# POOR DOCUMENT

## THE SEMI-WEEKLY TELEGRAPH, ST. JOHN, N. B. FEBRUARY 11, 1895.

## PAID WITH ITS LIFE.

THE FLY WHO TRUSTED TO THE FREE BRIDGE, A SPIDER'S WEB.

SIROCCO OF SWINDLE ABROAD.

Who Weave Webs for Human Flies-The World Has Many Christendom will never save your soul

of the Designing and the Victimized Unless your business character corre-

sheriffs out the same day to arrest all the directors. They are guilty either of neg-lent or complicity. "Oh," some will say. "better preach the gospel and let business matters alone." I reply, if your gospel does not inspire common honesty in the dealings of men the sooner you close up your gos-pel and pitch it into the depths of the Atlantic Ocean the better. An orthodor swindle is worse than a heterodor swin-dler. The recitation of all the cate-bisme and cover written and

swindle is worse than a heterodox swin-dler. The recitation of all the cate-chisms and creeds ever written and partaking of all the communion chalces that ever glittered in the churches of Christendom will never save your soul unless your business character corre-monds with your religious profession.

# C. M. B. A. BALL.

A VERY SUCCESSFUL SOCIAL FUNCTION AT CHATHAM.

CHATHAM, N B, Feb 8-The grand ball

Tames place. Now Wear Weak was a field of the communities of the second of the seco of the resources you put down more species, and more fractional currency, and more clearing house certificates, and more loans, and more licearing house certificates, and more loans, and more licearing house certificates, and more loans, and more discentist than there really are, and more discentist than there really are, and more discentist than there really are, and the obligations to other mailing crasse gilt; Nellie Cassidy, cream gloris; Lizzie Kits, pairie green gloris; Mabel Hildebrand, white sating crasse gilt; Nellie Cassidy, white musin; Annie Hicks, white musin; Annie Kitse Keenan, white green silk; Nellie Landry, white musin; Annie Hicks, white musin; Casa Hicks, white musin; Annie Hicks, white musin; Casa Hicks, white musin; and which they tarned out on Baturday evening, Feb. 3, at the Farmer's Institute meeting at Andover, Victoria county, on the sventing of January 31st was well attended. The greenest, white cashmere; Kate Keenan, white musin; Casa Hicks, white musin; Casa Hicks, white musin; Casa Hicks, white musin and white musin; Casa Hicks, white musin and or yellow; Annie Hicks, white musin are of Statemating for the victoria county and the vorthy bear white scatter (coor silk; Annie Flanzgen, white cashmere, bear of the victoria county are careful of the property of others as you are careful of your own Above all keep and the bank of your wan private account at the bank of the property of others as you are careful of your own Above alls. Keep and the bank of the property of others as you are careful of your own private account at the bank of the property of othere as you have true for and the bank of

care careful of the property of clears as point of your own private account as true has the bank or an estate or trustee of an institution. That is the point at whole stores and the point over black kills; Katte Allen, mary as the point at whole thouse one point will be as the point at whole the p 

Your Last Chance To Get a \$25.00

## **GOLD WATCH** For \$10.00.

### During the last two? weeks we have been overwhelmed with orders for this genuine WALTHAM GOLD FILLED WATCH. which we warrant to wear TWENTY YEARS. We make no money on this watch. we are selling them to advertise our business. This advt, will not appear again.

For the next 60 days we will send to any address in Canada or the United States one of the above watches, ladies' or gents' size, on receipt of only 50 cts. to cover express charges. You can then examine the watch and if you find it satisfactory pay the express agent the balance, \$9.50, and take the watch. We pay all express charges, or if you send us the amount in full with the order we will send you the watch by registered mail, and give you the PRESENT OF A HANDROME GOLD PLATED CHAIN.

