

DR. TALMAGE'S SERMON.

Should Christians Insure?

"Let him appoint officers over the land and set up the fifth part of the land of Egypt in the seven plentiful years."—Genesis 41:34.

THESE were the words of Joseph, the president of the first life insurance company that the world ever saw. Pharaoh had a dream that distracted him. He thought he stood on the banks of the river Nile, and saw coming up out of the river, seven fat, sleek, glossy cows, and they began to browse in the thick grass. Nothing frightful about that. But after them, coming out of the same river, he saw seven cows that were gaunt and starved, and the worst looking cows that had ever been seen in the land, and, in fever of hunger, they devoured their seven fat predecessors. Pharaoh, the king, sent for Joseph to decipher these

MIDNIGHT HIEROGLYPHS.

Joseph made short work of it, and intimated that the seven fat cows that came out of the river are seven years with plenty to eat, the seven emaciated cows that followed them are seven years with nothing to eat. "Now," said Joseph, "let us take one-fifth of the corn crop of the seven prosperous years, and keep it as a provision for the seven years in which there shall be no corn crop." The king took the counsel and appointed Joseph, because of his integrity and public-spiritedness, as the president of the undertaking. The farmers paid one-fifth of their income as a premium. In all the towns and cities of the land there were branch houses. This great Egyptian life insurance company had millions of dollars as assets. After a while the dark days came, and the whole nation would have starved if it had not been for the provision that he had made for the future. But now these suffering families had nothing to do but go up and collect the amount of

THEIR LIFE POLICIES.

The Bible puts it in one short phrase: "In all the land of Egypt there was bread." I say this was the first life insurance company. It was Divinely organized. It had in it all the advantages of "the whole life plan," of the "contingent plan," of the "reserved endowment plan," and all the other good plans. We are told that Rev. Dr. Anshute, of Lincolnshire, England, originated the first life insurance company in 1698. Not it is as old as the corn cribs of Egypt; and God Himself was the author and originator. If that were not so, I would not take your time and mine in Sabbath discussion of this subject. I feel it is a theme of vital, religious, and of infinite import, the merits of insurance.

About ten or twelve years ago there was a great panic in life insurance which did good. Under the storm the untrustworthy and bogus institutions were scattered, while the genuine were tested and firmly established, and where does the life insurance institution stand to-day? What amount of comfort, of education, of moral and spiritual advantage, is represented in the simple statistic that in this country the life insurance companies in one year paid seven million dollars to the families of the bereft; and in five years they paid three hundred millions of dollars to the families of the bereft; and are promising to pay—and hold themselves in readiness to pay—two thousand millions of dollars to the families of the bereft!

They have actually paid out more in dividends and death claims than they have ever received in premiums. I know of what I speak. The life insurance companies of this country paid more than seven million dollars of taxes to the Government in five years. So, instead of these companies being indebted to the land, the land is indebted to them. To cry out against life insurance, because here and there one company has behaved badly, is as absurd as it would be for a man to burn down a thousand acres of harvest field in order to kill the moles and potato-bugs—as preposterous as a man who should blow up a crowded steamer in mid-Atlantic for the purpose of destroying the barnacles on the bottom of the hull.

WHAT DOES THE BIBLE SAY

in regard to this subject? If the Bible favors the institution, I will favor it; if the Bible denounces it, I will denounce it. In addition to the forecast of Joseph in the text, I call to your attention Paul's companion. Here is one man who, through neglect, fails to support his family while he lives, or after he dies. Here is another man, who abhors the Scriptures, and rejects God. Which of those men is the worse? Well, you say the latter. Paul says the former. Paul says that a man who neglects to care for his household is more obnoxious than a man who rejects the Scriptures: "He that provideth not for his own, and especially those of his own household, is worse than an infidel." Life insurance companies help most of us to provide for our families after we are gone; but, if we have the money to pay the premiums, and do not pay them, we have no right to expect mercy at the hand of God in the Judgment. We are worse than Tom Paine, and worse than Voltaire. The Bible declares it—we are worse than an infidel.

