

THE CAUSES OF POVERTY.

DR. TALMAGE'S VIEWS ON THEM.

Says They Are Tariff Changes, Vice, Impudence and Sickness.

Text: "Ye have the poor always with you."—Matthew xvi., 11.

Who said that? The Christ who never owned anything during His earthly stay. His cradle and His grave were borrowed. Every fig He ate was from some one else's tree. Every drop of water He drank was from some one else's well. To pay His personal tax, which was very small, only 31 1/2 cents, He had to perform a miracle and make a fish pay it. All the heights and depths and lengths and breadths of poverty Christ measured in His earthly experience, and when He comes to speak of destitution He always speaks sympathetically, and what He said then is as true now—"Ye have the poor always with you."

For 6000 years the bread question has been the active and absorbing question. Witness the people crowding up to Joseph's storehouse in Egypt. Witness the famine in Samaria and Jerusalem. Witness the 7000 hungry people for whom Christ multiplied the loaves. Witness the uncounted millions of people now living, who, I believe, have never yet had one full meal of healthful and nutritious food in all their lives. Think of the 354 great cities in England. Think of the 25,000,000 people under the hoof of hunger year before last in Russia. The failure of the Nile to overflow for seven years in the eleventh century left those regions depopulated. Plague of insects in England. Plague of rats in Madras Presidency. Plague of mice in Essex. Plague of locusts in China. Plague of grasshoppers in America. Devastation wrought by drought, by deluge, by frost, by war, by hurricane, by earthquake, by comets flying too near the earth, by changes in the management of National finances, by baleful causes innumerable. I proceed to give you three or four reasons why my text is markedly and graphically true in this year 1894.

The first reason we have always the poor with us is because of the perpetual overhauling of the tariff question, or, as I shall call it, the tariff controversy. There is a need for such a word, and so I take the responsibility of manufacturing it. There are millions of people who are expecting that the present Congress of the United States will do something one way or the other to end this discussion, but it will never end. When I was five years of age, I remember hearing my father and his neighbors in vehement discussion of this very question. It was high tariff or low tariff or no tariff at all. When your great-grandchild dies at ninety years of age, it will probably be from over-exertion in discussing the tariff. On the day the world is destroyed, there will be three men standing on the coast office steps—one a high tariff man, another a low tariff man, and the other a free trade man—each one red in the face from excited argument on this subject. Other questions may get quieted, the Mormon question, the silver question, the pension question, the civil service question. All questions of annexation may come to peaceful settlement by the annexation of islands two weeks' voyage away and the heat of their volcanoes conveyed through pipes under the sea made useful in warming our continent, or annexation of the moon, dethroning the queen of night, who is said to be dissolute, and bringing the lunar populations under the influence of our free institutions; yes, all other questions, National and International, may be settled, but this tariff question never. It will not only never be settled, but it can never be moderately quiet for more than three years at a time, each party getting into power taking one of the four years to fix it up, and then the next party will fix it down. Our finances cannot get well because of too many doctors. It is with sick Nations as with sick individuals.

A doctor is called in, and he administers a febrifuge, a spoonful every hour. But recovery is postponed, and the anxious friends call in another doctor, and he says: "What this patient needs is blood letting; now roll up your sleeve!" and the lancet flashes. But still recovery is postponed, and a homeopathic doctor is called in, and he administers some small pellets and says: "All the patient wants is rest." Recovery still postponed, the family say that such small pellets cannot amount to much anyhow, and an allopathic doctor is called in, and he says: "What this patient wants is colamel and jalap." Recovery still postponed, a hydropathic doctor is called in, and he says: "What this patient wants is hot and cold baths, and he must have them right away. Turn on the faucet and get ready for the shower bath." Recovery is still postponed, an electric doctor is called in, and he brings all the schools to bear upon the poor sufferer, and the patient, after a brave struggle for life, expires. What killed him? Too many doctors. And that is what is killing our National finances. My personal friends, Cleveland and Harrison and Carlisle and McKinley and Sherman, as talented and lovely and splendid men as walk the earth, all good doctors, but their treatment of our languishing finances is so different that neither treatment has a full opportunity, and under the constant changes it is simply wonderful that the Nation still lives. The tariff question will never be settled because of the fact which I have never heard any one recognize, but nevertheless the fact—that high tariff is best for some people and free trade is best for others. This tariff controversy keeps business struck through with uncertainty, and that uncertainty results in poverty and wretchedness for a vast multitude of people. If the eternal gab on this question could have been fashioned into loaves of bread, there would not be a hungry man or woman or child on all the planet. To the end of time, the words of the text will be kept true by the tariff controversy—"Ye have the poor always with you."

