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CRIME IS RAMPANT.

DR. TALMAGE SAYS A MONSOON OF

SWINDLE IS ABROAD. On Every Side Are Men Who Have

Abused the Trust Reposed In Them. Banks Bankrupted and Funds Stolen-A Sermon on Dishonesty. [Copyright, 1899, by American Press Association.]

WASHINGTON, Feb. 5.—This, like many of Dr. Talmage's discourses, recommends right doing for this world as well as preparation for the heavenly world. Text, Job viii, 14, "Whose trust shall be a spider's web." The two most skillful 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, bedeeked 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. So delicate are the silken threads of the spider's web that many thousands of them are put together before they become visible to the human eye, and it takes 4,000,000 of them to nake a thread as large as the human hair. Most cruel as well as most ingenious is the spider. A prisoner in the Bastille, France, had one so trained that at the sound of the violin it every day came for its meal of flies. 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 irresponsibility 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 United States 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? There is ever and anon a monsoon swindle abroad, a typhoon, a sirocco. sometimes ask myself if it would not be better for men making wills to bequeath the property directly to the executors and officers of the court and appoint the widows and orphans a committee to see that the former got all that did not belong to them. The simple fact is that there are a large number of men sailing yachts and driving fast horses and members of expensive clubhouses and controlling 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 ars they blossom out again, having mpromised 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,

out of ten of those who fail in what is it would be wrong for a man not to borcalled high life have more means after row. But I roll this warning through all than before the failure, and in many of these aisles, over the backs of all these the cases failure is only a stratagem to escape the payment of honest debts and put the world off the track while they practice a large swindle. There is something woefully wrong in the fact that these things are possible. Partners In Infamy. First of all, I charge the blame on careless, indifferent bank directors and boards having in charge great financial institu-Carpenter and Builder. having in charge great financial institutions. It ought not to be possible for a president or cashler or prominent officer of pared with the long line of breakers which a banking institution to swindle it year bound the ocean of commercial life north, after year without detection. I will south, east and west with the white foam undertake to say that if these frauds are carried on for two or three years without detection either the directors are partners in the infamy and pocket part of the

theft or they are guilty of a culpable neglect of duty, for which God will hold them as responsible as he holds the acknowledged defrauders. What right have prominent business men to allow their names to be published as directors in a financial institution, so that unsophisticated people are thereby induced to deposit their money in or buy the scrip hereof, when they, the published directors, are doing nothing for the safety of the institution? It is a case of deception most eprehensible. Many people with a surplus of money, not needed for immediate use, although

t may be a little further on indispensable. are without friends competent to advise hem, and they are guided solely by the character of the men whose names are issociated with the institution. When the crash came and with the overthrow of the banks went the small earnings and limited fortunes of widows and orphans and the helplessly aged, the directors stood with idiotic stare, and to the inquiry of the frenzied depositors and stockholders who had lost their all and to the arraignment of an indignant public had nothing to say except: "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 obervant. 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 lecoy 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 business as directors. The business world will be full of fraud just as long as fraud is so easy. When you arrest the president and secretary of a bank for an embezzlement carried on for

many years, be sure to have plenty of sheriffs out the same day to arrest all the directors. They are guilty either of neglect or complicity. "Oh." some will say. "better preach the gospel and let business matters alono." reply, if your gospel does not inspire com mon 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 cathechisms and creeds ever written and partaking of all the communion chalices that ever glit tered in the churches of Christendom will never save your soul unless your business character corresponds with your religious profession. Some of the worst scoundrels America have been members of churches, and they got fat on sermons about heaven when they most needed to have the pulpits 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. Abuse of Trust Funds. We must especially deplore the misfortunes of banks in various parts of thi country in that they damage the banking Institution, which is the great convenience of the centuries and indispensable to commerce and the advance of nations. With one hand it blesses the lender, and with the other it blesses the borrower On their shoulders are the interests of private individuals and great corporations. In them are the great arteries through which run the currents of the nation's life. They have been the resources of the thousands of financiers in days of business

exigency. They stand for accommodation, for facility, for individual, state and national relief. At their head and in their management there are as much interest and this venerable, benignant and God honor-

ed institution! 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 est resistance. When God provides enough food and clothing to feed and apparel this whole nation like princes, the scrabble of dishonest men to get more than their share and get it at all hazards keeps everything shaking with uncertainty and everybody asking, "What next?" Every week makes new revelations. How many more been speculating with other people's money and how many more bank directors are in imbecile silence, 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 pricked 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 businesses built on borrowed capital have been obliterated, and men who had nothing have lost all they had. I believe wo are started on a higher career of prosperity than this land has ever seen-if and if and if. Evils of Speculation.

