speculation on the one hand and of runous gamwall it was appropriately called Wall merchant is to some extent a speculator. He depends not only upon the street. It is narrow, it is unarchitectural, and yet its history is unique. difference between the wholesale price Excepting Lombard street, London, at which he gets the goods and the retail at which he disposes of them. but also upon the fluctuation of the planet. There the government of the United States was born There Washington held his levees. There Mrs. Adams and Mrs. Caldwell and Mrs. Knox and other brilliant women of the Revolution displayed their charms. There Witherspoon and Jonathan Edwards and George Whited as meetings preached. There Dr. quitous simply shows his own ignorance, Stop all legitimate speculation in this country and you stop banks, you stop all factories, stop all storehouses, you stop the great financial prosperities of

a commission merchant under another name. He gets his commission on we must draw the line between legitimate speculation and ruinous gambling. You, a stock operator, out any property behind you, financially irresponsible, sell \$100 of nothing and get paid for it. You sell 100 shares at \$10,000 at 30 days. If at the end of 30 days you can get the scrip for \$9,000, you have made a thousand. If at the end of 30 days you have to pay \$11,000, then you have lost a thousand. Now that is trafficking in fiction; that is betting on chances; that involves the spirit of gambling as much as anything that ever goes on in the lowest gam-

bling hell. At certain times almost every pros perous merchant wakes up, and he says: "Now, I have been successful in my line of trade and I have a tolerable income. I think I shall down to Wall street and treble it in three weeks. There's my neighbor. He was in the same line of business. He into the seven times heated furnace has his \$300,000 or \$400,000 from of Wall street excitement and he either comes out a Shadrach, with hair unsinged, or he is burned into a black moral einder. No half way work about it. If I wanted to find integrity bombproof, I would go to the sample fact that he went into Wall street. I think I shall go too." Here they come, retired merchants who want to get a little excitement in their lethargic veins. Here they integrity bombproof, I would go to produce the sample fact that he went into the simple fact that he went into wall street. I think I shall go too." integrity tombproof, I would go come, men celebrated for prudence, among the bankers and merchants of to trifle with the livelihoods of widows and orphans. Do you wonder been such villainies enacted there at | that sometimes they become insane It is insanity. Do you know there are hundreds of young men who are per ishing under the passion for stock gambling? Do you know that in all Christian lands this is one of the

greatīst curses? Excitement following excitement

pany formed with a great capital for providing funerals for all parts of the land. Another company with large capital-£5,000,000 of capital -to develop a wheel in perpetual motion. Another company with a capital of £4,000,000 to insure people against loss by servants. Another company with £2,500,000 capital to transplant wainut trees from Vir-ginia to England. Then, to cap the climax, a company was formed for "a great undertaking, nobody to know what it is." And, lo, £600,-000 in shares were offered at £100 a Books were opened at 9 share. o'clock in the morning and closed at 3 o'clock in the afternoon, and the first day it was all subscribed. "A great undertaking, nobody to know what it is."

An old magazine of those days de scribes the scene (Hunt's Magazine). It says: "From morning until evening 'Change alley was full to over-flowing with one dense, moving mass of living beings, composed of the incongruous materials and in all things save the mad pursuit wherefor they were employed utterly opposite their principles and feelings and far asunder in their stations in life the professions they follow. Statesmen and clergymen deserted their high stations to enter upon this great theatre of speculation and gambling. Churchmen and dissenters left their fierce disputes and forget their wranglings upon church government in the deep and hazardous game they were playing for worldly treasures and for riches, which, if gained, were liable to disappear within an hour of their creation. Whigs and Tories buried their weap of political warfare, discarded party animosities and mingled together in kind and friendly interourse, each exulting as their stocks advanced in price and grumbling when fortune frowned upon them. Lawyers, physicians, merchants and traveling men forsook their employment, neglected their business, dis regarded their engagements to whirl along in the stream, to be at last en-gulfed in the wild sea of bank-. Females mixed with the forgetting the station and crowd, employment which nature had fitted them to adorn, and dealt boldly and extensively and, like those by whom they were surrounded, rose from poverty to wealth and from that were thrown down to beggary and want, and all in one short week, and perbefore the evening which terminated the first day of their specu-Ladies of high rank, regardless of every appearance of dignity and blinded by the prevailing infat uation, drove to the shops of their milliners and haberdashers and there met their stockbrokers, whom they regularly employed and through gotiated. In the midst of the excitement all distinctions of party and religion and circumstances and character were swallowed up."

O men of Wall street and of all streets, stand back from nefarious nterprises, join that great company of Christian men who are maintain ing their integrity, notwithstanding all the pressure of temptation. In the morning, when you open business in the broker's office or in the bank ing house, ask God's blessing, and when you close it pronounce a benediction upon it. A kind of busines that men cannot engage in without prayer is no business for you I wish that the words o George Peabody, uttered in the hearing of the people of his native town-Danvers, Mass.-I wish that those words could be uttered in the hearing of all the young men throughout the land. He said: Though Providence has granted me unvaried and universal success in the pursuit of fortune in other lands I am still in heart the humble boy who left yonder unpretending dwelling There is not a youth within the soand of my voice whose early op portunities and advantages are not very much greater than were my own, and I have since achieved nomost humble boy among you, George Peabody's success in business was not more remarkable than his integrity and his great hearted be nevolence. I pray upon you God's protecting and prospering blessing. I hope you may all make fortunes for

time and fortunes for eternity. Some day when you come out your place of business and you go t the clearing house or the place of custom or the bank or your own home-as you come out of your place of business just look up at the clock in the tower and see by the move ment of the hands how your life is rapidly going away and be reminded of the fact that before God's thron of inexorable judgment you must yet give account for what you have done since the day you sold the first yard of cloth or the first pound of sugar I pray for you all prosperity. Stand lose to Christ, and Christ will stand close by you. The greater the temp tation the more magnificent the reward. But, alas, for the stock gam-bler-what will he do in the judgment? That day will settle every thing. That to the stock gambles will be a "break" at the "first cail." No smuggling into heaven. No "collaterals" on which to trade your way in. Go in through Christ the Lord or you will forever stay out. God forbid that after you have done your last day's work on earth and the hushed assembly stands around with bowed heads at your obsequies-God forbid that the most appropriate text for your funeral oration should be, "As a partridge sitteth on eggs and hatcheth them not, so he that getteth riches, and not by right, shall leave them in the midst of his days, and at the end he shall be a fool," or that the most appropriate funeral psalm should be the words of the poet:

Price of many a crime untold—Gold, gold, gold, gold.

numerous that they are

Almonte Overrun With Muskrats. The killing of muskrats in cellars has been common in Almonte late-ly. In Smith's Falls they are so

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From the Evening Journal, Ottawa, under date June 7th, 1960.

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