

TALMAGE ON POVERTY.

The Celebrated Brooklyn Divine Discusses the Causes of Poverty.

Neither the Silver Bill, the Tariff Amendment, or any Political Party Responsible—No Healthy, Moral, Industrious Man Ever Suffers From Want—The Bible the Best Work on Political Economy.

BROOKLYN, N. Y., Feb. 24.—The Reverend Doctor T. De Witt Talmage, of the great Brooklyn Tabernacle, is at all times a most interesting personality. He preaches to the largest congregation in the largest church building in the United States, and his sermons are so judiciously syndicated that they are read from Florida to Oregon, and from Maine to Texas a few days after their delivery. He is the bright, particular, and best-selling star of the lecture bureau, and the editor of one of the most popular and widely read religious publications in the world. Unlike many of his brethren of the cloth, Dr. Talmage is foresighted and forward, and



DR. T. DE WITT TALMAGE.

he deems it not inconsistent with his clerical work, to guard against the unproductive days of old age, and to take care that the wolf of want does not howl within, hearing of his own private domain.

At this time, indeed, Dr. Talmage is interested by two facts: first, he is about to sever his connection with the Brooklyn Tabernacle, after a faithful and brilliant service of twenty-five years; and, second, he is going to lecture to the anti-pope of Australia, taking in Ceylon, with its spicy breezes, and India, with its rare assortment of creeds and languages, on his way home.

As he has recently helped to feed many thousands of the subjects of that impoverished monarch, the Great Western Star, I reasoned that Dr. Talmage should know a great deal about the poverty in our own land and its causes, and longed for a field on this important subject, and accordingly to learn of his own future movements, I reached 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 pulpit and the parlour:

"Yes, my decision to leave the Tabernacle is final, and I am not so vain as to think that a man cannot be found to fill his place. No one man, or no hundred men, or thousand men, or ten thousand men,—the doctor paused, and I feared he was going to say, 'or no men at all,' when he finished the sentence by adding 'an 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 gone five months to the minute, and on the way back, I shall spend four weeks in Ceylon and India. From Calcutta to Lucknow, Delhi, Benares, and Bombay; thence by steamer to Aden, up the Red Sea, within sight of Sinai, and over the waters that parted at the command of Moses, then home, via Brindisi, Paris, London and Liverpool."

"To what do you attribute the present business depression and consequent poverty, doctor?"

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"THE COUNTRY IS LIKE A SICK MAN."

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"But, Doctor, we have not had deficient crops, no disaster by flood or field, why then should industrious men be idle and their children pinched for bread?"

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

Washington, expecting Congress to do something to relieve the distress, or at least to end this harassing discussion. But it will never end. Like Banquo's ghost it will not survive our deaths. My earliest recollection is the discussion of this question by my father and his neighbors. It has continued with increasing vehemence, from that day to this, and it was as near settlement, then as it is now, or ever can be, while men have the power to discuss. Perpetual motion, annexation, sparing the circle, Hawaii, the universal solvent, and every other question may be settled in time, but this tariff question will grow more lusty and absorbing with the progress of the ages.

"The country is like a sick man in the care of a lot of doctors of differing or opposing schools of medicine. The constitution of the patient prevents the dissection which the practice of the physicians tends to hasten. There is too much being said and too little being done. A very inferior doctor, provided he had an authority to drug, would do more for the patient than all the learned medical men of the rival schools. Let us do something to restore confidence, and the devil will ring and the wheels whirl and the shuffles flash again, and want will fly the presence of remedial industry."

"But we cannot legislate prosperity, we need something besides tariff laws to banish idleness, and to fill hungry mouths with bread. Silver bills and tariff bills may shake confidence or frighten capital for a while, but it is the whiskey bill that brings hunger and bread famine. Over \$1,000,000,000 were spent in the United States last year for whiskey, wine and beer. The flour mills close, but the gin mills are always open, and doing a rushing business. The foundries shut down, but the bars never shut up. Banks stop payment, but the brewery continues. Dry goods and hardware merchants and grocers fail, for want of trade, but the saloons flourish. The greater the poverty, the better the business for the dealers in liquid damnation. Husband looks about the bar, wife takes in washing. The children, ragged, gaunt, and thin-blooded, huddle together for heat in the foul air of a wretched tenement, or weary privy and stench ponies on the street. The poor spend a limited time out of their lives in the rich or the contented bestow on them in the way of charity. Banish the liquor traffic—root and branch—and you banish hunger and banishment prosperity. Think of it, millions of bushels of corn distilled into sour mash, instead of being made into bread, barley and rye transformed into poison, instead of being converted into wholesome food. Banish this curse of the ages; then had the day of lasting prosperity! Close the bars, and empty the poor houses and

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BIG TRUST COMPANIES.

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.



"THE INNOCENT SUFFERER WITH THE GUILTY."