After the certificate of death has been made out and thirty or sixty days have passed, and the officer of a life insurance company comes into the bereft household and pays down the hard cash on an insurance policy, that officer of the company is performing a positively religious rite, according to the Apostle James, who says: "True religion and undefiled before God and the Father is this: To visit the fatherless and the widow in their affliction," and so on. The religion of Christ proposes to take care of the temporal wants of the people as well as the spiritual. When Hezekiah was dying, the injunction came to him:

"SET THY HOUSE IN ORDER, for thou shalt die and not live." That injunction in our day would mean: "Make your will; settle up your accounts; make your things plain; don't deceive your heirs with rolls of worthless mining stock; don't deceive them with loads of Western lands that will never

yield any crop but chills and fever; don't leave for them notes that have been outlawed, and second mortgages on property that will not pay the first."

"Set thy house in order." That is, fix up things, so your going out of the world may make as little consternation as possible. See the lean cattle devouring the fat cattle, and in the time of plenty prepare for the time of want. The difficulty is, when men think of their death, they are afraid to think of it only in connection with their spiritual welfare, and not of

DESTITUTION IN THE HOUSEHOLD, which will come because of their emigration from it. It is meanly selfish for you to be so absorbed in the heaven to which you are going that you forget what is to become of your wife and children after you are dead. You can go out of this world without leaving a dollar, and yet die happy if you could not provide for them; you can trust them in the hands of the God who owns all the harvests and the herds and the flocks; but if you could pay the premiums on a policy, and neglect them, it is a mean thing for you to go up to heaven while they go into the poor-house. You, at death, move into a mansion, river front, and they move into two rooms on the fourth story of a tenement house in a back street. When they are out at the elbows and knees, and the thought of your splendid robe in heaven will not keep them warm. The minister may preach a splendid sermon over your remains, and the quartette may sing like four angels in the organ loft; but your death will be a swindle. You had the means to provide for the comfort of your household when you left it, and you wickedly neglected it.

"O," says some one, "I have more faith than you; I believe when I go out of this world the Lord will provide for them." Go to Blackwell's Island, go through all the poor-houses of the country, and I will show you how often God provides for the neglected children of

NEGLECTFUL PARENTS. That is, He provides for them through public charity. As for myself, I would rather have the Lord provide for my family in a private home, and through my own industry, and paternal and conjugal faithfulness. But says some man: "I mean in the next ten or twenty years to make a great fortune, and so I shall leave my family when I go out of this world very comfortable." How do you know you are going to live ten or twenty years? If we could look up the highway of the future, we would see it crossed by pneumonias, and pleurisies, and consumptions, and colliding rail trains, and runaway horses, and breaking bridges, and funeral processions. Are you so certain that you are going to live ten or twenty years, you can warrant your household any comfort after you go away from them?

Besides that, the vast majority of men die poor! Two—only—out of a hundred succeed in business. Are you very certain you are going to be one of the two? Rich one day, poor the next. A man in New York got two millions of dollars, and the money turned his brain and he died in the lunatic asylum. All his property was left with the business firm, and they swamped it; and then the family of the insane man were left without a dollar. In eighteen months the property, the insanity, the insolvency, and the complete domestic ruin!

