

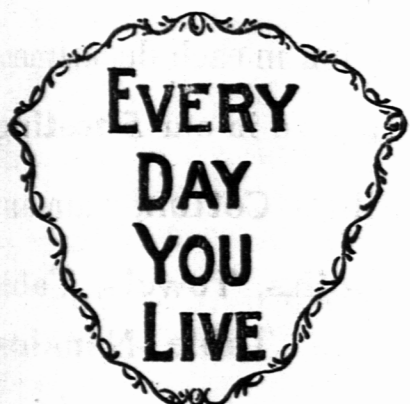
# The People's Chance



The entire Stock of W D McKay, at the Bargain Corner, must be sold in six weeks, so you can be sure of big bargains in Ready-to-wear Clothing, Tweeds, Blankets, Hats, Caps, Dress goods, etc. It's a golden opportunity to buy goods, slightly damaged by fire and water. Don't lose any time in finding your way to the Bargain Corner.

**PROWSE BROTHERS.**

**ASSESSMENT SYSTEM.**



is one day less of life left for you. There may be thousands of days to come but there may be only one—that is the point. Are you taking chances and carrying your own risk?

If so, are you wise? Would it not be better to join your life with 30,000 others in the

## Canadian Order of Foresters

and protect those you love and those that love you from the suffering caused by the untimely or unexpected death of their breadwinner?

Full particulars of the cheapest, safest and best Insurance sent free on application to

R. ELLIOTT, THOS. WHITE,  
H. C. R., Ingersoll. High Sec'y, Brantford  
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**Pain-Killer**

It is the trusted friend of the Mechanic, Farmer, Planter, Sailor, and in fact all classes. Used internally or externally.

Beware of imitations. Take none but the genuine "PERRY DAVIS." Sold everywhere.

25c. and 50c. bottles.

**Hughes' SPECIAL REMEDIES.**

**Hughes' Cough Mixture**  
For Coughs, Colic, Bronchitis, Hoarseness, and all Pulmonary Affections. Price 25 cents.

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An elegant preparation for Chronic Bronchitis and Lung Disease. Price 35 cents.

**Dodd's Rheumatism Cure.**  
A positive cure for Rheumatism. A trial will convince you. Price 50c.

**Special Remedies prepared for DYSPEPSIA, INDIGESTION, CONSTIPATION, etc., etc.**

For the Best English Drugs and Medicines

**PATRONIZE HUGHES THE PEOPLES' DRUGGIST.**

At the Apothecaries Hall, Charlottetown, Sunnyside

## TALMAGE SERMON

"Whose Trust Shall Be a Spider's Web."

**The Lesson of the Spider and the Fly—Dishonest Financiers, Executors, Trust—Fund Holders and Speculators, By Whom Honest People are Trapped and Robbed.**

Washington, Feb. 6.—Rev Dr. Talmage preached from the text, Job viii, 14, "Whose trust shall be a spider's web." He said:

The two most skilful architects in all the world are the bee and the spider. The one puts up a sugar manufactory and the other builds a slaughter house for flies. On a bright summer morning, when the sun comes out and shines upon the spider's web, bedecked with dew, the gossamer structure seems bright enough for a suspension bridge for aerial beings to cross on. But alas for the poor fly which in the latter part of that very day ventures on it and is caught and dungeoned and destroyed! The fly was informed that it was a free bridge and would cost nothing, but at the other end of the bridge the toll paid was its own life. The next day there comes down a strong wind, and away go the web and the marauding spider and the victimized fly. The author of my text, who was a leading scientist of his day, had no doubt watched the voracious process of this one insect with another and saw spider and fly swept down with the same broom or scattered by the same wind. Alas that the world has so many designing spiders and victimized flies! There has not been a time when the utter and black responsibility of many men having the financial interests of others in charge has been more evident than in these last few years. The bankruptcy of banks and disappearance of administrators with the funds of large estates and the disordered accounts of officials have sometimes made a pestilence of crime that solemnizes every thoughtful man and woman and leads every philanthropist and Christian to ask, What shall be done to stay the plague?

