## FOLLY OF EXTRAVAGANCE

Dr. Talmage Says Causes the Great Financial Disturbances Which Take Place Every Few Years.

PEOPLE WHO LIVE BEYOND THEIR MEANS.

Washington, D. C.—In this discourse Dr. Talmage shows the causes of the great financial disturbances which take place every few years, and arraigns the people who live beyond their means; text, Jeremiah xvii, II, "As the partridge sitteth on eggs and hatcheth them not, so he that getteth riches and not by right shall leave them in the midst of his days and at his end shall be a fool."

Allusion is here made to a well-known

end shall be a fool."

Allusion is here made to a well-known fact in natural history. If a partridge or a quail or a robin brood the eggs of another species, the young will not stay with the one that happened to brood them, but at the first opportunity will assort with their own species. Those of us who have been brought up in the country have seen the dismay of the farmyard hen, having brooded aquatic fowls, when after awhile they tumble into their natafter awhile they tumble into their nat-ural element, the water. So my text sug-gests that a man may gather under his wings the property of others, but it will after awhile escape; it will leave the man in a sorry predicament and make him feel

What has caused all the black days of What has caused all the black days of financial disasters for the last sixty years? Some say it is the credit system. Something back of that. Some say it is the spirit of gambling ever and anon becoming epidemic. Something back of that. Some say it is the sudden shrinkage in the value say it is the sudden shrinkage in the value of securities, which even the most honest and intelligent men could not have foreseen. Something back of that. I will give you the primal cause of all these disturbances. It is the extravagance of modern society which impels a man to spend more money than he can honestly make, and he goes into wild speculation in order to get the means for inordinate display, and sometimes the man is to blame and sometimes his wife, and oftener both. Five thousand dollars income, \$10,000, \$20,000 income is not enough for a both. Five thousand dollars income, \$10,000, \$20,000 income is not enough for a man to keep up the style of living he proposes, and therefore he steers his bark toward the maeistrom. Other men have suddenly snatched up \$50,000 or \$100,000—why not he? The present income of the man not being large enough, he must move earth and hell to catch up with his neighbors. Others have a country seat—so Others have a country seat-so must he; others have an extravagant ca-terer—so must he; others have a palatial residence—so must he.

Extravagance is the cause of all the defalcations of the last sixty years, and if you will go through the history of all the great panics and the great financial disturbances no sooner have you found the story than right back of it you will find the story of how many horses the man had been many contracts the man had been many contracts.

the story of how many horses the man had, how many residences in the country the man had, how many residences in the country the man had, how many residences in the country the man had, how many banquets the man gave—always, and not one exception for the last sixty years, either directly or indirectly extravagance the cause.

Now, for the elegances and the refinements and the decorations of life I cast my vote. While I am considering this subject a basket of flowers is handed in—flowers paradisaical in their beauty—white calla, with a green background of begonia; a cluster of heliotropes nestling in some geraniums; sepal and perianth bearing on them the marks of God's finger. When I see that basket of flowers, they persuade me that God loves beauty and adornment and decoration. God might have made the earth so as to supply the gross demands of sense, but left it without adornment or attraction. Instead of out adornment or attraction. Instead of the variegated colors of the seasons, the earth might have worn an unchanging dull brown. The tree might have put forth its fruit without the prophecy of leaf or blossom. Niagara might have come down in gradual descent without thunder and

Look out of your window any morning after there has been a dew and see whether God loves jewels. Put a crystal of snow under a microscope and see what God thinks of architecture. God com-manded the priest of olden time to have his robe adorned with a wreath of gold his robe adorned with a wreath of gold and the hem of his garment to be embroidered in pomegranates. The earth sleeps, and God blankets it with the brilliants of the night sky. The world wakes, and God washes it from the burnished laver of the sunrise. So I have not much patience with a man who talks as though decoration and adornment and the elegances of life are a sin when they are divinely recommended. But there is a line to be drawn between adornment and decoradrawn between adornment and decora-tion that we can afford and these we cannot afford, and when a man crosses that line he becomes culpable. I cannot tell you what is extravagant for you. You cannot tell me what is extravagant for me. What is right for a queen may be squandering for a duches. What may be economical for you a man with larger in squandering for a duchess. What may be economical for you, a man with larger income, will be wicked waste for me, with smaller income. There is no iton rule on this subject. Every man before God on his knees must judge what je extravagance, and when a man goes into expenditures beyond his means he is extravagant. When a man buys anything he cannot pay for, he is extravagant.

