TALMAGE ON POVERTY.

The Celebrated Brooklyn Divine Discusses the Canses of Poverty.

Neither the Silver Bill, the Tariff Amendment. fers From Want-The Bible the Best Work an Political Economy.

BROOKLYN, N. Y., Feb. 24.—The Reverend ress of the ages. Doctor T. De Witt Talmage, of the great Brooklyn Tabernacle, is at all times a most Taluage is foresighted and forchanded, and rewarded industry.



important subject, and incidentally to learn of his own future movements. Leaded on him by appointment, a few nights ago. In response to my question, the doctor replied in that prompt, vigorous way, that distinguishes him alike in the parior and the pulpit:

"Yes, my decision to leave the Tabermele is final, and I am not so vain as to think that a man cannot be found to fill my place. No one man, or no hundred men, or thousand men, or ten thousand men,"-the decior paused, and I feared be was going to say: or no men at all," when he finished the sentence by adding "are essential to the world's advance, and that means the cause of religion. I start for Australia on the first day of June, taking my wife with me, and shall deliver forty lectures over there. I expect to be confive menths to the minute, and, on the way back, I shall spend four weeks in Ceylon and India, From Calcutta to Lucknow, Delhi, Benards, and Bombay; thence by steamer to Aden, up the Red Sen, within sight of Sinail, and over the waters that parted at the command of Moses, then home, via Brindist, Paris, London and Liverpool.

"To what do you attribute the present busi- >c ness depression and consequent poverty, jails," Geass the manufacture and sale of in-

sermon a few Sundays ago. It is as true tegislation that will restore confidence; if it now, like all the Master's sayings, as it was were known that to-morrow the fiquor traffle Through all the years of history, sacred and profane, bread has been the exorbing ques-



"F"THE COUNTRY IS LIKE A SICK MAN" flocked to the storehouses of Joseph in Egypt, of hunger. Think of the millions of men who have never actually had a full meal. We cannot guard against such famines as that distress, where formerly it was impossible. and this is one of the things in which history promises to go on repeating itself,"

"But, Doctor, we have not had deficient erops, no disaster by flood or field, why then | it seems to be, to have as few men and should industrious men be idle and their as much labor saving machinery as possible, children pinehed for bread?" Thousands of the idle men to be found in our

Want of confidence has much to do with cities to-day, are poor fellows whose occupa-

Washington, expecting Congress to do some- by men, and who do the same work for loss thing to relieve the distress, or at least to | wages?" end this harassing discussion. But it will "Well, it is my experience that in a manever end. Like Banquo's ghost it will not jority of cases when women have been forced down. It was here at our births, and it will to do such work, that they are driven to it survive our deaths. My earliest recollection by the drunkenness of the father or the husis the discussion of this question by my band, who should be the protector and breadfather and his neighbors. It has continued winner. There are some cases where the with increasing vehemence, from that day to women are the sole reliance of invalid this, and it was as near settlement then as parents, and who, under such circumstances or any Political Party Responsible-No it is now, or ever can be, while then have the are ready to take up the first work that of Healthy, Moral, Industrious Man Ever Suf- power to discuss. Perpetual motion, annex- fers. But, apart from that, I can see no aton, squring the circle, Hawsii, the universal solvent, and every other question may be settled in time, but this tariffle question will grow more justy and absorbing with the prog-

"The country is like a sick man in the care of a lot of doctors of differing or opposing interesting personality. He preaches to the schools of medicine. The constitution of the largest congregation in the largest church patient prevents the dissolution which the building in the United States, and his ser- practice of the physicians tends to hasten. mons are so judiciously syndicated that they There is too much being said and too little are read from Florida to Oregon, and from being done. A very inferior dector, provided Maine to Texas a few days after their deliv- he had an antipathy to drugs, would do more erg. He is the bright, particular, and best- for the patient than all the learned medical paying star of the becture bureaus, and the men of the rival schools. Let us do some editor of one of the most popular and widely thing to restore confidence, and the anvil read religious publications in the world. Un- will ring, and the wheels which and the shuttles like many of his brethren of the cloth, Dr. flash again, and want will fly the presence of