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FARMERS'- INSTITUTE.
Well Attended Meeting at Andover and Arthurette.
The Farmers' Institute meeting at Andover, Viotoria county, on the sevening of January 31st was well attended, many ladies being present.
Mr Donald Innis, of Kincardine, was chairman.
The speakers present were: R Robert.
Mr Donald Innis, of Kincardine, was chairman.
The speakers present were: R Robert.
Mappan, N S, W S fornkine, a practical farmer of Southamptor. York county, and the general and intelligent discussion that followed placed this one in a front position of the Victoria county meetings.

Victoria county, are alive to the cou

stay the plague? There is ever and anon a monsoon of swindle abroad, a typhoon, a sirocco. I sometimes ask myself if it would not be better for men making wills to bequeath the property directly to the executors and efficers of the court and appoint the widows and orphans a committee to sea widows and orphans a committee to see that the former got all that did not be-long to them. The simple fact is that there a long a bury of the simple fact is that the simple fact is that they had. I believe we are started long to them. The simple fact is that there are a large nu nber of men sailing yachts and driving first horses and men-bers of expensive clubhouses and control-ling country seats who are not worth a dollar if they return to others their just rights. Under some sudden reverse they fail, and with afflicted air seem to retire from the world, and seem almost ready for monastic life, when in two or three years they blossom out again, having compromised with their orditors—that is, said them nothing but regret—and bompromised with their creditors—that is, paid them nothing but regret—and the only difference between the second chapter of prosperity and the first is that their pictures are Murillos instead of Kensetts, and their borses ge a mile in 50 seconds tess than their predecessors, and instead of one country seat they have three. I have watch d and have noticed that has called high ife have more means after than b fore the failure, and in many after than b fore the failure, and in many of the cases failure is only a stratagem to scope the payment of honest debts and put the world off the track while they tice a large swindle. There is some

It year after year without detection. I will andertake to say that if these frauds are earried on for two or three years without ion either the directors are partners detection either the directors are partners in the infamy and pocket part of the theft or they are guilty of a oulpable neglect of duty, for which God will hold them as responsible as he notis the acknewledged defrauders. What right have prominent bu iness men to allow their names to be published as directors is a function, so that unso in a financial institution, so that unsophisticated people are thereby induced to deposit their money in or buy the scrip thereof, when they, the published direc-tors, are doing nothing for the safety of the institution? It is a case of deception mest reprehens

Many people with a surplus of money, not needed for immediate use, although it may be a little further on indispensable, are without friends competent to dvise them, and they are guided solely. the character of the men whose names are associated with the institution. When the crash came and with the overthow o the banks went the small earnings and limited fortunes of widows and orphans and the helplessly aged, the directors and the helplessly aged, the difference of the in-stood with idiotic stare, and to the in-cuiry of the frenzied depositors and stockholders who had lost their all and to the arraignment of an indignant pub-lie had nothing to say except: "We thought it was all right. We did not know there was anything wrong going en." It was their duty to know. They en. It was their duty to know. Infy stood in a position which deluded the people with the idea that they were care-fully observant. Calling themselves direc-tors, they did not direct. They had optors, they did not direct. They had op-portunity of auditing accounts and in-specting the books. No time to do so? Then they had no business to accept the position. It seems to be the pride of some moneyed men to be directors in a great many institutions. and all they know is whether or not they get their dividends regularly, and their names are used as decoy ducks to bring others near enough to be made game of. What first of all is needed is that 500 bank directors and insurance company directors resign or attend to the president and secondary of a language and repentances are on more all they know is and repentances are all their dues." "Owe no attend to rate embers/lement carried on for many years, be suite to have pleaty of

pricked from the great bubble of Ameriare careful of your own. Above all, keep your own private account at the bank separate from your account as trustee of they do not purloin; they say they only borrow. When a banker makes an overdraft upon his institution, he does not commit a theft; he only borrows. When **Practice a large swindle.** There is some thing weefully wrong in the fact that there things are possible. **Prints of all, I charge the blame on pareless, indifferent bank directors and beards having in charge great financial institutions. It ought not to be possible for a president or cashier or prominent efficer of a banking institution to swindle efficer of a banking institution to swindle efficer of a banking institution. I will** the officer of a company, by a flaming borrows. When a young man with easy access to his employer's money drawer or the confidential clerk by close propingu-

