

Calendar for Nov., 1905.

MOON'S PHASES. First Quarter 3d., 7h., 39m. p.m. Full Moon 11d., 11h., 11m. p.m. Last Quarter 19d., 7h., 34m. p.m. New Moon 26d., 10h., 47m. a.m.

Table with columns: Day of Week, Sun, Moon, High Water, Low Water. Rows for days of the week with corresponding times.

The Clouds of God.

BY ROBERT CLARKSON TONGUE.

The city is full of labor And struggle and strife and care, The fever pulse of the city...

Cardinal Gibbons On Dishonesty.

Baltimore, November 5. "Pay what thou owest." That is the text upon which Cardinal Gibbons based his sermon in the Cathedral yesterday morning.

This subject is most opportune and is invested with vital interest at this time, when colossal frauds and defalcations are revealed to us in rapid succession.

Justice is a cardinal virtue, prompting us to pay what we owe our neighbor. Justice is the foundation of social order and of business intercourse.

As an offset to the foregoing example, I will mention that some years ago I was acquainted with a young man in this city who was studying with a view of embracing

I purpose this morning to set before you some of the principal ways in which dishonesty is practiced in mercantile and in private life.

Second—Be prompt in the payment of your bills. There are some men who are criminally negligent and dilatory in discharging their honest debts.

Some years ago I met a citizen in a distant city who had a formidable title prefixed to his name. He regarded himself as a man of honor, and would resent any imputation on his integrity.

Itching Skin

Distress by day and night—That's the complaint of those who are so unfortunate as to be afflicted with Eczema or Salt Rheum—and outward applications do not cure. They can't.

The source of the trouble is in the blood—make that pure and this itching, burning, itching skin disease will disappear.

"I was taken with an itching on my arms which proved very disagreeable. I concluded it was salt rheum and bought a bottle of Wood's Sarsaparilla. In two days after I began taking it I felt better and it was not long before I was cured. My skin never had any more disease since." Mrs. I. E. Wood, North Point, Md.

Wood's Sarsaparilla

rides the blood of all impurities and cures all eruptions.

bling debt, but had lax notions about his grocery, his butcher's or his tailor's bill. He thus accosted me: "A certain man had the assurance to ask me today, in the street, to pay a bill which I owe him. I felt insulted, sir, and I did not fail to tell him so."

If I had had any spiritual jurisdiction over the person referred to I would have replied to him: "Sir, it is not you, but your creditor who ought to feel offended. Pay your debts. The money you have in bank or in your purse is not yours so long as your creditors' just demands remain unpaid."

BORROWING MONEY.

Third—Don't make a promise to refund a loan unless you have the ability to do so. Dishonesty in another form is committing by those who borrow money without having any well-grounded hopes of being able to refund it.

If they had frankly told you from the outset that, while sincerely desirous to pay the loan, they could give no positive pledge, you would commend their candor and veracity, though placing little reliance on the security, and they might appeal at last to your benevolence, if they did not commend themselves to your business methods.

The man who tries toeke out a subsistence by borrowing money soon becomes lost to all sense of honor and self-respect, and he forfeits the confidence of the community in which he lives.

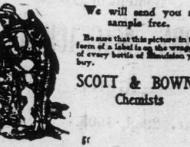
REFERS TO MICAWBER.

Many of you are familiar with one of Dickens' well-known characters, Wilkins Micawber. He sustained a checkered existence by borrowing money, for which he insisted on giving a receipt, and he was always precise in adding the fraction of a half-penny, if necessary, to the pounds, shillings and pence.

As an offset to the foregoing example, I will mention that some years ago I was acquainted with a young man in this city who was studying with a view of embracing

"SAVED MY LIFE"

—That's what a prominent druggist said of Scott's Emulsion a short time ago. As a rule we don't use or refer to testimonials in addressing the public, but the above remark and similar expressions are made so often in connection with Scott's Emulsion that they are worthy of occasional note.



We will send you a sample free. The name of the druggist who has the form of a label in the wrapper of every bottle of Scott's Emulsion is Scott & Bowne Chemists.

a profession. Though he had scarcely enough for a bare subsistence, he declined to accept any proffered loan. He is now enjoying a lucrative practice in his profession. But he is far more economic in his habits than those who, like Micawber, live on borrowed capital.

EXTRAVAGANT LIVING.

Fourth—There is another form of dishonest life far more common and reprehensible than the vice just mentioned—I refer to the pernicious habit of living above one's means.

In fact, this vice may be considered as characteristic of Americans. Our countrymen are fond of making money, but they are still fonder of squandering it.