NEW YORK, Feb. 24.—The trust companies of the United States contribute an interesting page in the history of national finance. Their growth has been truly phenomenal. They came up like mushrooms, but their growth was permanent. They long ago came to stay. There is no stopping their success. Even in panic like the present, they keep arriving on the scene. Like all permanent financial institutions, they came because they were needed. They fill long felt wants. They occupy a niche in the business of banking that had long waited for an occupant. While like everything else that is good, they have their counterbalancing and consequently their failures, they are today the most reliable and satisfactory of our financial concerns.

Twenty-five years ago a trust company was a rarity. Today there are over two hundred of them between Maine and California and their resources amount to over a billion of dollars. On the continent of Europe and in England, the trust company made its appearance before it did in America. Some of the strongest banking establishments abroad are conducted on the trust plan. The Society Generale, of Paris, is famous in all the financial circles of the world. Baring and Anglo-American such banks of a vigorous organization of this sort. There are scores of them in England, and nearly all the industrial establishments in this country that were established by the English had the negotiations carried out by trust companies in London. Liverpool, Manchester, Birmingham and Glasgow. Their standing was such that the top of the way of property and credit. The Trusts, Limited, and Securities Corporation of London, limited, raised the highest price of any of the original trusts. It was the Bank of America, which shares sold as high as \$500,000. In other words a share for the early subscribers paid fifty dollars, and was sold for \$200,000. No bank in the world ever equaled this result. We have no parallel case here.

One of the earliest of the trust companies was the Farmers' Loan and Trust Co., of New York. Its origin was humble, but it steadily grew larger and more important. It is typical of all the original institutions of the kind. It had a liberal charter. The banks at once perceived the dangerous character of its rival, but were not showing its progress. It was permitted to pay interest on deposits subject to check. All trust companies now have similar privileges. They can act as trustees, buy and sell securities, lease lands and shares of stock of corporations and make money in a score of ways from which the average State or National bank is debarred.

Look at the Farmers' Loan and Trust company of today. It owns a magnificent building at the corner of William and Beaver streets. Its officers are all that could be wished in the way of comfort. They could easily be elegant, but for the plainness of the office. Prosperity has followed the corporation right along. Its capital stock is \$1,000,000. Its surplus is \$4,000,000, and yet all the stockholders get regular dividends that are steadily satisfactory. It reported to the Secretary of State, on January 1st, that its resources were \$24,000,000. It would take a legion of banks to show equivalents. R. G. Babson is the president. He is a short, rather stout man, with a plain face, and the keenest of eyes. He is 62 years old, but as lively as a cricket and always ready for business. There are several thousand corporations throughout the country, and in nearly every State, who have mortgaged their properties to this company as trustees. The total value of the properties whose welfare is entrusted to this concern is said to be over \$10,000,000,000.

There are twenty-five trust companies of merit and high standing in New York. It isn't necessary to enumerate them all. Their combined capitalization is about \$30,000,000. They have a surplus of double that amount. Rank in the lead with the Farmers' Loan

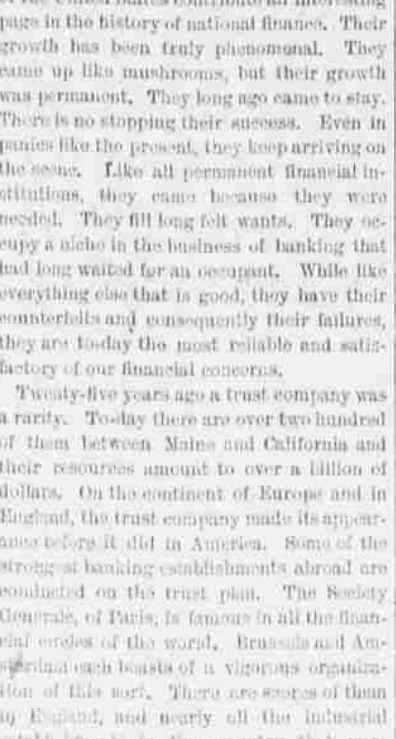
and Trust, are the Central Trust and the United States Trust companies. Each is a power in the financial world. It is hard to conceive of a panic that could imperil their integrity or shake their standing. The Central Trust has a surplus of \$5,000,000, or five times the amount of its capital stock. The United States Trust has just sworn that its resources are \$31,314,168. This is truly astonishing and almost appalling. These two companies are within a stone's throw of each other on opposite sides of the Wall street. One of the most popular of the smaller concerns is the State Trust. It owes much of its success to its president, Andrew Mills. He is a young man, and looks young. Ten years or so ago, he was clerk in a banking house. He has energy put him where he is and he takes pride in stating that this infant financial prodigy has a line of deposits amounting to over \$7,000,000.