"But we cannot legislate prosperity, we need something besides tariff laws to banish idleness, and to fill hungry mouths with broad. Silver bills and tartif bills may shake confidence or frighten capital for a while, but it is the whiskey bill that brings hunger and broad famine. Over \$1,000,000,000 were spent in the United States last year for whiskey, since and beers. The flour mills close, but the gin mills are always open, and doing a rushing business. The founderies shut down, but the bars never shut up. blanks stop payment, but the browery continues. Bry goods



"POVERTY IS AN OLD AS THE BACE" toxicants, and we shall need fewer hospitals "The Bule says: "Ye have the poor al- and insane asylums. We stand on tiptoe, ways with you.' I made that the text of my bending towards Washington for news of when uttered. Poverty is not of to-day or was at an end, confidence would come to yesterday. It is as cid as the race, and, I stay, and the only legislation, that could fear it will continue as long at the race lasts, frighten her away, would be that that threatened to restore the old order of things."

"But, Doctor," it was urged, "there are on. From the days when a prving world tens of thousands of good, solar men idle, and their families are suffering; how do you ecount for that?"

"The innocent suffer with the guilty, and while that is to be deployed, I cannot see how it can be helped. But even under the most prosperous conditions, the labor supply eems to exceed the labor demand. And this ondicion increases from year to year. We of production by the invention of labor savng devices. But for myself, I never hear of a new invention, that promises to do the work of fifty or a hundred men, without a sign of regrot. Say what we will, the condition of the sewing woman has not been improved by the invention of the sowing mashine. I grant you, It has made great fortunes for a few, and it has cheapened production, but it seems to me this has been done at the expense of labor. The invention of type-setting machines is dispensing every week with the services of hundreds of Intelligent compositors, who, outside their trade, are as helphas as children. Some one invents a horse shoe that can be turned out by machinery, and at once scores of blacksmith shops close in every county. And the sturdy mechanics take off their leafner aprons and grops helplessly about for some other calling, A few years ago I was out in Dakota. It is a glorious land, vast, verdant plains, ready to yield grand harvests to effort, but to my surprise, the old system of applying that effort was gone. There I saw steam plows, great rooting monsters, that swept over the green prairies, leaving six black furrows of up to the present time, men have been dying with such plowing, they must dispense with the old method and get an invention for sowing the seed, and they have it. When the which recently devastated parts of the Bussian of golden grain, and gut D, and thrash it, and grain is ripe, mighly machines enter the sea Empire, though broader sympathies and better put it into tags. Over the fron road it is rushed to mammoth mills, that have super There have been 354 great famines in Eng-boyhood, and there it is made into white catacoded the old water whice contrivances of my land. Every other land has a similar history, racts of floor, and eranmed into machine made barrels, and whirled to all parts of the world by labor saving steam. All very grand and very great, no doubt, but the tendency of



laying by his money in a savings bank, he bank is debarred. should carry a life resurrance policy commonsurate with his means. This should be importably with the main who has a family. It building at the corner of William and Boaver is criminal, in the event of his death, to leave streets. Its offices are all that could be wished his wife and children penniless paupers. If in the way of comfert. They could easily be

falsifies his accounts.

are bright, intelligent men, full of plans, that | isn't necessary to commerciate them all. Their imagination, or a spark of genius, and aided only by his own fixed purpose, and it may be a second hand plan of the most primitive construction, achieves a solid suscess. These people are always in the wrong place at the wrong time. If one of them buys goods for a rise, it is a signal for the latter to fall far under prices at once. If he sells in despute, the article in which he is no longer interested rises out of sight in volume. These men are wanting is judgment, and the courts should appoint guardians to watch over them, as it scast a good deal about cheapening the cost are always investing on El Dorades, on the does in the case of orphanal minors. They representation of some one keener and morunsergipulous than themselves, and they are invariably disappointed.

"If they are not in the rosy clouds of expectancy with a mide, they are in the seventh heaven of hope with an invention that is going to revolutionize the world and incidentally to make the Bothehilds purpors in comparison with themselves. A blind and more than child-like, credulity is one of the mest potent characteristics of these ever-increasing failures. They are honest themselves, and so Imagine that regues are only to be found in

the Bible is worth all the other books on over \$7,000,000. political aconomy." ALTREO B. CALHOUR,

WHY WHITTIER NEVER MARRIED.

