

**TRICKERY IN TRADE.**

**Rev. Dr. Talmage Contrasts It with Fair Dealing.**

**Condemns Business Processes by Which Values Are Misrepresented—Many Merchants Models of Integrity.**

[Copyright, Louis Kloppsch, 1899.]  
Washington, July 22.

Integrity and trickery in business life form the subject of Dr. Talmage's sermon to-day, and the contrast he establishes between the two is a striking one. The text is Proverbs 20:14: "It is naught, it is naught, said the buyer, but when he is gone his way, then he boasteth."

Palaces are not such prisons as the world imagines. If you think that the only times 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 ten dollars. They have a better article than that and for lower price down at Clothiers, 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 \$24." "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 collateral. 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 lured so many flat and flung them so hard they can never, never recover themselves. While all positions in life have peculiar besetments to evil, there are specific forms of allurements 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 the 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 to make 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 fall 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 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 "hall 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 out their hair by the roots and bite the tongue till the blood spouted, 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 a 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 wore 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 bearded 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 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 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 of 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 multiplied 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 pretensions 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 men, 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 men, 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 tides 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 responsibilities, shifting it to the institution to which they belong. Directors in banks and railroad and insurance companies sometimes shirk 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 thought 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, a reward, and those who acted the part of neglect or trickery will, each for himself, receive a 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 he goes 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 defrauder. No financial institution ever had a money vault strong enough, or credit stand 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!

Many, although now comparatively straightened in worldly circumstances, have a goodly establishment in the future planned out. They have an imagination built, about 20 years ahead, a house in the country not difficult of access from the great town, for they will often have business or old accounts to settle or investments to look after. The house is large enough to accommodate all their friends. The halls are wide and hung with pictures of hunting scenes and a branch of antlers and are comfortable with chairs that can be rolled out on the veranda when the weather is inviting or set out under some of the oaks that stand sentinel about the house, rustling in the cool breeze and songful with the robins. There is just land enough to keep them interested, and its crops of almost fabulous richness springing up under application of the best theories to be found in the agricultural journals. The farm is well stocked with cattle and horses and sheep that know the voice and have a kindly bleat when one goes forth to look at them. In this blissful abode their children will be instructed in art and science and religion. This shall be the old homestead to which the boys at college will direct their letters, and the hill on which the house stands will be called Oakwood or Ivy Hill or Pleasant Retreat or Eagle Eyrie. May the future have for every business man here all that and more besides! But are you postponing your happiness to that time? Are you adjourning your joys? Suppose that you achieve all you expect—and that the vision I mention is not up to the reality, because the fountains will be brighter, the house grander and the scenery more picturesque—the mistake is none the less fatal.

**THE HOME DRESSMAKER**

**Some Reasonable Suggestions Regarding the Latest in Costumes for Various Occasions.**

Tailored Gowns.—These have become an actual necessity for every season, and include the severely plain and braid-trimmed suits as well. A June bride should include in this line, when she has \$300 to spend, a braid-trimmed gray cloth, a stitched plaid cheviot, and a china blue pique. She should also have a white and a pink organdie, a black taffeta silk skirt, two silk blouses, a black serge rainy-day suit and plenty of cotton shirt waists, also a white pique gown.

For one in mourning a neat rainy-day gown may be made with serge skirt having lapped seams, and a fly-front reefer jacket lined with black taffeta. With it may be worn a short waist of taffeta in lengthwise cordings with a stock collar to correspond, and a toque of black straw trimmed in taffeta and quills, and a black veil. Everything should be quiet, stylish, and yet thoroughly subdued in tone for deep mourning. Do not wear crape on a rainy day unless you use the rain-proof English make.

Cotton dresses are to be much worn this summer. A nice supply for the young lady visiting through the summer would include a china blue jacket suit and white dress of pique, one white organdie, one pink figured organdie, a green or blue and white dimity. Plenty of comfortable, cool shirt waists in white lawn and pique and colored percale, Madras, gingham, cheviot and pique will complete this wardrobe. Any of the woolen skirts may be worn with the shirt waists, but if two new ones are bought get a natural-colored linen craze and a black serge made with a tailor-like finish, very plain but well cut, and evenly hung without any dip at the back.