ity to the account books takes a few dol-lars for a Wall street excursion, he expects to put it back. He will put it all back. He will put it all back very soon. back. He will put it all back very soon. He only borrows. Why, when you are going to do wrong, pronounce so long a word as borrow, a word of six letters, when you can get a shorter word more descriptive of the reality, a word of only five letters—the word steal? These are times when we all borrow. There are times when we all borrow,

and borrow legitimately, and borrow with the divine blessing, for Christ in with the divine blessing, for Curist in his sermon on the mount enjoins, "From him that would borrow of thee turn not thou away." A young man rightly bor-rows money to get his education. Pur-ohasing a house and not able to pay all down in cash, the purchaser rightly bor-rows it on motgage. Crises come in business when it would he wrong for a business, when it would be wrong for a man not to borrow. But I roll this warning through all these aisles, over the backs of all these pews, never borrow to Dacks of all these pews, never borrow to speculate-not a dollar, not a cent, not a farthing. Young men, I warn you by your worldly prospects and the value of your immortal souls do not do it. There are breakers distinguished for their ship-wreaks-the Hanwars, the Needlar, the are breakers discinguished for their sup-wrecks-the Hanways, the Needles, the Caskets, the Douvers, the Anderlos, the Skerries-and many a craft has gone to pieces on those rocks, but I have to tell line of breakers which bound the ocean of commercial life north, south, east and west with the white foam of their despair

wronged, and you will sleep better nights and you will have the better chance for your soul. What a sad thing it would be if after you are dead your administrator should find out from the account books or from the lack of vouchers that you are not only bankrupt in estate, but that you lost your soul. If all the trust funds that have been misappropriated should sud-dealy fly to their owners and all the property that has been purloined should suddenly go back to its owners, it would even be the mine and the suddenly so back to its owners. crush into ruin every city in America. Let me say in the most emphatic man-ner to all young men, dishonesty will never pay. An abbot wanted to buy a piece of ground, and the owner would not sell it, but the owner finally consent-ed to let it to him until he could raise one group, and the abbot sowed goorne. A Let me say in the most emphatic man-

one crop, and the abbot sowed acorns, a crop of 200 years! And I tell you, young man, that the dishonesties which you man, that the dishonesties which you plant in your heart and life will seem to be very insignificant, but they will grow up until they will overshadow you with horrible darkness, overshadow all time and all eternity. It will not be a crop for 000 mers, but a crop for evaluating 200 years, but a crop for everlasting

ages. I have also a word of comfort for all who suffer from the malfeasance of others, and every honest man, woman and child does suffer from what goes on in financial scampdom. Society is so bound together that all the misfortunes which good people suffer in husiness bound together that all the mislet dragged until the schooner was drived which good people suffer in business which good people suffer in business matters come from the misleeds of others. Bear up under distress, strong in others. Bear up under distress, strong in and, the ebbing tide leaving her high and dry on the rocks. God. He will see you through though your misfortunes should be centupled. Scientists tell us that a column of air 45 miles in height rests on every man's head and shoulders. But that is nothing head and shoulders. But that is nothing compared with the pressure that business life has put upon many of you. God made up his mind long ago how many or how few dollars it would be best for pieces on those rocks, but I have to tell you that all the Hanways, and the Need-les, and the Caskets, and the Skerries are as nothing compared with the long line of breakers which bound the ocean of commercial life north, south, east and met who for 30 years have been in business anxiety when they shall sudden-by awake in averlasting holider! On the ly awake in everlasting holiday! On the maps of the Arotic regions there are two

Total.