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. There is one word that has deluded more people into bankruptcy and state prison and ruin than any other word in commercial life, and that is the word borrow. That one word is responsible for all the defalcations and embezzlenents and financial consternations of the last 20 years. When executors conclude to speculate with the funds of an estate compitted to their charge, they do not puroin; they say they only borrow. When a banker makes an overdraft upon his institution, he does not commit a theft; he only borrows. When the officer of a company, by 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 oung man with easy access to his 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?

When It Is Right to Borrow. 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 and their horses go a mile in 20 seconds | money to get his education. Purchasing less than their predecessors, and instead a house and not able to pay all down in of one country seat they have three. I cash, the purchaser rightly borrows it on have watched and have noticed that nine mortgage. Crises come in business, when pews, never borrow to speculate-not a dollar, not a cent, not a farthing. Young men, I warn you by your worldly pros pects and the value of your immortal souls do not do it. There are breakers distinguished for their shipwrecks-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 you that all the Hanways, and the Needles, and the Caskets, and the Skerries are as nothing com-

> of their despair and the dirge of their damnation—the breakers of borrow. If I had only a worldly weapon to use on this subject, I would give you the fact, fresh from the highest authority, that 90 per cent of those who go into wild specuation lose all, but I have a better warning than a worldly warning. From the place where men have perished-body, mind, soul-stand off, stand off! Abstract pulpit discussion must step aside on this question. Faith and repentance are absolutely necessary, but faith and repentance are no more doctrines of the Bible than commercial integrity. "Render to all their dues." "Owe no man anything." And while I mean to preach faith and repentance, more and more to preach them, I do not mean to spend any time in chasing the Hittites and Jebusites and Girgashites of Bible times when there are so many evils right around us destroying men and women for time and for eternity. The greatest evangelistic preacher the world ever saw, a man who died for his evangelism—peerless Paul—wrote to the Romans, "Provide things honest in the sight of all men;" wrote to the Corinthians, "Do that which is honest:" wrote to the Philippians, "Whatsoever things are honest;" wrote to the Hebrews, "Willing in all things to live honestly." The Bible says that faith without works is dead, which, being liberally translated, means that if your business life does not correspond with your profession your religion

is a humbug. Live Within Your Means. Here is something that needs to b sounded into the ears of all the young men of America and iterated and reiter ated if this country is ever to be delivered from its calamities and commercial pros perity is to be established and perpetuated -live within your means. Spend no more than you make. And let us adjust all our business and our homes by the principles of the Christian religion. Our religion ought to mean just as much on Saturday and Monday as on the day between and not to be a mere periphrasis of sanctity. Our religion ought to first clean our hearts, and then it ought to clean our Religion is not, as some seem to think, a sort of church delectation, a kind of confectionary, a sort of spiritual caramel or holy gumdrop or sanctified peppermint or theological anæsthetic. It is an omnipotent principle, all controlling, all conquering. You may get along with something less than that, and you may deceive yourself with it, but you cannot deceive God, and you cannot deceive the world. The keen business man will put on his spectacles, and he will look clear through to the back of your head and see whether your religion is a fiction or a fact. And you cannot hide your samples of sugar or rice or tea or coffee if they are false; you cannot hide them under the cloth of a communion table. All your prayers go for nothing so long as you misrepresent your banking institutions, and in the report of the resources you put down more specie, and more fractional currency, and more clearing house certificates, and more legal tender notes, and more loans, and more discounts than there really are, and when you give an account of your liabilities you do not mention all the unpaid dividends and the United States bank notes outstanding, and the individual deposits, and the obligations to other banks and bankers. An authority more scrutinizing than that of any bank examiner will go through and