The life insurance companies have displaced the value and profit of trust companies. They all own, or control, trust corporations. The Equitable controls the Metropolitan Trust Co. It has its offices in the huge Biltmore building, 123 Broadway. Geo. Louis Fitzgerald is the president. It has a capital of \$2,000,000 and a comfortable surplus of \$1,500,000. The New York Life is interested in the New York Life Insurance and Trust Co., at 62 Wall street. Henry Parson is the president. Its capital is \$1,000,000 and it shows a surplus of \$3,000,000. The Mutual Life is the largest owner of the New York Guaranty and Indemnity Co., which occupies spacious apartments in the large Mutual Life building at Nassau and Cedar streets. The growth of this trust company is more phenomenal than

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A CHAT WITH GARLAND.

A New and Virile Force in American Literature.

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

There is a new movement in American fiction which, while affiliated in its largest aspect to the new social faith beginning to permeate European literatures, is a distinctly American movement, and with its increasing material prosperity and settlement of the country, this broadening of the aims of fiction promises to receive its fullest encouragement and development, and most decided flavor and bias, in the West.

One of the most characteristic figures in this encouraging phase of contemporary fiction, is Hamlin Garland. As I was our contemporary literary star through my specialties, Hamlin Garland could call himself "The Man From Nowhere"—that is, of course, in a literary sense. India, the land of romance, of tradition, of strange, customs and weird horrors, of intense absorption in the best ideas of poetry and philosophy, and any man touching the life as colored and intense, even though he may not have thoroughly studied its history and religion and literature, cannot rightly be called a man from nowhere, for he has been surely in the land by those in some degree.

But Hamlin Garland is the first to give anything like an adequate expression of the typical farm and village life of the West, and to reveal something of its spiritual infusions and discolorations. He occupies a unique place in American literature, not only because his work has struck an essentially new note in literature, but because he is the forerunner of a great movement that, whatever the excellence or defect of his individual literary work, tends to all but force an elevated dignity and importance—even for those whose views are entirely opposed to his point of view, and to the methods of the humanists school generally.

I had a conversation with Hamlin Garland's new quarters in New York, the other day. He lives in one of the quietest streets of the noisy metropolis, and his study is a plainly furnished room, with a few portraits of some favorite contemporaries on the wall—among others, Owen, Tolstol, Walt Whitman, W. D. Howells and Emmeck, the Boston painter.

"And so you are going to spend your winters in New York, instead of in Boston, as in previous years?"

"Well, I am going to spend this winter here, but in the spring I am going out West again. New York is the literary centre of the country to-day, but in literature, as in material concerns, with new criteria, there will be more equilibrium and less dominance in American literature, and that will be more healthy for our creative artists."

"I do not believe very much in literary centres myself," I returned, "for they are apt to try to impress the ideas of petty formal oligues upon all imaginative literatures. If Chicago will break the power of the petty conventionalism which so largely obtains in our western centres to-day, I hope for literary advent may be soon."

"It is only a question of time when Chicago will be a great literary centre, affording channels of utterance for a multitude of writers who are rising in the West and South."

"It was your endorsement of this conflict of East and West which brought down such an avalanche of criticism upon your head?"

"Oh, you mean that *Review* article," I laughed. "I don't know—did I get it very hot and strong? I have been traveling so much and I have been so busy that I have not sent a newspaper. The title of that paper could better have been 'The Literary Emancipation of Youth,' instead of 'The Literary Emancipation of the West.' It is really the statement of a need of greater freedom for the young creative artist from the overbearing institution."

There are four trust companies in St. Louis and two or three each in nearly all the other larger western cities. Denver and San Francisco are not without them and there is even one in Salt Lake City. The largest of them all is the United Trust Co., of St. Louis. It has a capital of \$1,000,000 and a surplus of two million dollars, and a surplus of half that amount. The trust companies of the western metropolis had much to do with footing the millions of dollars' worth of bonds, from the sale of which it was possible to erect the buildings of the Columbian Exposition.

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A CHAT WITH GARLAND.

A New and Virile Force in American Literature.

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

There is a new movement in American fiction which, while affiliated in its largest aspect to the new social faith beginning to permeate European literatures, is a distinctly American movement, and with its increasing material prosperity and settlement of the country, this broadening of the aims of fiction promises to receive its fullest encouragement and development, and most decided flavor and bias, in the West.

One of the most characteristic figures in this encouraging phase of contemporary fiction, is Hamlin Garland. As I was our contemporary literary star through my specialties, Hamlin Garland could call himself "The Man From Nowhere"—that is, of course, in a literary sense. India, the land of romance, of tradition, of strange, customs and weird horrors, of intense absorption in the best ideas of poetry and philosophy, and any man touching the life as colored and intense, even though he may not have thoroughly studied its history and religion and literature, cannot rightly be called a man from nowhere, for he has been surely in the land by those in some degree.

But Hamlin Garland is the first to give anything like an adequate expression of the typical farm and village life of the West, and to reveal something of its spiritual infusions and discolorations. He occupies a unique place in American literature, not only because his work has struck an essentially new note in literature, but because he is the forerunner of a great movement that, whatever the excellence or defect of his individual literary work,