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There are families in all our cities who can hardly pay their rent, and who owe all the merchants in the neighborhood and you can the merchants of the merchants of the companies of the constant of the companies o

self to his full height, in a shrill voice he cried out: "Mr. Chairman, I have discovered the philosopher's stone, which turns everything into gold—pay as you go." Society has got to be reconstructed on this subject or the seasons of defalcation will continue to repeat themselves.

You have no right to ride in a carriage for which you are hopelessly in debt to the wheelwright who furnished the landau and to the horse dealer who provided the blooded span, and to the harness maker who caparisoned the gay steeds, and to the liveryman who has provided the stabling, and to the driver who, with rosetted hat. sits on the coach box.

Oh, I am so glad it is not the absolute

hat, sits on the coach box.

Oh, I am so glad it is not the absolute necessities of life which send people out into dishonesties and fling them into misfortunes. It is almost always the superfluities. God has promised us a house, but not a palace; raiment, but not chinchilla; food, but not canvasback duck. I am yet to see one of these great defalcations which is not connected in some way tions which is not connected in some way

with extravagance.

While once in awhile a Henry Irving or an Edwin Booth or a Joseph Jefferson thrills a great audience with tragedy, you know as well as I do that the vast majority of the theatres are as debased as dependent of the control of the second of the control of the second of the control of the based they can be, as unclean as unclean they can be and as damnable as damnable they can be. Three million dollars—the vast majority of those dollars going in the wrong direction.

wrong direction.

Over a hundred millions, paid in this country for cigars and tobacco a year! About \$2,000,000,000 paid for strong drink in one year in this country! With such extravagance, pernicious extravagance, can there be any permanent prosperity? Business men, cool headed business men, is such a thing a possibility? These extravagances also account, as I have already hinted, for the positive crimes, the forgeries, the abscondings of the officers of the banks. The store on the business street swamped by the residence on the fashionable avenue. The father's, the husband's craft capsized by carrying too much domestic sail. That is what springs the leak in the merchant's money till. That is what cracks the pistols of the sui-That is what cracks the pistols of the sui-cides. That is what tears down the banks. That is what stops insurance companies. That is what halts this nation again and again in its triumphal march of prosper-ity. In the presence of the American peoity. In the presence of the American people, so far as I can get their attention, I want to arraign this monster curse of extravagance, and I want you to pelt it with your scorn and hurl at it your anathema. I know it cuts close. I did not know but some of you in high dudgeon would get up and go out. You stand it well. Some of you make a great swash in life, and after awhile you will die, and ministers will be sent for to come and stand by your coffin and lie about your excellences. your coffin and lie about your excellences, but they will not come. If you send for me, I will tell you what my text will be: "He that provideth not for his own, and especially for those in his own household, is worse than an infidel!"

is worse than an infidel!"

What an apportionment! Twenty thousand dollars for ourselves and one cent for God! Ah, my friends, this extravagance accounts for a great deal of what the cause of God suffers!

And the desecration goes on even to the funeral day. You know very well that there are men who die solvent, but the expenses are so great before they get under ground they are insolvent.

There are families that go into penury in wicked response to the demands of this day. They put in casket and tombstone that which they ought to put in bread. They wanted bread; you gave them a tombstone.

One would think that the last two ob-

One would think that the last two obligations people would be particular about would be the physician and the undertaker. Because they are the two last obligations, those two professions are almost always cheated. They send for the doctor in great haste, and he must come day and night. They send far the undertaker amid the great solemnities, and often these two men are the very last to be met with compensation. Merchants sell goods, and the goods are not paid for. They take back the goods, I am told. But there is no relief in this case. The man spent all he had in luxury and extravagance while he lived, and then he goes out of the world, and has left nothing for his family, One would think that the last two obworld, and has left nothing for his family, world, and has left nothing for his family, nothing for the obsequies, and as he goos out of the world he steals the doctor's pills and the undertaker's slippers. I was reading in a New York paper an account of the obsequies in a family of very moderate estate, and the aggregate was \$3000. A man in New York of moderate estate dies. He has lived in extreme luxury. He departs this life. The family, desirous of keeping up the magnificence, orders the following things. They were produced and never paid for to this day:

silver moldings
Heavy plated handles.
Solid silver plate, engraved in Roman letters
Ten linen scarfs.
Floral decorations. \*\*\*\*\*\*\*\* \*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

Music and quartet choir at the house Twenty carriages
Then fifteen other important expenditures amounting to...... 336 

Last Visit to Circus.

falk had turned upon the old-time The man with the gray hairs in his beard and whose front teeth were unmistakably false, had only smiled at

some of the other stories.