I am envious of my neighbor when I observe that he keeps a splendid equipage, that his house is elegantly furnished, that he fares sumptuously, that he entertains lavishly, that his wife is dressed in the latest fashion, and I am determined not to be outdone by him.

The man who lives beyond his means is not leading an honest life. My young friends, who are on the threshold of a business career, practice a rigid economy. Live within your income. Save up something for a rainy day.

The man who tries toeke out a subsistence by borrowing money soon becomes lost to all sense of honor and self-respect, and he forfeits the confidence of the community in which he lives.

UNQUALIFIED WEIGHTS.

Fifth—Another common system of fraud consists in the use of unequal weights and measures. This is one of the oldest methods of dishonesty, for it is strongly denounced by Moses and other sacred writers in the pages of the Old Testament.

A school teacher asked the children of her class, "How many ounces make a pound?" One of the pupils, whose father was in the grocery business, answered: "Teacher, I know, but it is a secret." When pressed for an explanation he replied: "When we buy we demand 16 ounces to the pound, but when we sell—that is a business secret."

There is another species of dishonesty which is conducted on a larger scale. I allude to the iniquity of watering stock and floating it on the market, of inflating stocks and bonds and giving them a fictitious value.

DISHONEST BANK OFFICERS.

Sixth—I might also allude here to dishonest presidents and cashiers of banks and business house clerks. Their number, thank God, is very small compared with the army of loyal and upright officials.

These unfaithful officers yield to the criminal desire of growing suddenly rich. They secretly appropriate the funds of the institution in which they are employed with the reckless intention of restoring them.

While he was a director in a leading bank he sold a portion of its stock which was to be delivered in a few days. But the day after the sale the directors discovered that the bank had sustained a heavy loss by reason of the cashier's defalcation.

Several days elapsed before the directors were prepared to make an official statement of the embezzlement and the injurious effect on the bank.

On the appointed day the purchaser, ignorant as yet of the loss sustained by the bank, called to get possession of his stock. The director refused to surrender it and was not then prepared to disclose the reason of his action.

But a few days later, when the bank officials had made a public announcement of the defalcation, the would-be purchaser at once realized the situation and perceived that if the sale had been consummated he would have been a heavy loser and the owner a corresponding gainer.

A man with a less delicate sense of commercial ethics would have closed the sale and justified himself on the plea that he had acted in good faith; but my venerable friend would have scorned to be a party to the slightest degree which would in the slightest degree sully the conscience or arouse against him his faintest breath of suspicion.

He went down to his honored grave, leaving to his children and his children's children the precious heritage of a pure faith and a spotless reputation for business integrity.

The moral which I wish to draw from these remarks is contained in the words of the Apostle, "Owe no man anything, but to love one another, for he that loveth his neighbor hath fulfilled the law."

THREE Trying Times in A WOMAN'S LIFE

WHEN MILBURN'S HEART AND NERVE PILLS

POOR WOMAN REWARDED.

There is a story told of a poor woman who, in returning one day from market was bewailing her poverty, for her scanty means were exhausted. While brooding over her condition she stumbled and fell, and in the fall her outstretched hand touched a purse lying in the road containing 100 gold crowns.

But the miser was reluctant to part with the 100 crowns, and he falsely maintained that the lost purse had contained 110 crowns when she found it.

The Judge after hearing both sides, gave a decision worthy of a Solomon. "You maintain, sir," he said to the man, "that your purse contained 110 crowns when you lost it. Evidently the purse which was found is not yours. And you, my good woman," he said to the finder, "swear that the purse you found contained only 100 crowns. It is yours. Keep it till the true owner is found."

GREATER THAN VICTORIOUS GENERAL.

I have spoken of the sin of dishonesty. Let me now say a word about the merchant or professional man who has left behind him a clean record.

The man of business who has never soiled his hands with ill-gotten wealth; who has never taken undue advantage of his neighbor in a mercantile transaction; whose word was his bond; the man who has punctually paid his honest debts; who has never sheltered himself behind a legal technicality to escape a financial obligation; the man who in every vicissitude of trade and commerce, in adversity as well as prosperity, has maintained the honor of his good name—in a word, all honor to the man who has passed through the perils and battles of commercial life with a character unblemished—such a man, I hold, is more worthy of our esteem and veneration than the victorious general who returns in triumph from a prolonged war.

For surely a business campaign is usually more protracted and requires more persevering energy and courage than a military conquest. "Peace hath its victories not less renowned than war."