Part They Play in the Financial Operations of the Day.

Twenty-five Years Ago a Trust Company Was a Rarity, but Now There are Over Two Hundred of Them in the United States-Lawrence S. Mott Writes About Them, and also Gives an Inside Glimpse of Wall Street.

NEW YORK, Feb., 24.—The trust companies age in the history of national finance. Their growth has been truly phenomenal. They came up like mushrooms, but their growth panies like the present, they keep arriving on the seene. Like all personent financial institutions, they came because they were needed. They fill long felt wants. They ocsupy a niche in the business of banking that had long waited for an occupant. While like everything else that is good, they have their counterfeits and consequently their failures, they are to-day the most reliable and satisfactory of our financial concorns.

their resources amount to over a billion of the market of the metropolis. dollars. On the continent of Europe and In

never a pount for the saxings tank or for lines bonds and shares of stock of corpora-life insurance. No matter the map, he has those and make money in a score of ways some one dependent on him, and if he is not from which the average Sixts or Kational

mon could be taught to make such a provision elegant, but for the plainer hades of the offor their families, there would be less poverty | ficials. Presperity has followed the corporaand its attendant vices in our midst to-day. The right along. Its capital stock is \$1,000,000. sponsible for much of the poverty and suffer- stockholders get regular dividends that ar ing. The speculative impulse is in the air, decidedly substactory. It reported to the Men want to got something for nothing. Secretary of State, on January 1st, that its They yearn to leap into wealth at a bound; resources were \$34,010,060. It would take and, to accomplish their purpose, they are a bunch of lanks to show equal assets. B. G. not over particular as to the means employed. Raiston is the president. He is a short, for the financial stability of the city. They are nearly all managed by members of old "Well, I am going to spend this winter is forever unfitted for henorable productive every State, who have mortgaged their propgreery elerk rols his employer's till, the total value of the properties whose welfare is teller robs his bank, and the book-keeper entrusted to this one concern is said to be over \$10,000,000,000.

"Again, there is a class of people who seem. There are twenty-five trust companies destined to failure and poverty. Often these merit and high standing in New York, It must inevitably lead to fame and fortune, combined expitalization is about \$20,000,000, but they never do. Meanwhile, some slow, They have a surplus of double that amount. earsful, trustworthy fellow, without a gleam of Ranking in the lead with the Farmer's Loan



OFFICE OF THE N. Y. GUARANTY CO. and Trust, are the Central Trust and the United States Trust companies. Each is a power in the financial world. It is hard to corns in the smaller cities has been just as fiction. They live in a world that is entirely integrity or shake their standing. The Centragonary, and when they die, their families go to swell the great army of the helpless and impoverished.

The content of a panic that could import the permanent and prespectus feeting. They imply the permanent and prespectual permanent and prespectus feeting. They imply the permanent and prespectus feeting the permanent and prespectual permanent and prespectus feeting. and impoverished.