Besides that, there are men who die solvent, who are insolvent before they get under the ground, or before their estate is settled up. How

THE AUCTIONEER'S MALLET can knock the life out of an estate! A man thinks the property is worth fifteen thousand dollars; under a forced sale it brings seven thousand dollars. The business man takes advantage of the crisis, and compels the widow of his deceased partner to sell out to him at a ruinous price, or lose all. The stock of a supposed to be very valuable, but it has been so "watered" that when the executor tries to sell it he is laughed out of Wall Street, or the administrator is ordered by the surrogate to wind up the whole affair. The estate was supposed, at the man's death, to be worth sixty thousand dollars; but after the indebtedness had been met, and the bills of the doctor and the undertaker and the tombstone-cutter had been paid, there is nothing left. That means the children are to come home from school and go to work. That means the complete hardship of the wife, turned out with nothing but a needle to fight the great battle of the world. Tear down the lambrequins, close the piano, rip up the Axminster, sell out the wardrobe, and let the mother take a child in each hand and trudge out into the desert of the world. A life insurance would have hindered all that.

But says some one, "I am a man of small means, and I can't afford to pay the premium." That is sometimes a lawful and

A GENUINE EXCUSE, and there is no answer to it; but in nine cases out of ten, when a man says that, he smokes up in cigars, and drinks down in wine, and expends in luxuries enough money to have paid the premium on a life insurance policy which would have kept his family from beggary when he is dead. A man ought to put himself down on the strictest economy until he can meet this Christian necessity. You have no right to the luxuries until you have made such provision. I admire what was said by Rev. Dr. Guthrie, the great Scottish preacher. A few years before his death he stood in a public meeting and declared: "When I came to Edinburgh, the people sometimes laughed at my blue stockings, and at my cotton umbrella, and they said I looked like a common ploughman, and they derided me because I lived in a house for which I paid thirty-five pounds rent a year, and oftentimes I walked when I would have been very glad to have a cab; but, gentlemen, I did all that because I wanted to pay the premium on a life insurance which would keep my family comfortable if I should die." That I take to be the right expression of an honest, intelligent Christian man. The utter indifference of many people on this important subject accounts for much of the

CRIME AND PAUPERISM

of this day. Who are these children sweeping the crossings with broken broom and begging of you a penny as you go by? Who are these lost souls gliding under the gaslights, in thin shawls? Ah! they are the victims of want; in many of the cases the forecast of parents and grandparents might have prohibited it. God only knows how they struggled to do right. They prayed until the tears froze on their cheeks; they sewed on the sack until the breaking of the day; but they could not get enough money to pay the rent; they could not get enough money to decently clothe themselves; and one day, in that wretched home, the angel of purity and the angel of crime fought a great fight between the empty bread-tray and the fireless hearth, and the black-winged angel shrieked: "Aha! I have won the day!"

Says some man, "I believe what you say; it is right and Christian and I mean some time to attend to this matter." My friend, you are going to lose the comfort of your household in the same way the sinner loses heaven, by procrastination. I see all around me the

DESTITUTE AND SUFFERING FAMILIES

of parents who meant some day to attend to this Christian duty. During the process of adjournment the man gets his feet wet, then comes a chill and delirium, and the doleful shake of the doctor's head, and the obsequies. If there be anything more pitiable than a woman delicately brought up, and on her marriage-day, by an indulgent father, given to a man to whom she is the chief joy and pride of life until the moment of his death, and then that same woman going out, with helpless children at her back to struggle for bread in a world where brawny muscle and rugged soul are necessary—I say, if there be anything more pitiable than that, I do not know what it is. And yet there are good women, who are indifferent in regard to their husband's duty in this respect; and there are those positively hostile, as though a life insurance subjected a man to some fatality.

There is in Brooklyn to-day a poor woman

KEEPING A SMALL CANDY-SHOP, who vehemently opposed the insurance of her husband's life, and when application had been made for a policy of ten thousand dollars, she frustrated it. She would never have a document in his death, and then that same woman going out, with helpless children at her back to struggle for bread in a world where brawny muscle and rugged soul are necessary—I say, if there be anything more pitiable than that, I do not know what it is. And yet there are good women, who are indifferent in regard to their husband's duty in this respect; and there are those positively hostile, as though a life insurance subjected a man to some fatality.