Girls' Dresses.—There is no striking change in girls' frocks. They are still made with the round waist, yoke effect and revers, with tiny jacket fronts, small sleeves, and slightly blouse effects. The new gingham and pique frocks are made with yokes or gimps of white tucked nainsook or embroidery, but the woolen dresses have yokes of taffeta, white or colored, made plain or with lengthwise or crosswise tucks. Velvet and satin ribbon, braid and lace insertion are all used as trimmings. In materials, children wear just about what their elders do—serges, chevots, cashmeres, poplins, challies, foulards, taffetas, piques, gingham, organdies, dimities, light-weight flannels and fancy dress goods.

Colored pique dresses are in favor this spring. A large heavy rib, expressly for jacket suits, is as high as a dollar a yard, but very pretty domestic goods may be bought for from 15 to 25 cents. A not too heavy weight should be selected for a gored skirt and blouse waist with shirt sleeves. Buttonholes for studs and link buttons should be made in the plait and the cuffs. The yoke may be made with either straight or diagonal tucks, or with Hamburg insertion alternating with tucks. The double-skirt effect will be noticed in shaped founcies, ruffles rounding up to the belt, and long-pointed aprons or peplums, but none of these will iron or prove as serviceable as a five-gored skirt made with a few tucks as a border. The material should be washed before cutting, to prevent its shrinking afterward.

Bridesmaids' costumes should never be of extremely expensive materials unless the girls are all sufficiently wealthy to endure the tax. A pretty idea for an early spring wedding would be white organdie for the six bridesmaids, with pink flowers, pink sashes and collars, pink chiffon hats, and white gloves and slippers. Trim the gowns with ruches of the material edged with narrow white ribbon, using lengthwise rows on the waist and dimities, light-weight flannels and sleeves, and several crosswise rows above the knee founce of the skirt. The flower girls should all be in pure white; the maid of honor might be in pale green organdie over white, with white flowers, gloves, sash, collar and hat. The bride's dress of dainty organdie should be trimmed with many rows of lace inserting, with ribbon sash. Her veil should be of tulle, and her bouquet be all white. None of the gowns suggested are expensive, as excellent double-width organdie may be bought for 60 cents a yard; a better quality at a dollar is 68 inches in width.—Emma M. Hooper, in Ladies' Home Journal.

**Reformer Rebuffed.**

To a young man who stood smoking a cigar on a downtown corner the other day there approached the elderly and impertinent reformer of immemorial legend. "How many cigars a day do you smoke?" asked the licensed meddler in other people's affairs. "Three," replied the youth as patiently as he could. Then the inquisition continued: "How much do you pay for them?" "Ten cents each," confessed the young man. "Don't you know, sir," continued the sage, "that if you would save that money by the time you are as old as I am you would own that big building on the corner?" "Do you own it?" inquired the smoker. "No," replied the old man. "Well, I do," said the young man.—Chicago Chronicle.

**Correcting a Wrong Impression.**

Mrs. May-Fair—I hear that your son is a great student and spends most of his time over the midnight oil. Mrs. Jones (a rich parvenu, in pony carriage)—Not a word of truth in it. We have electric light hall over the house, and Halford 'as a 'ole chancicleer in 'is room!—Punch.



**E. K. RHOADS**  
At his yard Opposite, the P. R. R. Passenger Station, Sells only the Best Qualities

**ANTHRACITE**  
— AND —  
**BITUMINOUS**

**COALS**  
ALSO ALL KINDS OF  
Wood, Grain, Hay, Straw  
and Sand.  
Superior Screenings for Lime  
Burning, Builders' and  
Plasterers' Sand.