CASTORIA For Infants and Children. The Kind You Have Always Bought

through and through your business. Gathered in all religious assemblages there are many who have trust funds. It is a compliment to you that you have been moral worth as in any class of men, per- so intrusted, but I charge you, in the preshaps more. How nefarious, then, the beence of God and the world, be as careful havior of those who bring disrepute upon of the property of others as you are careful of your own. Above all, keep your own private account at the bank separate from your account as trustee of an estate or

trustee of an institution. That is the

point at which thousands of people make shipwreck. They get the property of others mixed up with their own property. They put it into investment, and away it corn gamblers get hold of the corn. The all goes, and they cannot return that full tide of God's mercy toward this land which they borrowed. Then comes the is put back by those great dikes of dishon- explosion, and the money market is shaken, and the press denounces, and the church thunders expulsion. You have no right to use the property of others, except for their advantage, nor without consent, unless they are minors. If with their consent you invest their property as well as you can, and it is all lost, you are not to blame. You did the best you could, but bank presidents and bank cashiers have do not come into the delusion, which has ruined so many men, of thinking because a thing is in their possession therefore it is theirs. You have a solemn trust that God has given you. In any assemblage there may be some who have misappropriated trust funds. Put them back, or if you have so hopelessly involved them that you cannot put them back confess the whole thing to those whom you have 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 suddenly fly to their owners and all the property that has been purloined should suddenly go

back to its owners, it would crush into ruin every city in America. Dishonesty Does Not Pay. A missionary in one of the islands of the Pacific preached on dishonesty, and the next morning he looked out of his window, and he saw his yard full of goods of all kinds. He wondered and asked the cause of all this. "Well," said the natives, our gods that we have been worshiping permit us to steal, but according to what you said yesterday the God of heaven and earth will not allow this, so we bring back all these goods, and we ask you to help us in taking them to the places where they belong." If next Sabbath all the ministers in America should preach 'sermons on the abuse of trust funds, and on the evils of purloining, and the sermons were all blessed of God, and regulations were made that all these things should be taken to the city halls, it would not be long before every city hall in America would be crowded from cellar to cupola.

Let me say in the most emphatic manner to all young men, dishonesty will never pay. An abbot wanted to buy a piece f ground, and the owner would not sell , but the owner finally consented to let it to him until he could raise one crop, and the abbot sowed acorns, a crop of 200 years! And I tell you, young man, that he 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 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 ple suffer in business matters come from the misdeeds of others. Bear up under distress, strong in 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 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 you to have. Trust to his appointment. The door will soon open to let you out and let you up. What shock of delight for men who for 30 years have been in business anxiety when they shall suddenly awake in everlasting holiday! On the maps of the arctic regions there are two places whose names are remarkable, given, suppose, by some polar expedition, Cape Farewell and Thank God harbor. At this last the Polaris wintered in 1871 and the Tigress in 1873. Some ships have passed the cape, yet never reached the har-bor. But from what I know of many of you I have concluded that, though your coyage of life may be very rough, run into by keebergs on this side and icebergs on hat, you will in due time reach Cape Farewell and there bid goodby to all annoy-

ances and soon after drop anchor in the calm and imperturbable waters of Thank God harbor. "There the wicked cease from troubling, and the weary are at rest.' Suez Canal and the Pessimists. It was shown that from an engineering point of view the Suez canal was impossiole, while from a commercial point of view it was proved up to the hilt that, even if the canal could be made, it would so far as traffic went, be a failure as mel ancholy to the philanthropist as it would be disastrous to the inventor. The great authorities who spoke with so much assurance are all dead, and it is well for their comfort that they are. In 1869 traffic between the west and the east via the Cape of Good Hope was about 3,500,000 tons. In 1897 the traffic through the Suez canal was 7,898,981 tons, while that found the Cape of Good Hope was at least 3,750,000 tons.

