

## BUYERS AND SELLERS

BUSINESS LIFE THE SUBJECT OF DR. TALMAGE'S SERMON.

The Great Divine Pays a High Compliment to the Integrity of the Business Man of Today—Denounces Trickery in Trade.

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WASHINGTON, July 23.—Integrity and trickery in business life form the subject of Dr. Talmage's sermon today, and the contrast he establishes between the two is a striking one. The text is Proverbs xx, 14: "It is naught, it is naught, saith 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 time 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 \$10. They have a better article than that and for lower price down at Clothier, 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," says 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, "you gave \$30 for it." Another says, "I should think you got it cheap if you gave \$25." "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!" Oh, 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."

**Business Integrity.**  
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 collaterals. Their reputation for integrity is as well established as that of Petrarch residing in the family of Cardinal 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 flung so many flat and flung them so hard they can never, never recover themselves. While all positions in life have powerful 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 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 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.

**Iniquitous Stratagems.**  
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, he 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!"

**Gathering Curses.**  
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 the 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 art ever wove 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 blot 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 beggared 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 this?" and "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 out of brass, barrels of fruit, the biggest apples on the top, wine adulterated with strychnine, hosiery poorly woven, cloths of domestic manufacture shined 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.

**Tests That Won't Stand.**  
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 in 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 multi-

plied 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 palm off worthless indorsements, because others do nothing but blow bubbles, do not, therefore, be overcome of temptation. Hollow pretension 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 for 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 man, that just one wrong into which you may 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.

**Righteousness Rewarded.**  
Again, business men are sometimes tempted to throw off personal responsibility, shifting it to the institution to which they belong. Directors in banks and railroad and insurance companies sometimes shirk personal 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 institutions steal, he steals. If they go 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 stanch 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 his 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! What peace and equilibrium in such a consideration, and what a grand thing if all business men could realize it!

**Adjourning Joys.**  
Many, although now comparatively straitened in worldly circumstances, have a goodly establishment in the future planned out. They have in 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 happi-

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ness 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.

What charm will there be in rural quiet for a man who has for 30 or 40 years been conforming his entire nature to the excitements of business? Will flocks and herds with their bleat and moan be able to silence the insatiable spirit of acquisitiveness which has for years had full swing in the soul? Will the hum of the breeze soothe the man who now can find his only enjoyment in the stock market? Will leaf and cloud and fountain charm the eye that has for three-fourths of a lifetime found its chief beauty in hogheads and bills of sale? Will parents be competent to rear their children for high and holy purpose if their infancy and boyhood and girlhood were neglected when they are almost ready to enter upon the world and have all their habits fixed and their principles stereotyped? No, no; now is the time to be happy. Now is the time to serve your Creator. Now is the time to be a Christian. Are you too busy? I have known men as busy as you are who had a place in the store loft, where they went to pray. Some one asked a Christian sailor where he found any place to pray in. He said, "I can always find a quiet place at masthead." And in the busiest day of the season, if your heart is right, you can find a place to pray. Busy thoroughfares are good places to pray in as you go to meet your various engagements. Go home a little earlier and get introduced to your children. Be not a galley slave by day and night, lashed fast to the oar of business. Let every day have its hour for worship and intellectual culture and recreation. Show yourself greater than your business.

**Spiritual Defalcation.**  
Again, business men are often tempted to let their calling interfere with the interests of the soul. God sends men into the business world to get educated, just as boys are sent to school and college. Purchase and sale, loss and gain, disappointment, prosperity, the dishonesty of others, panic and bank suspension, are but different lessons in the school. The more business, the more means of grace. Many have gone through wildest panic unharmed. "Are you not afraid you will break?" said some one to a merchant in time of great commercial excitement. He replied, "Aye, I shall break when the fiftieth Psalm breaks in the fifteenth verse, 'Call upon me in the day of trouble, and I will deliver thee.'" The store and the counting house have developed some of the most stalwart characters. Perhaps originally they had but little sprightliness and force, but two or three hard business thumps woke them up from their lethargy, and there came a thorough development in their hearts of all that was good and holy and energetic and tremendous, and they have become the front men in Christ's army, as well as lighthouses in the great world of traffic. But business has been perpetual depletion to many a man. It first pulled out of him all benevolence, next all amiability, next all religious aspirations, next all conscience, and, though he entered his vocation with large heart and noble character, he goes out of it a skeleton, enough to scare a ghost.

Men appreciate the importance of having a good business stand, a store on the right side of the street or in the right block. Yet every place of business is a good stand for spiritual culture. God's angels hover over the

world of traffic to sustain and build up those who are trying to do their duty. Tomorrow if in your place of worldly engagement you will listen for it you may hear a sound louder than the rattle of drays and the shuffle of feet and the chink of dollars stealing into your soul, saying, "Seek ye first the kingdom of God and his righteousness, and all other things shall be added unto you."

Yet some of those sharpest at a bargain are cheated out of their immortal blessedness by stratagems more palpable than any "drop game" of the street. They make investments in things everlastingly below par. They put their valuables in a safe not fireproof. They give full credit to influences that will not be able to pay one cent on the dollar. They plunge into a labyrinth from which no bankrupt law or "two-thirds enactment" will ever extricate them. They take into their partnership the world, the flesh and the devil, and the enemy of all righteousness will boast through eternal ages that the man who in all his business life could not be outwitted, at last tumbled into spiritual defalcation and was swindled out of heaven.

Perhaps some of you saw the fire in New York in 1835. Aged men tell us that it beggared all description. Some stood on the housetops of Brooklyn and looked at the red ruin that swept down the streets and threatened to obliterate the metropolis. But the commercial world will yet be startled by a greater conflagration, even the last one. Bills of exchange, policies of insurance, mortgages and bonds and government securities will be consumed in one lick of the flame. The bourse and the United States mint will turn to ashes. Gold will run molten into the dust of the street. Exchanges and granite blocks of merchandise will fall with a crash that will make the earth tremble. The flashing up of the great light will show the righteous way to their thrones. Their best treasures in heaven, they will go up and take possession of them. The toils of business life, which racked their brains and rasped their nerves for so many years, will have forever ceased. "There the wicked cease from troubling, and the weary are at rest."

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