First of all, I charge the blame on careless indifferent bank directors and boards having in charge great financial institutions. It ought not to be possible for a president or cashier or prominent officer of a banking institution to swindle it year after year without detection. "We thought it was all right. We did not know there was anything wrong going on." It was their duty to know. They stood in a position which deluded the people with the idea that they were carefully observant. Calling themselves directors they did not direct. They had opportunity of auditing accounts and inspecting 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 their busi-

ness as directors.

"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 gospel and pitch it into the depths of the Atlantic Ocean the better. An orthodox swindler is worse than a heterodox swindler. The recitation of all the catechisms and creeds ever written and partaking of all the communion chalices that ever glittered in the churches of Christendom will never save your soul unless your business character corresponds with your religious profession. Some of the worst scoundrels in America have been members of churches, and they got fat on sermons about heaven when they most needed to have the pulpit preach that which would either bring them to repentance or thunder them out of the holy communions where their presence was a sacrilege and an infamy.

We must especially deplore the misfortunes of banks in various parts of this country in that they damage the banking institution, which is the great convenience of the centuries and indispensable to commerce and the advancement of nations.

We also deplore abuse of trust funds, because the abusers fly in the face of divine goodness, which seems determined to bless this land. We are having a series of unexampled national harvests. The wheat gamblers get hold of the wheat, and the corn gamblers get hold of the corn. The full tide of God's mercy toward this land is put back by those great dikes of dishonest resistance. When God provides enough food and clothing to feed and apparel this whole nation like princes, the scramble of dishonest men to get more than their share and get it at all hazards keeps everything shaking with uncertainty and every body asking, "What next?" Every week makes new revelations. How many more bank presidents and bank cashiers have been speculating with other people's money and how many more bank directors are in imbecile alliance, letting the perfidy go on, the great and patient God only knows. My opinion is that we have got near the bottom. The wind has been picked from the great bubble of American speculation. The men who thought that the judgment day was at least 5,000 years off found it in 1898 or 1897 or 1896, and this nation has been taught that men must keep their hands out of other people's pockets. Great business built on borrowed capital have been obliterated, and men who had nothing have lost all they had. I believe we are started on a higher career of prosperity than this land has ever seen—if and if and if.

If the first men, and especially Christian men, will learn never to speculate upon borrowed capital—if you have a mind to take your own money and turn it all into kites, to fly them over every common in the United States, you do society no wrong, except when you tumble your helpless children into the poorhouse for the public to take care of. But you have no right to take the money of others and turn it into kites. When executors conclude to speculate with the funds of an estate committed to their charge, they do not purloin; they say they only borrow. When a banker makes an over-draft upon his constitution, he does not commit a theft; he only borrows. When the officer of a company, by a flaming advertisement in some religious paper and gilt certificate of stock, gets a multitude of country people to put their small earnings to an enterprise for carrying on some undeveloped nothing, he does not fraudulently take their money; he only borrows. When a young man with easy access to her employer's money drawer or the confidential clerk by close propinquity to the account books takes a few dollars 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. 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'?

There are times when we all borrow, and borrow legitimately, and borrow with the divine blessing, for Christ in his sermon on the mount enjoins, "From him that would borrow of thee turn not thou away." A young man rightly borrows money to get his education. Purchasing a house and not able to pay all down in cash, the purchaser rightly borrows it on mortgage. Crises come in 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 speculate—not a dollar, not a cent, not a tarring. Young man, I warn you by your worldly prospects and the value of your immortal soul, do not do it. There are breakers distinguished for their shipwrecks—the Hanways, the Needles, the Caskets, the Douvers, the Anderlois, the Skerries—and many a craft has gone to pieces on those rocks, but I have to tell you that all the Hanways, and the Needles, 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 west with the white foam of their despair and the dirge of their damnation—the breakers of borrow.