Another cause of perpetual poverty is the cause alcoholic. The victim does not last long. He soon crouches into the drunkard's grave. But what about his wife and children? She takes in washing, when she can get it, or goes out working on small wages, because sorrow and privation have left her incapacitated to do a strong woman's work. The children are thin, bloodless and gaunt and pale and weak, standing around in cold rooms, or pitching pennies on the street corner, and munching a slice of unbuttered bread when they can get it, sworn at by passers-by because they do not get out of the way, kicked onward toward manhood or womanhood, for which they have no preparation, except a depraved appetite and frail constitution, candidates for almshouse and penitentiary. Whatever other cause of poverty may fall, the saloon may be depended on to furnish an ever increasing throng of paupers. Oh, ye grog-shops of Brooklyn and New York and of all the cities; ye mouths of hell, when will ye cease to orouch and devour? There is no danger of the liquor business failing. All other styles of business at times fail. Dry goods stores go under. Hardware stores go under. Grocery stores go under. Harness makers fail, druggists fail, bankers fail, outfitters fail, bakers fail, confectioners fail, but the liquor dealers never. It is the only secure business I know of. Why the permanence of the alcoholic trade? Because, in the first place, the men in that business, if tight up for money, only have to put into large quantities of water more strychnine and logwood and nux vomica and vitriol and other congenial concomitants for adulteration. One quart of the real genuine pandemonium elixir will do to mix up with several gallons of milder damnation. Besides that, these dealers can depend on an increase of demand on the part of their customers. The more of that stuff they drink, the thirstier they are. Hard times, which stop other business, only increase that business, for men go there to drown their troubles. They take the spirits down to keep their spirits up. There is an inclined plane down which ab-

stem slides its victims—claret, champagne, port, cognac, whisky, rum and jerry, sour mash, on and down until it is a sort of mixture of kerosene oil, turpentine, lead-still, will, essence of the horse blankets and general nastiness. With its red sword of flame, that liquor power mauls the wretched man, and they move on in ranks long enough to girdle the earth, and the procession is headed by the nose bloated, nerve shattered, rheum-eyed, lip bloated, soul scorched inebriate, followed by the women, who, though brought up in comfortable homes, now go limping past with aches and pains and pallor and hunger and wear, followed by their children, barefoot, rained, combed, freezing, and with a wretchedness of time and eternity seemingly compressed in their agonized features. "Forward, march!" cries the liquor business to that army without banners. Keep that influence moving on, and you will have the poor always with you. Report comes from one of the cities, where the majority of the inhabitants are out of work and dependent on charity, yet last year they spent more in that city for rum than they did for clothing and groceries.

Another warranty that my text will prove true in the perpetual poverty of the world is the wicked spirit of improvidence. A vast number of people have such small incomes that they cannot lay by in savings bank or life insurance one cent a year. It takes every farthing they can spare to spread the table and clothe the family and educate the children, and if you blame such people for improvidence you exact a cruelty. On such a salary as many clerks and employes and many ministers of religion live, and on such wages as many workmen receive, they cannot, in twenty years, lay up twenty cents. But you know and I know many who have competent incomes, and could provide somewhat for the future, who live up to every dollar, and when they die their children go to the poorhouse or on the street. By the time the wife gets the husband buried, she is left to the undertaker and scavenger for that which she can never pay. While the man lived he had his wine parties and fairly stunk with tobacco, and then expired, leaving his family upon the charities of the world. Do not send for me to come and console the obsequies and read over such a carcass the beautiful litany, "Blessed are the dead who die in the Lord," for, instead of that, I will turn over the leaves of the Bible to I Timothy v., 16, where it says: "If any provide not for his own, and especially for those of his own house, he hath denied the faith, and is worse than an infidel," or I will turn to Jeremiah xxii., 19, where it says, "He shall be buried with the burial of an ass, drawn and cast forth beyond the gates of Jerusalem."

I cannot imagine any man more unkind or meaner than for a man to get his sins pardoned at the last minute, and then go to heaven, and live in a mansion, and go riding about in a golden chariot over the golden streets, while his wife and children, whom he might have provided for, are begging for cold victuals at the basement door of an earthy city. It seems to me there ought to be a poorhouse somewhere on the outskirts of heaven, where those guilty of such improvidence should be kept for awhile on thin soup and gristle instead of sitting down at the King's banquet. It is said that the church is a divine institution, and I believe it. Just as certainly are the savings banks and the life insurance companies divine institutions. As out of evil good often comes so out of the doctrine of probabilities, calculated by Professor Hughes and Professor Pascal for games of chance, came the calculations of the probabilities of human life as used by life insurance companies, and no business on earth is more stable or honorable, and no mightier mercy for the human race has been born since Christ was born. Bored beyond endurance for my signature to papers of all sorts, there is one style of paper that I always sign with a feeling of gladness and triumph, and that is a paper which the life insurance company requires from the clergyman after a divorce in his congregation, in order to the payment of the policy to the bereft household. "I was writing my name then so they say."