THE LAST HURRICANE, and all that will be left of this glorious planet will be the flakes of ashes fallen on other worlds. O! on that day you will be fireproof, or will you be a total loss? Will you be rescued, or will you be consumed? When this great cathedral of the world, with its pillars of rocks, and its pinnacles of mountains, and its cellar of golden mine, and its upholstery of morning cloud, and its baptismal font of the sea, shall blaze, will you get out on the fire-escape of the Lord's deliverance? O! on that day for which all other days were made, may it be found that these life insurance men had a paid-up policy, and these fire insurance men had given them, instead of the debris of a consumed worldly estate, a house not made with hands, eternal in the heavens!

How to Disinfect.

Clothing which requires disinfecting should be submitted for about three hours to a temperature of 250 degrees in a chamber charged with sulphuric fumes from a large quantity of sulphur. The chamber should be so constructed as to prevent the fumes from passing off. No germs can stand this.

After a room has been used by a person sick with any contagious disease, it becomes necessary to disinfect it before it is fit to be used again. This is done by removing and burning the paper on the walls, removing the bedsteads and other furniture, and exposing them to air and wind, and giving them a fresh coat of varnish; by having the mattress made over new and the hair boiled; by burning in the room three pounds of sulphur, and by whitewashing, painting and papering the room anew.

Now that it is generally conceded that consumption is caused by germs which multiply in the lungs, a method of disinfecting them, which shall be harmless, has been sought for, but as yet without avail. The vapor of creosote, the oil of the eucalyptus and carbolic acid have been tried, and, to some extent, they may paralyze or stupefy the germs and prevent their rapid increase; but as the passages of the lungs are delicate, and the vapor cannot be brought very near to them without injury, the good effects are slight. But there is one method which cannot fail to prove beneficial, and that is the inhalation of large quantities of fresh pure air. This is worth more than any disinfectant for the lungs, and can do no harm.

Money by the Barrelful. Esopus paid for a single dish \$400,000. Caligula spent for one supper \$400,000. Hellogabalus spent for one meal \$100,000. Lucullus usually paid \$100,000 for a repast. Apiculus expended in debauchery \$2,500,000. Messala gave \$200,000 for the house of Antony. Lentulus, the soothsayer, had a fortune of \$17,500,000. The philosopher, Seneca had a fortune of \$12,500,000. Cesar, before he entered upon any office, owed \$14,975,000. Tiberius at his death left \$118,125,000, which Caligula spent in less than ten months. Cleopatra, at an entertainment, gave Antony, dissolved in vinegar, who swallowed it, a pearl worth \$40,000. Crassus possessed in landed property a fortune equal to \$8,000,000, besides a large sum of money, slaves and furniture.

Antony owed \$1,500,000 at the end of April and squandered \$147,000,000 of the public money. The brighter the light that casts them, the darker will be the shadow.

CRIME AND PAUPERISM of this day. Who are these children sweeping the crossings with broken broom and begging of you a penny as you go by? Who are these lost souls gliding under the gaslights, in thin shawls? Ah! they are the victims of want; in many of the cases the forecast of parents and grandparents might have prohibited it. God only knows how they struggled to do right. They prayed until the tears froze on their cheeks; they sewed on the sack until the breaking of the day; but they could not get enough money to pay the rent; they could not get enough money to decently clothe themselves; and one day, in that wretched home, the angel of purity and the angel of crime fought a great fight between the empty bread-tray and the fireless hearth, and the black-winged angel shrieked: "Aha! I have won the day!"

riots which used to extinguish the citizens! And we are indebted to you for the successful demands you have made for the repeal of unjust laws—for the battle you have waged against incendiarism and arson—for the fatal blow you have given to the theory that corporations have no souls, by the cheerfulness and promptitude with which you have met losses from which you might have escaped through the technicality of the law.

