TALMAGE'S

FINANCIAL PANICS THE SUB-JECT LAST SUNDAY.

Wrom the Reventeenth Chapter of Joremink, Verse 11-The Heftnements of Life and Unnecessary Expenses of the Home and Family-Live Economically.

Copyright, 1901, Louis Klopsch, N. Y. Washington, July 14.—In this discurse Dr. Talmage shows the causes of great financial disturbances which take place every few years and argaigns the people who live beyond their means; text, Jeremiah xvii, 11, "As the patridge sitteth on eggs and hatcheth them not, so he that getteth Miches, and not by right, shall leave them in the midst of his days and at his end shall be a fool."

the eggs of another species, the young in a shrill voice he cried out, "Mr. od to brood them, but at the first op- osopher's stone, which turns everyportunity 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 afwral element, the water. So my text | the wheelwright who furnished the suggests that a man may gather under his wings the property of others, but | provided the blooded span, and to the it will after awhile escape. It will leave the man in a sorry predicament and steeds, and to the liveryman who has make him feel very silly.

Extravagance Causes Ruin.

What has caused all the black days of financial disasters for the last 60 years? Some say it is the credit sysit is the spirit of gambling ever and anon becoming epidemic. Something back of that. Some 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 disturb- extravagance. ances. 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 sometime his wife | and again at the national election we and oftener both. Five thousand dollars income, \$19,000, \$29,000 income, is said, "Out with one administration not enough for a man to keep up the and in with another and let us have style of living he proposes, and there- a new deal of things and then we will fore he steers his bark toward the get over our perturbation." I do not maeistrom. Other men have suddenly care who is president or who is secenatched up \$50,000 or \$100,000. Why retary of the treasury or how much not he? The present income of the man | breadstuffs go out of the country or not being large enough, he must move how much gold is imported until we earth and hell to catch up with his learn to pay our debts and it becomes neighbors. Others have a country seat; a general theory in this country that so must he. Others have an extravagant caterer; so must be. Others have pay for. Until that time comes there a palatial residence; so must be,

the great panics and the great financial amusements. While once in a while a disturbances, no sooner have you Henry Irving or an Edwin Booth or a found the story than right back of it Joseph Jefferson thrills a great audiyou will find the story of how many ence with tragedy, you know as well horses the man had, how many carriages 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 60 years, either directly or indirectly extravagance the cause.

The Refinements of Life. 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 | drink in one year in this country handed in-flowers paradislacal in their beauty. White calla with a green background of begonia. A cluster of Lellotropes nestling in some geranium. Sepal and perianth hearing 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 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 winged

apray.

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 commanded the priest of olden time to it with your scorn and hurl at it your have 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 | handkerchief! I show you a domestic I have not much patience with a man who talks as though decoration and adornment and the elegances of life are | beautiful. Enter newly married pair. a ain when they are divinely recommended. But there is a line to be happiness as ever gets in one home. drawn between adornment and decorations that we can afford and those we cannot afford, and when a man crosses the line he becomes culpable. I cannot tell you what is extravagant for you what cannot tell me 18 extravagant for What squandering for a duchess. What may | Princes and princesses of upper tenbe economical for you, a man with dom floating in and out. Everything larger income, will be wicked waste on a large and magnificent scale. Enfor me, with smaller income. There is | ter contempt for other people. no iron rule on this subject. Every man before God and on his knees must judge what is extravagance, and when a man goes into expenditures beyond his means he is extravagant.

Masting One's Obligations. Of course sometimes men are flung of misfortunes and they cannot pay. know men who are just as honest in having failed as other men are honest in succeeding, I suppose there is hardly

a man who has gone through life but

there have been some times when he would get up and go out. You stand it has been so hurt of misfortune he well! Some of you make a great could not meet his obligations, but all swash in life, and after awhile you that I put aside. There are a multitude of people who buy that which they never intend to payfor, for which there is no reasonable expectation they will ever be able to pay. Now, if you have become oblivious of honesty and mean to defraud, why not save the merchant as much as you can? Why not go some day to his store and when nobody is looking just shoulder a ham or the spareib and in modest silence steal away? That would be less criminal, because in the other way you take not only the man's goods, but you take the time of the merchant and the time of his accountant, and you take the time of the messenger who brought you the goods. Now, if you must steal, steal in a way to do as little damage to the trader as possible.