In other words, one direct result of th construction of the Suez canal has been that in 28 years the commerce of the world has been increased 8,000,000 tons an-It is hardly necessary to add that th return to the investor who risked his money in what seemed to so many to be harebrained project has been, to say the least of it, of a fairly satisfactory charac

ter.—Engineering Magazine. One Cold and One Warm. They came into a Fourteenth street car somewhere near S street one recent bitterly cold evening, he and she, theater bound. He was "six foot a man," and you might have arrived at a tolerably accurate estimate of his weight by allow ing, say, 35 pounds to the foot. He was wrapped in a fur lined ulster. Wide fur ouffs hid his heavy gloves, and a great fur collar covered his ears. Now and then he remarked on the intense cold and shiv

She was as blond as the Norse Freja and fragile as a morning glory. She wa all a-shimmer of soft silk. Her small feet were shod in the thinnest of shoes. On her curly hair she wore a creation of lac and spangles and plumes that left half her head bare. About her shoulders was a fur collar, which exposed her thin silk sleeves from shoulder to wrist. It was her only wrap, but she wasn't cold. She said so and she looked so. She hadn't even a blue nose to disprove her assertion. He was half frozen. She was as warm a toast.—Washington Post.

A Strange Siamese Custom. Every Siamese girl who reaches a cortain age without marrying is ticketed and labeled and placed in a privileged class. under the special care of the king, who binds himself to find a husband for them all. His method is delightfully simple. A risoner in any of the Siamese jails may gain his pardon and release by marrying one of the ineligible class. Whether he is already married or not is not of great consequence, for in Siam it is not necessary to draw the line at one wife. This method of matchmaking can hardly result in domestic bliss.

A CTIVE SOLICITORS WANTED EVERY A WHERE for "The story of the Philippines" by Murat Halstead, commissioned by the Government as Official Historian to the War Department. The book was written in army cames at San Francisco, on the Pacific with General Merritt, in the hospitals at Honolulu, in Hong Kong, in the American trenches at Manila, in the insurgent camps with Aguinaldo, on the deck of the Olympia with Dewey, and in the roar of battle at the fall of Manila. Bonanza for agents. Brimful of or Manila. Bonanza for agents. Rrimful of or iginal pictures taken by government photographers on the spot. Larre book. Low prices. Big profits. Freight paid. Credit given. Drop all trashy unofilefal war books. Outfit free. Address, F. T. Barber, See'y., Star Insurance Bldg., Chicage.

CONVINCED THE SPANIARDS. An English Diver's Proof That He Visited a Sunken Vessel.

James Cassidy, in St. Nicholas, has article about diving, entitled "Under the Sea." Mr. Cassidy says: Some of the experiences of the divers are well worth recording, as we soon dis covered by a chat with one of them. "I don't know that I've anything par ticular to tell you," he began, "nothing that you'd consider exciting. Now, if I were Lambert, the famous British diver, I could tell you many stories of adventure under the water." A little coaxing and we soon prevailed

upon the brave fellow to talk about the submarine life. "I take it," he said, "that pluck and luck help materially in the making of an efficient diver. Some time ago Mr. Lambert and I-Lambert was then Messrs. Siebe & Gorman's chief diver-were sent out to survey a wreck supposed to contain a considerable amount of specie. Spanish divers-brave fellows and capital men at their art-had been trying before us, but declared that it was quite impossible to reach the hold of the wreck or even her deck. 'It's a sheer impossibility,' they

" 'Well, it may be,' said Lambert; 'but I mean to have a try, at all events, now that I've come so far,' and so, dressing, he went down. Forty minutes expired, and then came the signal, 'Haul up,' and he was brought to the surface. "'It's all right,' he declared. 'The

gold is there, but there'll be some difficulty in recovering it.' "Meantime the Spaniards were talking together rapidly, and one of our engineers heard their discourse. 'Do you know what they are saying?' he asked. 'It is that Lambert never reached the wreck at all; that he is only pretending to have done "'Oho!' exclaimed Lambert. 'So that's

contrary and the fact that he had been 40 ne put on again his diving apparatus and made a second descent, the Spaniards looking on in amazement. "Forcing his way to the steward's pantry, he took from a rack a teacloth marked with the name of the ship and, pushing it in his belt, gave the signal, Haul up!' I was keenly watching and espied the cloth in his belt. Seizing it, I waved it around my head, and the Spaniards, understanding in a moment what had been done, cheered and applauded lustily, subsequently thronging around Lambert and begging a thousand pardons

of the brave fellow for their former skep-

ticism, and so belief in English pluck was

confirmed. THE JOHNSTOWN FLOOD.