"Good for that man to have looked after his wife and children after his earthly departure. May he have one of the best seats in heaven!" Young man! The day before or the day after you get married, reputation and get the medical examiner to put the stethoscope to your lungs and his ear close up to your heart with your vest off, and have signed, sealed and delivered to you a document that will, in the case of your sudden departure, make for that lovely girl the difference between a queen and a pauper. I have known men who have had an income of \$3000, \$4000, \$5000 a year, who did not leave one farthing to the surviving household. Now, that man's death is a defilement, an outrage, a swindle. He did not die he absconded. There are 100,000 people in America to-day a-hungered through the sin of improvidence. "But," say some, "my income is so small I cannot afford to pay the premium on a life insurance." Are you sure about that? If you are sure, then you have a right to depend on the promise in Jeremiah xix., 11, "Leave thy fatherless children, I will preserve them alive, and let thy widows trust in Me." But if you are able to, remember you have no right to ask God to do for them yourself.

For the benefit of those young men excuse a practical personality. Beginning my life's work on the munificent salary of \$800 a year and a parsonage, and when the call was made on my hands I did not know how in the world I would ever be able to spend that amount of money, and I remember indulging in a devout wish that I might not be led into worldliness and prodigality by such an overflow of resources, and at a time when articles of food and clothing were higher than they are now, I felt it a religious duty to get my life insured, and I presented myself at an office of one of the great companies, and I stood pale and nervous lest the medical examiner might have to declare that I had consumption and heart disease and a half dozen mortal ailments, but when I got the document, which I have yet in full force, I felt a sense of manliness and confidence and quietude and re-enforcement, which is a good thing for any young man to have. For the lack of that feeling there are thousands of men to-day in Greenwood and Laurel Hill and Mount Auburn who might as well have been alive and well and supporting their families. They got a little sick, and they were so worried about what would become of their households in case of their demise that their agitations overcame the skill of the physicians, and they died for fear of dying. I have for many years been such an ardent advocate of life insurance, and my sermon on "The Crime of Not Insuring" has been so long used on both sides of the sea by the chief life insurance companies that some people have supposed that I received monetary compensation for what I have said and written. Not a penny. I will give any man \$100 for every penny I have received from any life insurance company. What I have said and written on the subject has resulted from the conviction that these institutions are a benediction to the human race. But, alas, for the widespread improvidence! You are now in your charities helping to support the families of men who had more income than you now have, and you can depend on the improvidence of many for the truth of my text in all times and in all places, "Ye have the poor always with you."

Another fact that you may depend upon for perpetual poverty is the incapacity of many to achieve a livelihood. You can go through any community and find good people with more than usual mental caliber, who never have been able to support themselves and their households. They are a mystery to us, and we say, "I do not know what is the matter of them, but there is a screw loose somewhere." Some of these persons have more brain than thousands who make a splendid success. Some are too sanguine of temperament, and they see bargains where there are none. A common mistake is to them a gold fish, and a quail a buzzard, and a blind mule on a towpath a Bu-