John Randolph arose in the Ameri-Allusion is here made to a well can senate when a question of national known fact in natural history. If a finance was being discussed, and, patridge or a quail or a robin brood stretching himself to his full height, will not stay with the one that happen- | Chairman. I have discovered the philthing into gold-pay as you go!" Soclety 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 ter awhile they tumble into their nat- | for which you are hopelessly in debt to landau, and to the horse dealer who barness maker who caprisoned the gay provided the stabling, and to the driver, who, with rosetted hat, sits on the

Oh, I am so glad it is not the abso lute necessities of life which send peotem. Something back of that. Some say ple 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 with

Extravagance accounts for the disturbance of national finances. Aggregations are made up of units, and when one-half of the people of this country owe the other half how can we expect financial prosperity? Again have had a spasm of virtue, and we men must buy no more than they can will be no permanent prosperity. Look Extravagance is the cause of all the at the pernicious extravagance. Take defalcations of the last 60 years, and, if the one fact that New York every you will go through the history of all year pays \$3,000,000 for theatrical as I do that the vast majority of the theaters are as debased as debased 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.

> Harmful and Unnecessary Expense. Over a hundred millions paid in this country for cigars and tobacco a year About \$2,990,000,000 paid for strong 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 suicides. 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 prosperity. 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 nelt anathema.

How many fortunes every year wrecked on the wardrobe. Things have got to such a pass that when we cry over our sins in church we wipe the tears away with a \$150 pocket tragedy in five acts:

Act the first-A home, plain and Enter contentment. Enter as much Act the second—Enter discontent. Enter desire for larger expenditure. Enter envy. Enter jealousy.

Act the third-Enter the queenly dress-makers. Enter the French milliners. Enter all costly plate and all great extravagances.

Act the fourth-Tiptop of society.

signee. Enter the sheriff. Enter the creditors. Enter humiliation. Enter the wrath of God. Enter the contempt of society. Enter ruin and death. Now drop the curtain. The play is ended and the lights are out. I called it a tragedy. That is a mis-

Providing for thee's Own. I know it cuts close. I did know but some of you in high dudgeon

nomer. It is a farce.

will die, and ministers will be sent for to come and stand by 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 "He that provideth not for his own, and especially for those of his own household, is worse than an in-

fidel." And yet we find Christian men, men of large means, who sometimes talk eloquently about the Christian church, and about civilization, expending everything on themselves and nothing on the cause of God, and they crack the back of their Palais Royal glove in trying to hide the one cent they put into the Lord's treasury. 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 so vent, but the expenses are so great before they get underground 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.

God's Cause Impoverished.

And then look how the cause of God is impoverished. Men give so much sometimes for their indulgences they have nothing for the cause of God and religion. Twenty-two million dollars expended in this country a year for religious purposes! But what are the twenty-two millions expended for religion compared with the hundred millions expended on cigars and tobacco and then two thousand millions of dollars spent for rum? So a man who had a fortune of \$750,000 or what amounted to that, in London spent it all in indulgences, chiefly in gluttonies, and sent hither and yon for all the delicacies and often had a meal that would cost \$100 or \$200 for himself. Then he was reduced to a guinea, with which he bought a rare bird, had it cooked in best style, ate it, took two hours for digestion, walked out on Westminster bridge and jumped into the Thames-on a large scale what men are doing on a small scale.