"To the classes I have cannerated, may be added the many who are hampered by environment, or claimed down by sickness, or incapacitated for the life lattle by physical afflication. Poverty-has been the problem of the ages and it was never more so than now, not it is my firm belief, that in the past, now, its problem. Andrew Mills. He is a young the problem of the past, now, its problem. Andrew Mills. He is a young the party over year each truncate and executions for the companies for vast enterprises and executions for the companies for vast enterprises and executions for the companies of them, in addition to their regular trust features, guarantee titles. Several of the companies find the latter plan more profitable than any otheron for buge estates. A great many of them, in addition to their regular trust features, guarantee titles. Several of the companies find the latter plan more profitable than any otheron, in addition to their regular trust features, guarantee titles. Several of the companies find the latter plan more profitable than any otheron companies are within a stone's throw of each otheron opposite sides of Wall street. One of the most popular of the smaller concerns is the success to guarantee and trust enterprises and executions for buge estates. A great many of them, in addition to their regular trust features, guarantee titles. Several of the companies are within a stone's throw of each otheron opposite sides of Wall street. One of the resulting them are the problem of the companies are within a stone's throw of each otheron opposite sides of Wall street. One of the resulting them are the problem of the companies are within a stone's throw of each otheron opposite sides of Wall street. One of the companies are within a stone's throw of each otheron opposite sides of Wall street. One of the companies are within a stone's throw of each otheron opposite sides of Wall street. One of the companies are within a stone's throw of each otheron opposite sides of Wall street. One of t But it is my firm belief, that in the past, now and looks young. Ten years or so ago, is willing to work, need suffer or have his family suffer for the necessities of life. I do not expect that I can do not have his family suffer for the necessities of life. I do not expect that I can do not have his family suffer for the necessities of life. I do not expect that I can do not have his family suffer for the necessities of life. I do not expect that I can do not expect that I can do not expect that I can do not have him where he is and he takes family suffer for the necessities of life. I do not speak professionally when I say religion pays simply as a material lovestment, and pays simply as a material lovestment, and prodict in stating that this infant financial upon proporties whose titles have been passed upon by the original concern. The Guaranty into demi-gods

WHY WHITTIER NEVER NARRIED.

A letter Whittier wrote in 1827, full of admiration for a young woman named first, who came to Haverhill, to have her portrait painted, shows that he result of the painted inage, and atterward made here painted inage and the painted inage and the painted in painted of the painted inage and the painted in painted of the painted inage and the painted in painted of the painted inage and the painted in painted of the painted in painted in painted in painted in painted of the painted in pa

that of any in the country. It has been in usiness less than two years, although its charter, bearing the same name, is old and was offered around the streets for many months before Samuel D. Babecck cornered what its earnings have been, but they must be enormous. Its resources, according to the recent affidavit of its officials, are \$13,-803,291. It has an all embracive charter and does an all embracive sort of business. Before it had been in operation fifteen months, it had successfully issued to the public such enterprises as the Michigan Peninsular Car Co., and American Type Founders Co., and New York, Feb., 24.—The trust companies had been behind half a dozen smaller industrial offerings. It has bought and disposed of millions of bonds, including total issues of was permanent. They long ago came to stay. Packard is the president. He rana trust commaterial prosperity and settlement of the consilions—that is, the modern, serious, in his negotiations.

There are eight trust companies in Brookfyn. They have a total capital of \$5,000,000, The two largest of these concerns are the Brooklyn and Franklin. Each has a capita of \$1,000,000. The surplus of the former is \$1,200,000, while that of the latter is \$500. 600. While these companies have devoted Tweaty-five years ago a tenst company was themselves principally to local investments, a rarity. To-day there are over two hundred they occusionally go across the East River I them between Mains and California and and take a slice of the financial largains on

England, the trust company made its appearance before it did in America. Some of the strong at banking establishments abroad are after the fibracial fad. Several of its institu-Philadelphia is a great trust company strong at tenant grant. The Society tions in this line were among the first ostalcombaned on the trust plan. The second thousand the United States, but they stood can ended of the world. Brussels and Amsagerinan each beasts of a vigorous organization of this more. There are scores of them that a dozen concerns stating up in one year. Now the third city of the Union in population of this more. There are scores of them In this has never even to the foreign of the second process. By present the foreign of the forei



Boaton has ten trust companies, which is

000, and surplus of \$700,000; the Old Colony, conventionnusm which so largely obtains in ized at \$1,000,000, surplus \$500,000. Many of any advent may be soon." the big gas and milreed constructions for | "It is only a question of time when Chicago count up twelve trust companies two of them | South." rank with the best in the country. The Mcrehants' Loan and Trust is extremely strong—John W. Donne is its president, George M. Pullman is heavily inferested in this institution. It may be considered the fluan-cial agent of the Follows Car Co. It has a capital stock of \$2,000,000 and a surplus of \$1.000,000. The Illinois Trust Co., of which John J. Mitchell is the president, has the floating the millions of dollars' worth abonds, from the sale of which it was possible to erect the buildings of the Columbian Expos | Young creative artist from the overawing in- for the larger issues and phases of life under There are four trust companies in St. Louis

and two or three each in nearly all the other larger western cities. Denver and San Fran elsee are not without their and there one in Salt Lake City. The largest of them sonceive of a panie that could imperil their rapid as in the larger centres of population, pride in stating that this infant financial profiles have discovered the value and profiles have discovered the value and profit of trust companies.