Listen to the eulogy which Holy Scripture pronounces on such a man: "Blessed is the rich man that is found without blemish; who is he and we will praise him, for he hath done wonderful things in his life; who could have transgressed and hath not transgressed, and could do evil things and hath not done them. Therefore, are his goods established in the Lord, and all the elders of the saints will declare his alms."

A POINTED ILLUSTRATION.

I knew a merchant who possessed in an eminent degree the qualities above enumerated. He has long since gone to his reward, and died honored in the community in which he had lived.

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MILBURN'S HEART AND NERVE PILLS

are almost an absolute necessity towards her future health.

The first when she is just budding from girlhood into the full bloom of womanhood.

The second period that constitutes a special drain on the system is during pregnancy.

The third and the one most liable to leave heart and nerve troubles is during "change of life."

In all three periods Milburn's Heart and Nerve Pills will prove of wonderful value to tide over the time.

Mrs. James King, Cornwall, Ont., writes: "I was troubled very much with heart trouble—the cause being to a great extent due to 'change of life.' I have been taking your Heart and Nerve Pills for some time, and soon to continue doing so, as I can truthfully say they are the best remedy I have ever used for building up the system. You are at liberty to use this statement for the benefit of other sufferers."

Price 50 cents per box or three boxes for \$1.25. All dealers of The T. Milburn Co., Limited, Toronto, Ont.

MISCELLANEOUS.

In a little bayou an old dorky's flat bottom canoe was shelved on a mud bank. The mud was too deep for him to get out and push, and he got madder and madder. In his exasperation he saw a woman stooping down at the landing some yards above to fill her pail from the stream.

"Get out o' dat!" he called out angrily. "Ef ye takes a drop outen dis yer bayou till I gits afloat agin, I'll mек ye pay fer ef I hev ter wade asho' ter do it!"

There is nothing harsh about Laxative Pills. They cure Constipation, Dyspepsia, Sick Headache and Bilious Spells without griping, purging or sickening. Price 25c.

Mr. Lee (who is pleading a hopeless passion has knelt down suddenly)—Oh, heavens, what agony!

Miss Bullion.—Do not take it to heart, Mr. Lee. I did not think my refusal would bring on such an attack.

Mr. Lee.—It's not an attack; it's a tack, and point up, too.

Muscular Rheumatism.

Mr. H. Wilkinson, Stratford, Ont., says: It affords me much pleasure to say that I experienced great relief from Muscular Rheumatism by using two boxes of Milburn's Rheumatic Pills." Price 50c a box.

An inspector of schools was testing the knowledge of a class on the value of coins. He pulled out a half a dollar, threw it lightly from one hand to the other, and asked a pupil, "Well, what is that?"

"Heads, sir!" replied the boy.

I was cured of a severe cold by MINARD'S LINIMENT.

R. F. HEWSON, Oxford, N. S.

I was cured of a terrible sprain by MINARD'S LINIMENT.

FRED OULSON, Yarmouth, N. S. Y. A. A. C.

I was cured of Black Erysipelas by MINARD'S LINIMENT.

J. W. RUGGLES, Inglesville.

"I thought," said the victim, indignantly, "that you were a painless dentist."

"I am," replied the smiling operator; "I do not suffer the slightest pain."

Mrs. Fred Laine, St. George, Ont., writes: "My little girl would cough so at night that neither she nor I could get any rest. I gave her Dr. Wood's Norway Pine Syrup and am thankful to say it cured her cough quickly."

Minard's Liniment Cures Distemper.

BLOOD HUMORS

PIMPLES, BLOTCHES, ERUPTIONS, FLESHWORMS, HUMORS

Many an otherwise beautiful and attractive face is sadly marred by unsightly blotches, pimples, eruptions, fleshworms and humors, and various other blood diseases.

Their presence is a source of embarrassment to those afflicted, as well as pain and regret to their friends.

Many a cheek and brow—cast in the mould of grace and beauty—have been sadly defaced, their attractiveness lost, and their possessor rendered unhappy for years.

Why, then, consent to rest under this cloud of embarrassment?

There is an effectual remedy for all these defects, it is,

BURDOCK BLOOD BITTERS

This remedy will drive out all the impurities from the blood and leave the complexion healthy and clear.

Miss Annie Robin, Madoc, Ont., writes: "I take great pleasure in recommending your Burdock Blood Bitters to any one who may be troubled with pimples on the face. I paid out money to doctors, but could not get cured, and was almost discouraged, and despaired of ever getting rid of them. I thought I would give B. B. B. a trial, so got two bottles, and before I had taken them I was completely cured and have had no sign of pimples since."