Oh, my friends, let us take our stand against the extravagances of society. Do not pay for things that are frivolous when you may lack the necessities. Do not put one month's wages or salary into a trinket, just one trinket. Keep your credit good by seldom asking for any. Pay! Do not starve a whole year to afford one Belshazzar's carnival. Do not buy a coat of many colors and then in six months be out at the elbows. Flourish not, as some people I have known, who took apartments at a fashionable hotel, and had elegant drawing rooms attached and then vanished in the night, not even leaving their compliments for the landlord. I tell you, my friends, in the day of God's judgment we will not only have to give an account for the way we made our money, but for the way we spent it. We have got to leave all the things that surround us now.

Alas, if any of you in the dying hour felt like the dying actress who asked that the casket of jewels be brought to her and then turned them over with her pale hand and said, "Alas, that have to leave you so soon!" Better in that hour have one treasure of heaven than the bridal trousseau of Marie Antoinette or to have been a ated with Caligula at a banquet which cost its thousands of dollars or to have been carried to our last resting place with senators and princes as pallbearers. They that consecrate their wealth their time, their all, to God shall be held in everlasting remembrance, while have the authority of this book for announcing that the name of the wicked shall rot.

SOUP AND STOCKS.

Omens Which Gave Warning to a Heavy Speculator.

A New Yorker in London during the recent time of excitement on the stock exchange attributes his fortunate issue from a series of heavy speculations to an incident that was connected with nothing more occult and supernatural than a plate of soup. He was at dinner when the recent crisis was at its height. The soup was vermicelli, with the customary letters floating in it. In the conversation the New Yorker was contending against the general argument that the existing high prices were not likely to decline but rested on a business basis which made it certain they would be maintained. He was lifting the spoon to his lips after a very spirited utterance on the subject, when he saw that the four letters in his spoon spelt the word "Sell." He is not a superstitious man, but the incident set him thinking. He swallowed the omen without mentioning it. He continued to eat, and the party confined its talk chiefly to the condition of the stock market in this city. When he dipped his spoon in the soup for the last mouthful, the New York operator saw that only six of the flour letters remained in the plate, but they spelt the word "Unload." This coincidence was too much even for the doubting stock broker, who excused himself Act the fifth and last. Enter the as- from the table and went to the cable office of the hotel. He sent word to his broker to close out all his railroad holdings, and the difference in time brought the message here the opening of the market on day of the panic. His broker followed his directions, and he came out heavy winner. It is not surprising that his favorite soup is now vermicelli, especially when he is operating

heavily in stocks.-New York Sun.

The second secon As the World Revolves

Ade of the Theorists. The National Civic Federation will hold a conference in Pittsburg or Cleveland to find a solution for labor problems; to evoke some plan to avo d strikes, and to formulate an agreement through which a shorter work day may be brought about without resort "to the revolutionary method of strikes, with the attending distress and too frequent bloodshed." The intentions of the gentlemen who compose the industrial committee of the Civic Federation are perhaps well intended. But what is the use of such a conference? Wherein will discussion by theorists and doctrinaires, with here and there a practical suggestion, benefit either employers or the employed? What information can the men who will discuss the question in a public meeting give either manufacturers or workmen? What influence can they exert on men with grievances or on two parties in

An Industrious Macedonian. Constantine Demeter Stephanove, a native of Macedonia, who after seven years' work has taken the degree of master of arts from Yale, supported himself nearly all that time by work-

controversy?-N. Y. Sun.



CONSTANTINE STEPHANOVE. ng as a conductor on a trolley car in New Haven. When he first came to this country he worked on a farm while he learned the language. Then he went to a preparatory school and from thence to Yale. Next fall he will go to Germany to continue his studies.

Prosperity of the Farmer.

Encouraging reports continue to come from the different agricultural states in regard to the condition of crops. Kansas in particular is rejoic ing over the third large wheat harvest in three successive years. These favorable reports are of importance not to the individual states alone, but to the entire country, for the real prosperity of a country is at bottom dependent on the products of the soil.