"That reminds me," he said finally, "how I once paid \$36 and lay in bed for three days, living on liquid diet, in order to see about half of three cheap acts in one of those old one-ring cir-

"I was a big, overgrown boy at the time. I lived in a small town twelve miles off a railroad, and when a small circus billed the town and finally put up its tent and side show on the vacant lots next to our house, I didn't like to dig up the price. Especially I didn't like it when I noticed that the shed roof of our coal-house slanted upward toward the open space just under the edge of the canvas roof of the main tent.

'So, while the ticket agent was busy, sprawled out on the sloping roof, face down, with my head just over the edge of the coal shed, looking over the heads of the spectators inside the tent and into the tinsel glories of the ring.

"And, incidentally, I was exactly in that position when a circus roustabout saw me and lifted me off the roof with a hunk of coal that knocked out six as good teeth as ever a man stuck into a Ben Davis apple. "And I've never been to a circus

since.

Ten Men Naturalized. Ten men were naturalized by County Judge Aspinall, in Brooklyn, N. Y but six others who wished to become citizens failed to pass a searching examination. One of these was Argosti Pelletrino, an Eastern District barber. He correctly told the names of the President, Vice-President, but said that Van Wyck was the Govennor of this

"How long has he been Governor?" asked the judge.
"Eight years," was the quick but as-

"How was be elected?" "Elected all right," said the candidate.
"Yes, of course, he was elected all exclaimed the judge, "but you

are rejected, all the same. Another failed to pass because he was able to give the names of only two of the States; another for saying that he lived in "the State of Broadway," and still another because he declared that Congress made the laws of New York

All the latter candidates were told to go home and study their lessons.

A Discoverer.

Bobby burst into the house in a state of high excitement. His hands and clothing were smeared with a liberal amount of some sticky substance, and his face wore a glow of triumphant satislaction.

"I say, mamma, those new people across the way don't know much!" he exclaimed. "They've got a sign on their front door that says 'Wet Paint." "And you are covered with it! You ought to be ashamed of yourself!" said his mother severely. "That sign was put up to warn people to keep away

"Yes, mamma," persisted Bobbs, with the enthusiasm of a richly rewarded scientific investigator, "but it wasn't paint, and I know it. It was varnish.

Esting. It was only when the savages fell to

wrangling among themselves, some being for mayonnaise and others for a curry, that the missionary was warned of the fate that awaited him.

"What!" he cried, in the utmost alarm; "certainly you do not propose eating me off my own table?" The simple folk shrugged their shoul-

"We are no donation party," protested they, "that we should eat you out of house and home."

Yanke : Cheek.

An American visitor to this country annoyed at being pressed for settlement of a bill by the landlord of the hotel at which he was staying, threatened to

"You don't stir from this hotel until you have paid up," protested the man-'Just put that in writing, and I'll stay here for the remainder of my days," was the retori.

At the Picnic.

"Bertie, what makes these strawberries taste so queer?" 'I don't know, mamma, but I'm wondering who put the bottle of olives into the basket wrong side up. The juice has all run out.

Each package of PUTNAM FADELESS DTR. colors more goods than any other dye and colors them better too. Sold by all druggists. A new French steamship line is to be established between Dominion and French

Myrrh, which comes from Arabia and Persia, was used as medicine in the time of Solomon.

No matter what ails you, headache to a cancer, you will never get well until your bowels are put right. Cascarers help nature, cure you without a gripe or pain, produce easy natural movements, cost you just 10 cents to start getting your health back. Cascarers Cantra Cantra Cathortic the required. CARETS Candy Cathartie, the genuine, put up in metal boxes, every tablet has C.C.C. stamped on it. Beware of imitations.

The frog is a kicker, but the fish gets along swimmingly.

FITS permanently cured. No fits or nervous-ness after first day's use of Dr. Kline's Great Nerve Restorer. \$2 trial bottle and treatise free Dr. R. H. KLINE, Ltd., 931 Arch St., Phila, Pa

The self-made man never thinks of apologizing for himself. Mrs. Winslow's Soothing Syrup for children teething, soften the gums, reduces inflamma-tion, allays pain, cures wind colic. 25c a bottle It is easy to fall into a fortune without hurting yourself.

I amsure Piso's Cure for Consumption saved my life three years ago.—Mrs. Thomas Ros-mins, Maple St., Norwich, N.Y., Feb. 17, 1900. It is easier to pay compliments than to pay debts.

Albert Burch, West Toledo, Ohio, says: "Hall's Catarrh Cure saved my life." Write him for particulars. Sold by Druggists, 75c. An uncertain temper is better than one that is certainly bad.

H. H. GREEN'S SONS, of Atlanta, Ga., are the only successful Dropsy Specialists in the world. See their liberal offer in advertisement in another column of this paper.