The fell insurance companies have discovered the value and profit of trust companies.

The grant masters of the past are exalted into decay gods by conservative crities and Life Insurance Co., are responsible for the United States Mertgage Co., This corporation, The grant masters of the past are exalted into decay gods by conservative crities and colleges, and they are used to terrorize the young writer. Of these its States peared in the drawned in size with the colleges, and they are used to terrorize the young writer. Of these its States peared in the drawned in size with the colleges, and they are used to terrorize the young writer. Of these its States are exalted into dead gods by conservative crities and colleges, and they are used to terrorize the young writer. Of these its States are exalted into dead gods by conservative crities and colleges, and they are used to terrorize the young writer. Of these its States peared in the drawned in size with the crities will judge of that large the profit of trust companies.

The Equitable control is the Maximal Insulation of the past are exalted into deal gods by conservative crities and colleges, and they are used to terrorize the young writer. Of these its States are exalted into deal gods by conservative crities and colleges, and they are used to terrorize the young writer. Of these its States are exalted into deal gods by conservative crities and colleges, and they are used to terrorize the young writer. Of these its States are exalted into deal gods by conservative crities and colleges, and they are exalted into deal gods by conservative crities and colleges, and they are exalted into deal gods by conservative crities and colleges, and they are exalted into deal gods by conservative crities and colleges, and they are exalted into deal gods by conservative crities and colleges, and they are exalted into deal gods b

it. Its capital is \$2,000,000. Nobody knows A New and Virile Force in American Literature.

> "I Stand for the Freedom of the Individual in Art as in Life," says Carland-The Beauty Disease, He Believes, Has Been the Rain of Much Good Literature - A Strong and Attractive Personality.

flavor and bias, In the West,



in likerature, but because he is the forerminor of a great movement that, whatever the execulation or defect of his individual literary work, lends to all he does an added dignity and importance—even for those who are entirely opposed to his point of view, and to the methods of the humanistic school generally.

I had a security of the control of the

now quarters in New York, the other day.

He lives in one of the quieter streets of the olsy metropolis, and his stude is a plately urnished room, with a few portraits of somlavority contemporaries on the wall-among others Reen, Tolstoi, Walt Whitman, W. D. Howells and Ennekling, the Boston printer, "And so you are going to spend your exceedingly good for its size and speaks well winters in New York, instead of in Beston, as

deviltries count their victims by the thous- keenest of eyes. He is 62 years old, but as and famous New England families. The New herb, but in the spring I am going out West ands. Once let a man get it into his head. Hvely as a cricket and always ready for bust. England is probably the largest. It has a again. New York is the literary centre of that money is to be made by betting on cards, ness. There are several thousand corporahorses, or the rise and fall of specks, and he tions throughout the country, and in nearly to the same conferrable figures. William material concerns, with new criteria, then Endloott is the president. The other per- will be more equilibrium and less dominance work. To secure memory for his purpose, the ordies to this company as trustees. The manent companies are the American Lean in American literature, and that will be more

000; Roston Safe Deposit and Trust Co., F. M. centres mysolf," I returned, "for they are not Stone, president and a capital of \$1,000,000 to try to impress the ideas of pairry formal and surplus of \$700,000; International, John cilques upon all imagicutive filterature. If M. Graham, president, with capital of \$500,- Chicago will break the power of the petty over which T. T. Coolidge presides, capitat- our eastern centres to-day, I hope her liter-

which Massachusetts is noted owe their will be a great liberary centre, affording the happenings of every day, the struggle

"It was your earder about this conflict of most novelists begin and end." East and West which brought down such an "That is a fashion in literature which must

reputation of matching the Pullman concern in strength and influence. It also has enap-ital of two million dellars and a surplus of better have been The Literary Emancipation whose whole lives is a long struggle for existbotter have been The Literary Emancipation whose whole lives is a long struggle for existhalf that amount. The trust companies of of Youth, instead of The Literary Emansis lenss, the courtship period is a very brief the western metropolis had much to do with pution of the West.' It is really the states one, and seen, perhaps, a very insignificant ment of a need of greater freedom for the memory. I try to give in my stories a picture



MR. GARLAND IN HIS STUDY.

freedom of the andividual in art, as in life.

of any man living or dead. I believe in relating a man's work to life, and to the simple principles of style, like simplicity, clearness, penulueness and the like.