I do not know any class of men in our midst more high-toned and worthy of confidence than these men, and yet I have sometimes feared that while your chief business is to calculate about losses on earthly property, you might without sufficient thought go into that which, in regard to your soul, in your own parlance, might be called "hazards," "extra hazards," "special hazards." An unforgivable sin in the soul is more inflammable and explosive than camphene or nitro-glycerine. However the rates may be—yea, though the whole earth were paid down to you in one solid premium—you cannot afford to lose your soul. Do not take that risk, lest it be said hereafter that, while in this world you had been business faculty, when you went out of the world you went out everlastingly insolvent.

The scientific Hitchcocks and Sillimans and Mitchells of the world have written with the sacred writers to make us believe that there is

A CONFLAGRATION COMING

to sweep across the earth, compared with which that of Chicago in 1871, and that of Boston in 1872, and that of New York in 1835, were mere nothing, Brooklyn on fire! New York on fire! Charleston on fire! San Francisco on fire! Canton on fire! St. Petersburg on fire! Paris on fire! London on fire! The Andes on fire! The Appennines on fire! The Himalayas on fire! What will be peculiar about the day will be that the water with which we put out great fires will itself take flame; and the Mississippi, the Ohio and the St. Lawrence, and Lake Erie, and the Atlantic and Pacific oceans, and tumbling Niagara, shall with red tongues lick the heavens. The geological heats of the centre of the world will burn out toward the circumference, and the heats of the outside will burn down from the circumference to the centre, and this world will become, not only according to the Bible, but according to science, a living coal—the living coal afterward whitening into ashes, the ashes scattered by the breath of

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SUNDAY SCHOOL LESSON.

SUNDAY, AUGUST 28, 1887.

Piety Without Display.

LESSON TEXT.

(Matt. 6:1-15. Memory verses, 7-15.)

LESSON PLAN.

TOPIC OF THE QUARTER: *Jesus the King in Zion.*

GOLDEN TEXT FOR THE QUARTER: *Yet have I set my king upon my holy hill of Zion.*—Psa. 2:6.

LESSON TOPIC: *Royal Proofs of Sincerity.*

Lesson 1. Unostentatious Beneficence, vs. 1-4. Outline: (1) Sincere Prayer, vs. 5-6. (2) Suitable Prayer, vs. 7-15.

GOLDEN TEXT: *Man looketh on the outward appearance, but the Lord looketh on the heart.*—1 Sam. 16:7.

DAILY HOME READINGS:

M.—Matt. 6:1-15. Royal proofs of sincerity.

T.—Mark 12:28-44. Humble giving commended.

W.—Luke 18:1-14. Humble praying commended.

T.—Luke 11:1-13. A lesson on praying.

F.—2 Kings 4:18-37. Prayer in secret.

S.—1 Kings 18:17-29. Vain repetitions.

S.—Matt. 18:21-35. A lesson on forgiveness.

LESSON ANALYSIS.

I. UNOSTENTATIOUS BENEFICENCE.

1. A Prohibition:

Do not your righteousness before men, to be seen (1).

For men to search out their own glory is not glory (Prov. 25:27).

They loved the glory of men more than the glory of God (John 12:43).

Let us not one glory in men (1 Cor. 3:21). Let us not be vainglorious (Gal. 5:26).

II. An Illustration:

Sound not a trumpet before thee, as the hypocrites do (2).

Come with me, and see my zeal for the Lord (2 Kings 10:16).

Is not this great Babylon, which I have built? (Dan. 4:30).

Theudas, giving himself out to be somebody;... was slain (Acts 5:36).

An angel... smote him, because he gave not God the glory (Acts 12:23).

III. An Inducement:

Thy Father which seeth in secret shall recompense thee (4).

Great is your reward in heaven (Matt. 5:12).

He shall in no wise lose his reward (Matt. 10:42).

Thou shalt be recompensed in the resurrection (Luke 14:14).

He looked unto the recompense of reward (Heb. 11:26).

1. "Take heed that ye do not your righteousness... to be seen." (1) Proper deeds; (2) Improper motives.