It takes a pointed remark to get into some heads.

Laundering Thin Dresses.

To launder the exquisite creations of mus-lins and lace in which this season abounds has become quite a problem, yet the most delicate materials will not be injured if washed with Ivory Soap and dried in the shade. But little starch ne3d be used.—ELIZA R. PARKER.

The present year will see the starting of at least three expeditions, representing three different nations, in an attempt to solve some of the mysteries of the South Polar regions. One will sail from Germany, another from England, and a third from Sweden. The Swedish expedition is the latest to be organized, but it has been the latest to be organized, but it has been undertaken with enthusiasm, and King Oscar will personally give it financial aid.

Of 2000 pigeons set free at Spandau, the majority reached Hamburg, a distance of 160 miles, in three hours.

Some people act like fools and other people don't have to act.

Ladies Can Wear Shoes One size smaller after using Allen's Foot-Ease, a powder for the feet. It makes tight or new shoes easy. Cures swollen, hot, sweating, aching fee. ingrowing nails, corns and bunions. At all draggists and shoe stores, 25c. Trial package FREE by mail. Address Allen S. Olmsted, Le Roy, N. Y.

Speaking of women who cry, the Eskimo women fairly live on blubber.

Nature Needs

Assistance only. Many of the cases of serious illness could be checked at once with a dose of Crab Orchard Water, taken in time.

The man who has the greatest confidence in himself has the least in other

Sceadyt, of SMITHDEAL'S BUSINESS COLLEGE Time flies, but the bandmaster can beat

Reducing the Demand. "I see that the King has turned wine merchant, deah boy. He's sold off

such a dweadfully large quantity of bot-"I wondah why he doesn't need the

stuff, old chappie?" "I suppose it's because he's let so many of his chaplains go, don't you

# Long Hair

"About a year ago my hair was coming out very fast, so I bought a bottle of Ayer's Hair Vigor. stopped the falling and made my hair grow very rapidly, until now it is 45 inches in length."—Mrs. A. Boydston, Atchison, Kans.

There's another hunger than that of the stomach. Hair hunger, for instance. Hungry hair needs food,

needs hair vigor-Ayer's. This is why we say that Ayer's Hair Vigor always restores color, and makes the hair grow long and heavy. \$1.00 a bottle. All druggists.

If your druggist cannot supply you, send us one dollar and we will express you a bottle. Be sure and give the name of your nearest express office. Address, J. C. AYER CO., Lowell, Mass.

# Dizzy?

Then your liver isn't acting well. You suffer from biliousness, constipation. Ayer's Pills act directly on the liver. For 60 years they have been the Standard Family Pill. Small doses cure. All druggists.

Want your moustache or beard a beautiful rown or rich black? Then use BUCKINGHAM'S DYE for the

A Real Funny Story. Old Tim Linkins, the barber of Wabash Avenue, Chicago, is a great student of proverbial philosophy, and he sometimes entertains his