Burdock Blood Bitters has been manufactured by The T. Milburn Co., Limited, for over 30 years, and has cured thousands in that time. Do not accept a substitute which unscrupulous dealers say is "just as good." "It can't be."

FALL Tailoring

First Showing of Fall Woollens



We are satisfied it's a good line, but your opinion is more valuable to us, and we would like to have it.

However, tailoring don't amount to much—we mean the name tailoring—unless you get good cutting, good workmanship and the right style.

We make our clothes with the determined purpose of getting the same man back again for his next suit.

We have never had a better lot of fabrics than we have now—seven eighths are British manufacture, the rest are domestics.

To advertise the price of custom clothing means little. What the tailor gives you for your money, means everything. We would like to be your tailors. Give us a trial!

D. A. BRUCE,

MERCHANT TAILOR. VICTORIA ROW.

Merit and Low Prices

ARE OUR

Bricks & Mortar

The stability of a building depends on the quality of the materials it is made from. The stability of a business depends on the character of its dealings. Merit and fair prices have been the bricks and mortar employed in building up the E. W. Taylor business to its present plane of prestige.

We solicit your custom whenever you seek any Jewellery article.

Among our features this season the following are particularly noteworthy.

An extensive line of the famous REGINA PRECISION WATCHES—among the best Watches for general service to be found in the market—covered by the broadest guarantee given with any make of Watch. Many styles and sizes at prices ranging from \$8.00 to \$51.00 each.

A very choice line of Lockets, Charms and Brooches, of many novel and pleasing styles of design, at a wide range of prices.

A magnificent showing of Table Silver, Knives, Forks, Spoons, Fancy Pieces, such as Cake Baskets, Bon Bon Dishes, Baking Dishes, Card Trays, Candlesticks.

A splendid assortment of Clocks, in many very desirable shapes and designs, all of sterling workmanship.

E. W. TAYLOR,

South Side Queen Square, Charlottetown.

CHINAWARE,

New and Beautiful,

Just opened up in our

China Ware Department,

An elegant display of fancy

Japanese Goods

In Cups and Saucers, Plates, 5 o'clock Sets, Jardiniere, Umbrella Stands, pretty Nic-Nacs, Bric-a-Brac, Vases in great variety.

Old English ART WARE,

Souvenir China ware

etc., at lowest prices.

CARTER & CO., Ltd.

Men's Working Boots

Amherst Made

Are made specially for us according to our instructions—Knowing the requirements of the Island trade so well, we have had two kinds made up which we guarantee to wear and keep you dry.

(Will get you a grain leather boot (Island tanned) double sole, sole leather counters, bellows tongue.

\$2.00

(Buys a kip boot (Island tanned) clump sole, bellows tongue, sole leather counters.

\$2.25

Our personal guarantee goes with each pair.

Alley & Co.

Agents for the Amherst wet weather shoes.

Charlottetown, P. E. I.

The Charlottetown Steam Navigation Co., Ltd.

Steamers Princess and Northumberland,

Leave as below every day, Sundays excepted.

FOR POINTS WEST.

From Point Du Chene, on arrival of train leaving St. John 11.00 a. m. for Summerside, connecting there with express train for Charlottetown and Tignish.

From Summerside, on arrival of morning train from Charlottetown and all stations of P. E. I. R., for Point Du Chene, connecting with day train for St. John, Boston and Montreal.

Connections at Point Du Chene during the summer months with cars of Boston and Maine Railway so that a change of cars is required for Portland or Boston; thence for all points in U. S.

Connections at Pansac and Moncton with trains for all stations on I. C. R. and its connections.

Connections at St. John with C. P. R. and its connections, and with Eastern S. S. Co.'s steamers for Eastport, Portland and Boston.

FOR POINTS EAST.

From Pictou about 4 p. m. for Charlottetown on arrival of morning train from Halifax and Sydney.

From Charlottetown for Pictou at 8.30 a. m., connecting there with day train for Cape Breton, Sydney and Halifax. At North Sydney with steamer Bruce for Newfoundland.

Connection at Halifax with C. A. and Plant Line for Boston.

Through Tickets to be had at Grand Trunk, Canadian Pacific Intercolonial and P. E. I. Railways and on the Company's steamers and connecting lines in United States and Canada.

F. W. HALES, Ch'town, P. E. I. See y

JOB WORK

Executed with Neatness and Despatch at the HERALD Office, Charlottetown, P. E. Island

Tickets

Dodgers

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Note Heads

Note Books of Hand

Letter Heads