2. "Else ye have no reward with your Father." (1) The source of reward; (2) The recipient of reward; (3) The condition of reward.

3. "Sound not a trumpet before thee." Vain display; (1) Pursued by the hypocrite; (2) Condemned by the Master; (3) Shunned by the saint.

II. SINCERE PRAYING.

I. Ostentatious Prayer:

They love to stand and pray... that they may be seen (5).

He will surely come out to me, and stand, and call (2 Kings 5:11).

They think that they shall be heard for their much speaking (Matt. 6:7).

The Pharisee stood and prayed thus with himself (Luke 18:11).

For a pretence make long prayers (Luke 20:47).

II. Secret Prayer:

When thou prayest, enter into thine inner chamber (6).

He went in, and shut the door, and prayed (Matt. 6:6).

He went up into the mountain apart to pray (Matt. 14:23).

He was praying alone (Luke 9:18).

Peter went up upon the housetop to pray (Acts 10:9).

III. Honored Prayer:

Thy Father which seeth in secret shall recompense thee (6).

Thou hast striven with God... and hast prevailed (Gen. 32:28).

I have heard thy prayer... I will heal thee (2 Kings 20:5).

Ask, and it shall be given you (Matt. 7:7).

The supplication of a righteous man availeth much (Jas. 5:16).

1. "They love to stand and pray... that they may be seen of men." (1) The hypocrite's attitude; (2) The hypocrite's object.

2. "Having shut thy door, pray." (1) The place of prayer; (2) The privacy of prayer; (3) The potency of prayer.

3. "Thy Father... shall recompense thee." (1) The rewarder of secret prayer; (2) Inducements to secret prayer; (3) God hears; (4) God honors.

III. SUITABLE PRAYER.

I. Avoiding Vain Repetitions:

In praying use not vain repetitions (7).

They... called... from morning even until noon... O, Baal, hear us (2 Kings 18:26).

In the multitude of words there wanteth not transgression (Prov. 10:19).

God is in heaven... therefore let thy words be few (Eccl. 5:2).

All... about the space of two hours cried out, Great is Diana (Acts 19:34).

II. Observing Christ's Models:

After this manner therefore pray ye (9).

He... fell on the ground, and prayed (Mark 14:35).

He said unto them, When ye pray, say— (Luke 11:2).

He spake... to the end that they ought always to pray (Luke 18:1).

Having been heard for his godly fear (Heb. 5:7).

III. Exercising True Forgiveness:

If ye forgive not... neither will your Father forgive (15).

Blessed are the merciful; for they shall obtain mercy (Matt. 5:7).

So... if ye forgive not every one his brother (Matt. 18:35).

Whosoever ye stand praying, forgive (Mark 11:25).

Judgment is without mercy to him that hath showed no mercy (Jas. 2:13).

1. "Your Father knoweth what things ye have need of."

(1) What God knows of man; (2) What man needs of God.—(1) Divine knowledge; (2) Human dependence. 2. "After this manner... pray ye." A model prayer: (1) In simplicity; (2) In directness; (3) In comprehensiveness; (4) In acceptableness. 3. "If ye forgive men... your heavenly Father will also forgive you." (1) What men need of us; (2) What we need of God; (3) What we should grant men; (4) What God will grant us.

LESSON BIBLE READING.

MAN'S HEART IN GOD'S SERVICE.

God looks on it (1 Sam. 16:7; Psa. 7:9).

God demands it (Deut. 26:16; Matt. 22:37).

Error begins there (Psa. 95:10; Heb. 3:12).

Evil germinates there (Matt. 5:28; 15:18, 19).

Action is begotten there (Prov. 23:7; Matt. 12:34, 35).

Needed in salvation (Jer. 29:13; Rom. 10:9, 10).

Should be prepared (2 Chron. 30:18, 19; Ezra 7:10).