philosophy, and he sometimes entertains his customers, in the interval of a "scrape" or "haircut," by his apt applications of the well-known proverbs of the past to the conditions or requirements of the present. His regular customers know his strong point, and many a man who apparently goes in for a shave, is really in search of a rest in a cosy chair, and has a desire to hear "Tim" hold forth proverbially. One day last week a stranger came in for a shave, and as he stretched himself wearily in the chair. Tim prepared to lather in for a shave, and as he stretched himself wearily in the chair, Tim prepared to lather him. The man incidently remarked that he had intended coming in earlier in the day but had been prevented. "Well, it's better late than never," said Tim, smilingly. "Not always," replied the stranger, slowly. "How about losing your peckethest." than never," said Tim, smilingly. "Not always," replied the stranger, slowly. "How about losing your pocketbook? I never lost one until yesterday—never did, but I would sconer have kept it. Now, why was it better for me to lose it late than not at all?" Tim acknowledged that he was wrong and the man continued: "Don't know what I would have done in my predicament, only an old acquaintance of mine on the Lake front let me have twenty to go on with." "Ah," chipped in Tim, "that was good! A friend in need is a friend indeed." "No, he isn't," snapped the man who was being shaved. "There you're dead wrong again. How can a friend in need be a friend indeed? I have a good many friends who are always in need and they are a nuisance to me Always on the borrow." Tim thought the to me. Always on the borrow." Tim thought the problem over in his mind and reluctantly admitted that the man was right. He had almost made up his mind not to speak again when the stranger continued, "Yes sir, they are nuisances. Why, one of them fellows has been calling on me for the past year and threatens to get even with me some way if do not loan him fifty dollars. He threatens me at every visit." "Oh, I wouldn't mind that," replied Tim unconsciously, "you know the old adage 'A barking dog never bites." "There you are again," said the "shavee" as he wiped a little lather from the corner of his mouth. "Say what do you know there we have his mouth. "Say, what do you know about dogs, anyway, that you talk in such a silly strain? Have you ever ventured to go too close to a barking dog,—and if you did, what did he do to you? Did you ever know a barking dog that didn't bite if he got the chance? Tim said he couldn't exactly call to mind any canine acquaintance that strictly fulfilled the claim in the proverb, and there was a silence for a few minutes while his razor was gliding over the man's face. Then the barber smiled to himself as he bethought him of a good joke. to himself as he bethought him of a good joke. "I suppose," he said, as he applied the bay run, "I suppose you don't believe in the barbers' proverb at all?" "What's that?" asked the stranger, rising. "Two heads are better than one," answered Tim. "Of course you can understand why they are, in my business, but I know you would like to say they would be bad for a man with the headache or—" "Nothing of the kind" put in the other smilbe bad for a man with the headache or—
"Nothing of the kind," put in the other, smiling. "One of your proverbs, at least, is right.
I happen to know that two heads are better
than one." "Then you don't object to that
old adage?" "Not at all. It is dead right.
And I would thank you very much if you have
any stray Lion heads at hand—those taken
from the Lion Coffee wrappers. My wife is
collecting them and she is about six shy of collecting them and she is about six shy of the number required to get a Lady's Gold Watch. You see in this case "two heads are better than one, and twenty are better than ten." "Just so," added Tim, cheerfully, "but you see, my wife is doing the same thing, and expects a premium in a few weeks. So to he also, 'two heads are better than one.' " "Well in that case," said the stranger, as he paid Tim for the shave and prepared to depart "you had better tell your wife to do the same as mine is doing. Save up the Lion heads until after September 1st next, when the new Premium List is issued. Then if she sends them to the Woolson Spice Co., Toledo, Ohio she can have her pick of some very choice

presents."

An old soldier who had served his 21 years was discharged at Portsmouth. He werit to the station with his wife and children and demanded three halffare tickets for his three youngest. "How old are they?" asked the book-

ing clerk, suspiciously. Elivin years, all av thim. They're triplets," was the answer. said the clerk. youngsters.

Where were they born?" Patrick was born in Cairo, Bridget was born in Bombay an' Mickey was

born in Madras," was the proud reply.

Clearly an Impostor. "I am, indeed, glad to learn," re-marked the stranger, who had secured a night's lodging at the home of the hole-souled Methodist farmer on the round of being a member of the same church; "I am glad to learn, I repeat, that the parish in this settlement is in so proseprous a condition, temporally and spiritually.

"John Wesley," called out the farmer to his eldest son, "saddle the stranger's horse. He's talking about a Methodist 'parish.' Good-by, sir. I've got no illwill again' you, but you're a fraud.'

Chicago Girl.

The Chicago Girl-Plague take this Eastern culture. Her Boston Aunt-What is the mat-

ter, my dear?
The Chicago Girl—I've really become interested in Ibsen. I think he's bully. I take to transcendentalism without any trouble; I'm getting used to eyeglasses, and I dote on dignity, but I can't get over saying "rats!" instead of merely elevating my eyebrows.



ing its building—a grand new one. No vacations. Ladies & gentlemen. Bookkeeping, Shorthand, Typewriting, Penmanship, Telegraphy, &c. 'Leading business college south of the Potomac river.'—Phila. Stenographer. Address, G. M. Smithdeal, President, Richmond. Va.



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Ifamicted with Thompson's Eye Water IT PAYS TO ADVERTISE IN THIS PAPER. BN U20.

PISO'S CURE FOR SO Best Cough Syrup. Teates Good. Use in time. Sold by Gruggiets. CONSUMPTION

A LUXURY WITHIN THE REACH OF ALL.



Watch our next advertisement.

"The Enigma in the Sun."

The fiery sun is in the East And as on it we gaze, Our eyes upon the legend feart Emblazoned in its rays. What secret may there be immersed Within that glaring sun, What mean the words, "September first,

Nineteen hundred and one?"

September first? That is the date When LION COFFEE grand, Its newest Premium List so great' Distributes through the land. Most useful gifts for young and old, For home, for work or plan-'And there's variety untold For anyone to-day.

Be sure and ask your grocer, then, To give you, on that date, Our newest List, or, take your pen, If you don't want to wait, And write a letter straight to us-A two-cent stamp inclose, We'll forward you the List, and thus, No trouble you impose.

Just try a package of LION COFFEE and you will understand the reason of its popularity.

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