Successive good harvests have placed the farmer on a higher level, and prosperity has led to greater prosperity. This year he will have more ready money than at any time in the history of the west. His investments in self-binders and traction engines thrashers and separators have proved profitable. His work is more agreeable, is attended with less anxiety and is more productive. In the farmer's home affairs are much more satisfactory than formerly.-St. Louis Globe-Democrat.

Prince Napoleon Goday.

A correspondent who, the other day, saw in Brussels the head of the house of Bonaparte, Prince Napoleon, as he is now called, describes him as a very handsome man. He is tall and well made, the upper part of the face being astonishingly like that of Na



PRINCE NAPOLEON. poleon I, whereas the lower, with its sweeping mustache, bears a strong resemblance to the prince's grandfather, Victor Emmanuel II. Prince Napoleon, who is a student, speaks English, Italian and German with remarkable fluency.

Russia a Home Producer.

A St. Petersburg dispatch dated the 4th inst. speaks of "the increasing disinclination of the Russian authorities to permit the importation of any goods which the Russians can produce. no matter what they cost." It says that the same policy which has dictated the rejection of foreign goods in Russian government factories and works is pursued wherever the government influence extends. "Inasmuch a this influence is limited only by will, a somewhat pessimistic view of the future of foreign trade is held here."

A WEEK IN ILLINOIS.

RECORD OF HAPPRNINGS FOR SEVEN DAYS.

Kills a Orippied Fruit Deputtio --- Man Who Trie to Extert Money to London in John Visited by Foreign Consult.

Visited by Foreign Consuls.

Twelve consuls and vice consuls, representing as many foreign governments, with headquarters in Chicago, went to Springfield to pay their respects in an official capacity to Governor Yates and incidentally to witness the exercises attendant upon the review of the First regiment by the governor. The visitors, with Col. Fabyan, of the governor's staff, on arriving in the city, were met at the dedepot by Colonel Oglesby and were driven to the executive mansion, where they were tendered a reception by the governor and Mrs. Yates and the executive's full staff. After partaking of the luncheon they were escorted to Camp Lincoln by the governor and his mounted staff, where they were interested observers of the review and parade.

The following foreign countries were represented in the party: Germany, Consul Wever and Vice Consul Zoepffel; Great Britain, Consul Wyndham; Austria-Hungary, Consul Schweigel; Italy, Count Anthony L. Ruzwasowski; Russia, Consul Baron A. A. Schlippenbach; Turkey, Consul General Charles Henrotin; Netherlands, Consul George Birkoff, Jr.; Sweden and Norway, Vice Consul J. R. Lindgren; Greece, Consul N. Selopouls; Chile, M. J. Steffens; Guatemala, Honduras and Nicaragua, Consul G. F. Stone; Venezuela, Consul Pedro Alvizna.

Old Soldier Kills Cripple.

Enoch Williams, a member of the National Soldiers home, shot and killed Henry Derrider, a crippled Belgian fruit vender at Danville. The men had some trouble several weeks ago. Williams claiming Derrider had robbed him of a sum of money. Williams received his pension at the home and the next morning he came down town, drank a lot of whisky, bought a revolver, sought out Derrider and with a curse commenced shooting. Derrider fell at Williams' knees, begging for mercy, but Williams fired three shots into his body before he could be disarmed, Derrider died in the ambulance on the way to the hospital. Williams was once wealthy and is related to some of the most prominent families in Danville. Dring has proved his ruin. The murder was so cold-blooded that there has been talk among the Belgian miners, friends of Derrider, of lynching Willlams. The latter is carefully guarded by the sheriff.

Extortioner Is in Jail.

G. E. Busby has been committed to the Shelby county jail on a charge of blackmailing Boys Brothers, a Shelbyville broom manufacturing firm. John Boys, senior member of the firm, received a letter July 1 stating that unless \$25 was left in an envelope addressed to G. E. B. at a certain saloon within five days harm would befall them or their factory. The letter also stated that Boys Brothers had outwitted the writer once, but he was "older now and thirsted for revenge." The money was left at the place as directed and when Busby appeared h willingly signed a receipt for the envelope containing the money which was handed to him. An officer in concealment emerged and arrested him. Busby was a former employe of the firm.