Telephone Calls:  
Central..... No. 1312  
Commercial.... " 682

**Grant Hoover,**

...RELIABLE...

Life and  
Fire Insurance

MONEY TO LOAN.

Order's Exchange, BELLEFONTE.

PLANING MILL WORK.

Floping, Siding, Beams, Doors,  
Sashes, Mouldings, Etc.

The undersigned would announce to the public that he is fully equipped with the latest improved machinery to do all kinds of planing mill work. Has had the experience of many years in the business and can give perfect satisfaction to all customers. Carry in stock all kinds of kiln-dried lumber, floorings, Wainscoting, doors, sash, blind and moulding of all descriptions always kept in stock. Also have over 1500 designs of American homes for those expecting to build. Porch and stair building a specialty. Special attention given to carpentering and building. Mill is located 1 1/2 mile west of Rebersburg and will deliver all mill work to Rebersburg and Kramerville free. Your patronage solicited,  
G. P. GARRETT,  
Contractor & Builder,  
Rebersburg, Pa.

**BEEZER'S**  
**MEAT MARKET**

Allegheny St., Bellefonte, Pa.

We keep none but the best quality — of —  
**BEEF PORK and MUTTON**  
All kinds of Smoked Meat, Sliced Ham, Pork Sausage, etc. If you want a nice Juicy Steak go to  
**PHILIP BEEZER**

**MONEY TO LOAN**

On first-class real estate security. A limited amount in sums of from \$500 to \$1000 and any number of loans desired in larger sums. Bring deeds and apply in person to  
**W. GALER MORRISON,**  
214 E. Bushor St.  
Bellefonte, Pa.

**—BLACK DEATH!—**An absolute annihilator of all insects, bugs or beetles that prey on vegetation; positively kills potato bugs, squash bugs, pumpkin bugs, water melon bugs, currant worms, cabbage worms, etc. It will kill all kinds of creeping things, that eat the leaves of vegetables or plants. Every package is guaranteed to be full strength and full weight. For sale by R. F. VONADA, COBURN, PA.

**The Art  
Of Living,**

and living well, is in judicious marketing. Where you buy is of as much importance as what you buy and what you pay for it, when it comes to food. You want to know the surroundings of the things you are going to eat. Notice the cleanliness of this store. Everything is fresh and appetizing.

The Prices  
Are Always Right.

We watch the market, buy in quantities, and Pay Cash, and that counts. Our policy is to sell at a living profit only. We want your regular-all-the-year-round trade and to secure and hold it

We Keep  
Nothing but the Best.

Let us sell you all you can eat! Everything we have is of the best quality. We don't pretend to sell cheap stuff but we do claim to sell high grade groceries, provisions, vegetables, fruit, canned goods, bananas, oranges, meats, tobaccos, cigars and the like at a reasonable price. Goods delivered free of charge.

**SECHLER & CO**

BUSH HOUSE BLOCK,  
BELLEFONTE, - - PENN'A

**Papering!**  
**Painting!**  
**Decorating!**

That is our business, and we have been at it for these many years. Therefore we can extend to our patrons the best inducements that long experience can furnish.

**PAPERING:**

This is the season of the year when you want to clean up, brighten and enliven your home or business office. Every season brings new creations and designs in Wall Paper, and this year's product seems to be the tastiest ever on the market. We have the very latest in this line on exhibition at our store. Then we have expert mechanics who know how to put it up; and the price, well you need only inquire, the result will be satisfactory. We call especial attention to the linocrusta-walton, burlap, plastic and stucco designs.

We have all grades of paper, the cheapest and the best. All we ask is for you to call and see them.

**PAINTING:**

That is another branch of business in which we can give the very best service. Interior or exterior work will be done on short notice.

**DECORATORS:**

When you want your home handsomely decorated consult us, as we have every facility. Picture framing and moulding is another branch of our business that should not be overlooked. Good service and reasonable prices always.

**S. H. WILLIAMS**  
HIGH STREET,  
BELLEFONTE, - - PENN'A