Gathered in all religious assemblages there are many who have trust funds. It is a compliment to you that you have been so intrusted, but I charge you, in the presence of God and the world, be as careful of the property of others as you are careful of your own. Above

(Continued on the Sixth Page.)

## DR. WOOD'S



### NORWAY PINE SYRUP.

A positive cure for all Throat, Lung and Bronchial diseases. Healing and soothing in its action. Pleasant to take, prompt and effectual in its results.

Mr. Chas. Johnson, Bear River, N.S., writes: "I was troubled with hoarseness and sore throat, which the doctor pronounced Bronchitis and recommended me to try Dr. Wood's Norway Pine Syrup. I did so, and after using three bottles I was entirely cured."

Price 25c. and 50c. a bottle. All medicine dealers.

### A QUICK CURE FOR COUGHS and COLDS

## Pyny-Pectoral

The Canadian Remedy for all THROAT AND LUNG AFFECTIONS. Large Bottles, 25 cents. DAVIS & LAWRENCE CO., Limited, Prop'rs. Ferry Davis' Pain Killer. New York Montreal

### UNCLE ALLEN.

"As to those Filipinos who went up against Uncle Sam's artillery with their bows and arrows," remarked Uncle Allen Sparks, "it seems they didn't know it was loaded."

### THE HIGH COMMISSION.

Washington, Feb. 17.—Hon. Mr. Foster leaves to-day for the South. His withdrawal from the Anglo American Commission has created a sensation. He declines to talk.

## USE YOUR NATIVE COMMON SENSE.

When You are Laid up with Stomach Trouble.

Take the only Medicine that Cures by Removing the Cause of the Complaint—That Medicine is Dodd's Dyspepsia Tablets, the only Sure Dyspepsia Cure.

You wouldn't die of thirst, if you knew that plenty of pure cold spring-water was close at hand!

You wouldn't think that anyone would suffer the tortures of Dyspepsia, Indigestion, Constipation nor Heartburn, if he knew that he could easily get a medicine that will cure those complaints, as completely as water quenches thirst!

There is such a medicine. It is within easy reach of every man and woman in the country. And its name is DODD'S DYSPEPSIA TABLETS. IF YOU SUFFER FROM DYSPEPSIA, INDIGESTION, CONSTIPATION, SICK STOMACH, NERVOUS HEADACHE, HEARTBURN, BILIOUSNESS, OR ANY OTHER STOMACH OR LIVER COMPLAINT, USE DODD'S DYS-

PEPSIA TABLETS. THEY'LL CURE YOU, AS SURELY AND AS COMPLETELY AS A DRINK OF COLD WATER BANISHES THIRST.

Dodd's Dyspepsia Tablets are made for the single and special purpose of curing diseases of the Digestive Organs and the Liver. They won't cure tooth-ache nor diphtheria.

But they will cure any and every disease of the Digestive Organs. They cure in the only possible way—by removing the cause of the disease.

Dyspepsia, Constipation, etc., are all caused by imperfect digestion. Dodd's Dyspepsia Tablets make the digestion prompt and perfect by digesting the food themselves.

While they are doing this, Dodd's Dyspepsia Tablets tone, stimulate and strengthen the Liver and Digestive Organs and put them in condition to do the work thoroughly.

That's all the secret there is about the remarkable success of Dodd's Dyspepsia Tablets. Try them. They'll convince you by curing you.

Dodd's Dyspepsia Tablets are sold by all druggists, at fifty cents a box, six boxes \$2.50; or they are sent on receipt of price, by The Dodd's Medicine Co., Limited, Toronto.

# HALF PRICE SALE

100 pairs Men's Laced and Elastic Boots at half Price.

\$2.50 for \$1.25

3.00 for 1.50

3.75 for 1.75

4.00 for 2.00

4.50 for 2.25

75 pairs Women's Dongola Boots 75c

75 pairs Ladies' Oxfords 65c

Felt Lined and Felt Leather Goloxed Boots.

Felt Slippers all at Half price.

See centre Table.

## J. B. McDONALD & Co.