Strip Hotel of Furniture.

A thousand people watched the entire police force of Joliet invade the old Bissel hotel and strip the building of all its furniture. The place has been under smallpox quarantine for the past three weeks and a score of negroes confined therein. The building which is an immense wooden structure, was condemned by the council and ordered burned. The negroes, who occupied it, refused to move and the police put all their goods into the street and closed the hotel permanently, Later the fire chief saturated it with oi and set it on fire. The negroes are wandering about the streets homeless,

Quite Militin Post in Piges.

Captain E. B. Harrison, commander of the staff of the naval militia at Springfield, resigned, and his resignation was accepted. Captain Harrison wanted to succeed Captain Wilson as commander of the naval militia. On his failure to do so he handed in his resignation at Springfield. His appointment as commander was urged by a number of Cook county politicians. Governor Yates has not named his successor as commander of staff. The resignation of Lieutenant William H Glasgow of Company M, Sixth infantry was accepted by Adjutant Genera Reece.

Would Tax Hidden Notes. Richard Kinsella, county supervisor of assessments at Springfield has instructed his office force to comence search for hidden securities and he declares that he will put all such paper on the tax books. It is estimated that not less than \$1,500,00 of notes escaped assessment by the assesors, the owners having put them in the hands of men who refused to divulge their named Kinsella is determined to get the paper. He has the backing of the state's when three are enough. attorney, who will present the matter to the grand jury.

The Curtain Fall, Edward Parker Descon, member one of Boston's wealthiest families and for many years prominent in society and club life, died last week, a victim of brain disease. He had spent much of his life abroad and in 1893 was one of the principals in a shooting which caused a great sensation both in Murope and America. Mrs. Deacon before her marriage was Florence Baldwin of



and when the marriage was solemnized in 1879 it was one of the most brilliant society events Cincinnati had ever witnessed. The young couple removed almost immediately to Paris, where they took apartments at 14 Rue Pierre Charbon. Deacon was immensely wealthy and spent money lavishly. His home soon became the center of attraction for the American colony in Paris, and for ten years he was known as one of the most liberal of entertainers. During that time four children were born to the couple. Deacon, however, tired of society, while his pretty wife fairly reveled in it. She soon drew around her a circle of male admirers, whose adulation seemed to turn her head. Among them was Emile Abielle, a Frenchman, whom Deacon killed in his wife's apartments in a hotel at Cannes, France, in 1892.

Coming Event in Paris. Princess Catherine Yourievskala, daughter of the murdered Czar Alexder II, and of his morganatic wife, Princess Dolgorouka, is said to be engaged to the Duc d'Chaulnes. The



PRINCESS CATHERINE wedding will be celebrated in Paris and is expected to be brilliant.

Mr. Choate's Foolish Hope. Ambassador Choate, at the Fourth of July dinner in London, expressed the hope that America's present prosperity would produce young men who would not need to work for a living, and therefore could devote themselves entirely to the public service. In other words, Mr. Choate took the ground that the future of this nation could be worked out best by a leisure class. The theory that men born to riches and leisure make the best public servants is a pretty one, but at most it is only a theory. That a prince of the blood must prove a bad general has been a truism in European warfare for more than 200 years. That the highest European aristocracy furnishes the worst cabinet ministers and ambassadors has been self-evident for an equal length of time. The weakness of a leisure class as public servants is two fold. Its members do not feel the spur of material necessity to urge them on to achievement. Having seldom had the discipline of obedience, they are unfit to command. When a nation nowadays comes to depend upon its men of inherited wealth or rank for guides, it is indeed a case of the blind following the blind. In nine cases out of ten both fall into the ditch. Chiesgo Inter-Ocean.

Marriage Not a Failure. W Mea Auly minister sale mexical is not a failure, and that more th 2,500 of the 2,612 couples he has units are happy. His advice to those w would wed and be happy in I don'ts: Don't marry when too