cephalus. They buy when things are best and sell when things are lowest. One tells them of city lots out West, and the foundation of the first house has not been laid. They say, "What an opportunity!" and they put down the hard cash as an ornamental deed for ten lots of water. They hear of a new silver opened in Nevada, and they say, "What chance!" and they take the little that they have in the savings bank and it goes out for as beautiful a case of mining stock as was ever put on the investment is the aforesaid Illinois lithograph. They are always on the of millionaires and are sometimes so as to whom they shall bestow their fortunes. They invest in aerial man or new inventions in perpetual motion they succeed in what mathematicians impossible, the squaring of a circle, for do everything on the square and with whole circles of disappointment. The good honest, brilliant failures. The poor, and leave nothing to their family a model of some invention that would work and whole portfolios of diagrams of things impossible. I cannot but like them, because they are so ch with great expectations. But their ch are a request to the bureau of city cha Others administer to the crop of the w misfortunes by being too unsuspicious Honest themselves, they believe all are honest. They are fleeced and and vivisectioned by the sharpest in all of business and cheated out of every between cradle and grave, and those exceptions only because they have to do in buying other of them. One retained for misfortune by inoppo sickness. Just as that lawyer was to the plea that would have put him the strong men of the profession, ratria stung him. Just as that clan was to prove his skill in a demic, his own poor health imprisoned. Just as that merchant must be at the for some decisive and introductory b he sits with a rheumatic joint on a the room redolent with liniment. W overwhelming statistics would be the st men and women and children impove by sickness! Then the cyclones, the Mississippi and Ohio freshets. Th stopping of the factories. Then the amon; the peach trees. Then the in devastation of potato patches and v fields. Then the epizootics amon horses, and the hollow horn amon herds. Then the rains that drow everything, and the droughts that up half a continent. Then the groves die under the white t; the hoar frost. Then the coal strik the iron strikes, and the mechanics' which all strike labor harder than they capital. Then the yellow fever at Brau and Jacksonville and Streeport. Th cholera at the Narrows, threatening at New York. Then the Charleston quake. Then the Johnstown flood, hurricanes sweeping from Caribbea Newfoundland. Then there are the monopolies that gulley the earth wit oppressions. Then there are the nece of buying coal by the scuttle instea ton, and flour by the pound instea barrel, and so the injustices are mul In the wake of all these are overw illustrations of the truth of my tex have the poor always with you.

Remember a fact that no one empha fact, nevertheless, upon which I v put the weight of an eternity of tor that the best way of insuring your- your children and your grandch against poverty and all other troubles helping others. I am an agent of the insurance company that was ever estab It is nearly 2000 years old. It has t vantage of all the other plans of anee-whole life policy, endow joint life and survivorship, p ascending and descending scales o mium and tontine—and it pays up after you live and it pays up after ye dead. Every cent you give in a than spirit to a poor man or woman, shoe you give to a barefoot, every at wood or lump of coal you give to a

hearth, every drop of mousine you g poor invalid, every star of hope you shine over unfortunate maternity, mitten you knit for cold fingers, ment on the premium of that policy, go to a life insurance company and forth and aid the unfortunate, and only two or three lines in this policy insurance—Ps. xii., 1, "Blessed is h considereth the poor; the Lord will d him in time of trouble." Other life insurance companies ne never. The Lord God Almighty is head of it, and all the angels of heave in his board of direction, and its asse all worlds, and all the charitable of ear heaven are the beneficiaries. But, some one, "I do not like a tontine, po well, and that which you offer is more tontine and to be chiefly paid in this "Blessed is he that considereth the poe Lord will deliver him in time of trowell, if you prefer the old-fashioned policy of life insurance, which paid till after death, you can t accommodated. That will be given you day of judgment and will be hand by the right hand, the pierced hand, Lord Himself, and all you do in th spirit for the poor is payment on th mium of that life insurance policy. you a paragraph of that policy: "The King say unto them on His right "Come, ye blessed of My Father, for hungered, and ye gave Me meat; I was th, and ye gave Me drink; I was a str and ye took Me in, naked, and ye c Me."

In various colors of ink other life anee policies are written. This one just shown you is written in only on of ink, and that red ink, the blood of cross. Blessed be God, that is a pe policy, paid for by the pangs of the God, and all we add to it in the way own good deeds will augment the s eternal felicities. Yes, the time will when the banks of largest capital will go down, and the fire ins companies will all go down, the life insurance companies all go down. In the last great earth for any cities will be prostrated, and consequence all banks will forever so payment. In the last conflagration th insurance companies of the earth will for how could they make apprais of the loss on a universal dro? riel about what would become of their will surrender their earthly mortal exist and how could life insurance compay pay for depopulated hemispheres? our celestial life insurance will no harmed by that continental wreck that hemispheric accident, or planetary catastrophe. How it like a candle—the noonday sun! T down like wornout upholstery—the last set! Toss it from God's finger like a drop from the author of a water lily ocean! Scatter them like thistle-down b a schoolboy's breath on the world! They not disturb the omnipotence, or the posture, or the sympathy, or the love of Christ who said it once on earth, and say it again in heaven to all those who been helpful to the down-trodden, an cold and the hungry, and the homeless, the lost, "Inasmuch as ye did it to the did to Me!"

Bacteria in Animal Saliva.

The saliva of dogs and cats is peculiarly rich in bacteria, that of latter containing a form which is dom observed and so fatal that bits and guinea pigs inoculated it die in twenty-four hours. dog's saliva contains an even gr number of bacteria, plus occas eggs of intestinal worms and so Those fond and loving women who prone to waste their caresses upo dogs will be interested in this ite Pharmaceutical Era.