"That is the only true basis of art. That is the charm of the great Elizabethan outourst; it was quite spontaneous, it was abdutely headless of any traditionary literary

oliground. That makes Shakespeare as uch the incarnation of the cu-rnal in human nature as the Mnearmation of feudalism '-as Walt Whitman put it. With a free intellectual atmosphere, genius will always transcend the social and political conditions of its time."

"Yes," said Garland, good-humoredly and There is a new movement in American fle- grave. "You are holding out for the recuntion which, while affiliated in its largest as- ciliations of comparative criticism. But peet to the new social faith beginning to per- there is a new word in literature, and that the syndicates that manipulate the street meate European literatures, it a distinctly ward is significance. The mostern artist car lines of New York and Brooklyn. Edwin American movement, and with the increasing dealing with the modern man and modern pany in Brooklyn, before he took charge of the country, this broadening of the nims of fie-thinking, imman aridal, is not trying to hannew concern. He is considered a very shrewd tion promises to receive its Inflost encourage die the beautiful all the time, to give a false trader and tands his company safely on top ment and development, and most decided | interpretation of life which shall compet perple to say how beautiful it is. But he deals One of the most characteristic figures in with significant things, and reveals without

didacticism, their significance. "I believe the beauty disease has been the rule of much good literature. It leads to point and putty-artificiality. If a thing is brantiful, well and good; but I do not believe in an artist using literary varaish to writing of sordid things. He can discover the beauty in sordid lives not by varnishing them, but by sympathetic interpretation of them."

"If I can claim the honor of belonging to may blinning generation at all, it is to your give ration, Garland, but I am really so have and I harrily that I ought to have fixed in the successful contary fastered of in this, When I be the amount of work young mon of our day are doing. I am appealled at my own press babit of inland and body. New just besk at the long time of your books standing stone

I had a conversation in Hamtin Garland's and so avoid all starcopped conversation -mostly the subtler touches and suggr-



"I have noticed that you deal more with origin and future Hourishing condition to the channels of niterance for a multitude of for existence, the intimate life of husband trust companies of the Huls, Chicago can writers who are rising in the West and and wife and mother and children, than with the love-making period of life, with which

avalanche of criticism upon your head." In goly pass away. Courting is not a man's "Oh, you mean that Forum article," laugh- whole life, by any means, and the love makcertain conditions as I have known them. My aim is to truthfully represent the con-mon working farmer—the rester and the hired man as well; to take the three man out of five rather than the one man out of ten. I of five rather than the one man out of on. I aim to put in the prepar propertion of dusty days, rathy days and cold days, the proper properties of certile toil and pieasuring. I think I have in my own work largely solved the problem of giving my character's occupation the same prominence and influence which it has in real life. I have heard that many writers find this the most difficult part of their work—and if they write of firm life without experience, I can quite understand it.

it.

"I see life from the working side of the fonce, and not from the burgy of the visiting sity nevel is. I was one of the monthinding the grain under the scorebing sun, and I was a first the scorebing sun, and I was ot noticing the glist and shimmer of the gat on the golden grain. The beauty of the cone is there truly enough, but bonouth it

"And what are you working on now?"

"Want of confidence has much to do with
It. In the sermon referred to, I used the
word 'tariffle.' It is not in the dictionaries,
but it expresses my meaning. A majority of
our people stand with their eyes turned to

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"It is the aristocratic ideal of Siakespeare
"Ah, no. I believe in a sort of meral
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and agency of the problems of the firs our people stand with their eyes turned to fields of labor formerly exclusively occupied life 於明報之間便可以下了了一次。