It Cost \$2,000,000 to Clean Up the Awful Wreck. "The worst job I ever had," said Mr. Colin McLean, "was the cleaning up after the Johnstown flood, just a little over ten years ago. I was employed by the state of Pennsylvania, and it took me flve months with a force of 3,000 men for a part of the time, and never less than 1,000. A great many men couldn't stand the work; the awful stench and constant labor in the water. We got out 5,200 corpses, and, besides this, there were hunireds of dead horses and cattle. "Never in the history of the world was there ever such a vast amount of wreck-

age so fearfully jammed together. About the meanest thing the flood did was to overwhelm a barbed wire factory, and get- | S. ting this stuff out of the tangled m about which it was wound was equal to all the labors of Hercules put together. Compared with that the extrication of 16 locomotives was dead easy. "A curious phase of our work was the almost daily rainfall that must have been the result of our use of tens upon tons of dynamite. The concussion of the atmosphere was terrific, and our explosions seldom failed to brink down heavy showers. A large part of the debris we managed to get rid of by cremation, by tapping the mains of the Standard Oil company and igniting the oil filched from the corporation. We got the company down on us, and many of the residents got very angry at the same time, accusing us of burning up the bodies of their dead relatives and friends. But finally everybody got in a good humor. The cleaned up district extended up and

down the valley for 25 miles, and the job cost in the neighborhood of \$2,000,000."-Washington Post. A Crazy Bet. In a Paris cafe, as the story is related in a London newspaper, a man had been astonishing his fellow workmen one warm day by drinking extraordinary quantities of water. One of them remarked, very sensibly, that it must be bad for the health to drink so much. "Not a bit of it," was the reply, accompanied by the assertion that 24 pints of water was about what a man needed to

quench his thirst in such weather. A bet was offered and taken. It was arranged that the man should lie on the floor with a funnel between his lips. Into this the liquid was to be poured until the limit of 24 pints was reached. An obliging but ill advised bystander agreed to pour the water in. The man on his back gulped down pint after pint with apparent case. After a time, however, somebody noticed that he lay motionless

and drank no more, and for the very good reason that he was dead.

A Sad Bereavement. An honest country man, anxious to explore the wonders of the British museum, obtained a special holiday a short time since. Accordingly, taking with him a couple of friends, he presented himself at the door for admittance. "No admission today, sir," said the

"But I must come in. I've a holday on "No matter. This is a close day, and the museum is shut." "What!" said John. "Ain't this public property? "Yes, but one of the mummies died a

few days ago, and we are going to bury "Oh, in that case we won't intrude," said John in a hushed voice. So he re tired.—London Tit-Bits. A Bad Man.

"Blaiey is one of the most grasping men I ever saw. He is always reaching out after things that he has no right to." "I know it. He isn't satisfied to remain in his own channel. He first started in the dry goods business, then he got to selling shoes; next thing we knew he was handling jewelry; now he has added art to his stock, and nobody knows what he will want to grasp at next." "Yes, and the other morning I came down town in the same car with him. Just before we reached the crossing where he always gets off a beautiful young lady got aboard. I was going to offer her my seat, but what did Bixley do? He jumped up, took off his hat, bowed, got a bewitching smile from her, and then rode a block farther than he intended to go, just to make her believe that he had accommodated her. I've no use for a fellow of that kind!"-Cleveland Leader.

Bamboo Curtains. "I noticed such a sweet decorative idea on this street yesterday," said a lady vis itor to a New Orleans friend while taking a trolley ride near the French market. "It was a house," she continued, "hung at ali

the second and third story windows with pale yellow bamboo curtains. They were perfectly plain and all the same shade, but you have no idea how they set off the old place. Why, they simply glorified it!" "Hu-m-m," mused her friend, "I don't recall the house. Just point it out as we go by, will you?" Presently the visitor uttered an exclamation. "There it is!" she cried. "The house of the bamboo curtains! I'm sure a colony of artists must live there!" "A colony of Italians," corrected her friend grimly. "That's not bamboo. It's a spaghetti foundry. They hang the stuff out there to dry."—New Orleans Times-Democrat.

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