AVALON ASHORE. St. John Schooner May Prove a

Total Loss. SALEM, Mass, Feb 8-The two masted schooner Avalon, Captain Wagner, from St John, N B, for New York with lumber, lies high and dry on the rocks on

The Avsion left fortiand fuescay and after leaving found that the storm had increased to a gale. The vessel was driven past Gloucester, the orew being able to get a sight of Thatcher's Island light, and when Baker's Island light was sight the course of the schooper was

and dry on the rocks. The schooner is about eight years old, 160 tons burden, and is owned by J Willard Smith. She hails from St John, N B, and is loaded with 175,000 feet of lumber for New York. The crew, besides Captain Wagner, is composed of L slie Patterson, Googe Evans, Samuel Ledger and Geo Mur-phy. At a late hour tonight the crew

phy. At a late hour tonight the crew remained on board the schooner.

C[Mr J Willard Smith, the owner of the schooner, received word of the disaster vesterday The vessel was insured for \$1,500, and her cargo was shipped from here by Mesers A Cushing & Company. places whose names are remarkable, The telegram received yesterday state that the vessel was ashore at Rocky Point, Mass. There has been a heavy storm to the westward.]

Inland Revenue Receipts.

The February statement for

\$17,487 6,406 244 630 812

\$15.941 40

 Bpirits
 1886.

 Tobacco
 6,180 50

 Raw leaf tobacco
 158 00

 Malt
 613 47

 Cigars
 528 00

 Cigarstics
 528 00

 Ocigarstics
 528 00

color silk; Annie Flanegen, white cash-mere; Lizzie Buckley, cream muslin and chiffon; Annie Dunn, black and blue chif-fon over black silk; Kate Allen, mauve

clusion there were many questions put to the speakers and answered by them,

showing that the Scotchmen of Kincar anowing that the Scotchmen of Kincar-dine were thoroughly interested in the different subjects of the speakers. At the evening Farmers' Institute meeting held in the school house, Kin-cardine, about a mile distant from where that if the afternoon took place. Mr.

that of the afternoon took place. Mr. Robertson, of Kincardine, was chairman.

Robertson, of Kincardine, was chairman. The attendance was fair, considering that the night was dark and the roads very bad. R Robertson, superintendent of Experimental Farm, Nappan, N S, W S Tomkins, of Southampton, and W A Jack, of St John, all spoke on similar lines as touched on at the afternoon masting. of Experimental Farm, Nappan, N.S. W S Tomkins, of Southampton, and WA Jack, of St John, all spoke on similar lines as touched on at the afternoon meetings. That the farmers of New Danmark,

## The vessel lies in a very precarious condition, although Captain Wagner feels very confident that ahe can be pailed off. The Avalon left Portland Tuesday and The Avalon left Portland Tuesday and To Be a Public Benefa To Be a Public Benefactor and Reduce Canada's Death Rate.

ment reports for the months of March and April, 1898. Total number of deaths and April, 1898. Total number of denths in Octario during the month of March 129, of these 77 being due to consump-tion. In April inere wore 173 doaths from the same disease, out of a total number of 219 for the province, or over 70 per cent on the average. Think of it, more than twice as many people die in Outario every year from consumption tran from all other diseases combined. Dr. Bryce, the very efficient escretary of the Board of Health, is adopting rules and formulating egulations by which he and formulating equilations by which he hopes to cheak the spread of the terrible

Now, my ambition is to do some good in the world, to be if only it a small way, a benefactor to my fallow beings.

DR. SPROULE, B. A. When practicing in Torouto I found that there was one prevailing disease from which nearly one half of the people of Toronto suffered Catarrh. That peo-ple had come to recognize it as a peops-sary evil and that a large proportion of the people had the firm conviction that idea being prevalent, jadging from the poor results obtained bp the local doc-tors' treatment, and the other remedies in common use. Catarrh being so rike in Omtario it of course follows that consumption (which might be called catarrh's elder brother) is equally prevalent and is increasing very rapidly. The statistics of the Om-to be alarming and consumption has

STRICT NEUTRALITY

Will be Maintained by All Foreign Governmenta

WASHINGTON, Feb 6-Im diplomatic quasters the view prevails that all foreign governments will maintain strict





