

AT THE TABERNACLE.

REV. DR. TALMAGE PREACHES ON THE BREAD QUESTION.

Some of the Causes Which Lead to the Ever Present Distress Among the Working Classes—Alcohol and Improvidence Are Potent Factors.

BROOKLYN, Jan. 7.—It seemed appropriate that Dr. Talmage should preach his sermon after his personal contribution of 3,000 pounds of meat and 2,000 loaves of bread to the poor who gathered shivering in the cold around the bakery and meat store of Brooklyn, where the food was distributed without tickets, and no recommendation required except hunger. The text was, Matthew xxvi. 11, "Ye have the poor always with you."

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 81 1/4 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 6,000 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 7,000 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 364 great famines 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 nineteenth century left those regions depopulated. Plague of insects in England. Plague of rats in Madras Presidency. Plague of mice in Essex, England. 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 change 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 TARIFF BUGBEAR.

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 question, very. 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 5 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 90 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 post-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; yea, 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. Here is a man terribly disordered as to his body. 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 hot and cold baths, and he must have them right away." Turn on the faucet and get ready the shower bath. Recovery still postponed, an eclectic 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 subject 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."

ALCOHOL AS A SOURCE OF DISTRESS.

Another cause of perpetual poverty is the cause alcoholic. The victim does not last long. He soon crumbles 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 blooded and gaunt and pale and weak, standing around in cold rooms, or pitching pennies on the street corner, and munching a slice of unuttered bread when they can get it, sworn at by passersby 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 fail, the saloon may be depended on to furnish an ever increasing throng of paupers. Oh, ye groghops of Brooklyn and New York and of all the cities; ye mouths of hell, when will ye cease to crunch and devour? There is no danger of this liquor business failing. All other styles of business at times fail. Dry goods stores go under. Hardware stores go under. Grocery stores go under. Hatters makers fail, druggists fail, bankers fail, butchers 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 auz vomica and vitriol and other congenial concomitants for adulteration. One quart of the real genuine pandemoniac 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 alcoholism slides its victims—claret, champagne, port, cognac, whiskey, tom and jerry, sour mash, on and down until it is a sort of mixture of kerosene oil, turpentine, toadstools, swill, essence of the horse blankets and general nastiness. With its red sword of flame, that liquor power marshals its procession, and they move on in ranks long enough to girdle the earth, and the procession is headed by the nose blotched, nerve scratched, rheum eyed, hip bloated, soul scorched nebriatrics, followed by the women, who, though brought up in comfortable homes, now go limping with aches and pains and pallor and hunger and woe, followed by their children, barefoot, uncombed, freezing, and with a wretchedness of time and agony 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.

THE IMPROVIDENCE OF WORKMEN.

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 earn to spread the table and clothe the family and educate the children, and if you blame such people for improvidence you enact a cruelty. On such a salary as many clerks and employees and many ministers of religion live, and on such wages as many workmen receive, they cannot, in 20 years, lay up 20 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 in debt to the undertaker and gravedigger 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 conduct 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. 15, 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 more unfair or meaner thing than for a man to get his sin 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 bawling for cold victuals at the basement door of an earthly 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 is. 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 Biogans and Professor Pascal for games of chance, came the calculation 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 decease in his congregation, in order to the payment of the policy to the bereft household. I always write my name then so they can read it. I cannot help but say to myself: "Good for that man to have looked after his wife and children after earthly departure. May he have one of the best seats in heaven!" Young man! The day before or the day after you get married, go to a life insurance company of established 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 \$3,000, \$4,000, \$5,000, a year, who did not leave one farthing to the surviving household. Now, that man's death is a defalcation, an outrage, a swindle. He did not die; he absconded. There are 100,000 people in America today 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 xlii, 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 your household that which you can 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 \$900 a year and a parsonage, and when the call was placed in 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 overplus of resources, and at a time when 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 today 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 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, or ever have had, or ever will 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."

LACK OF MENTAL BALANCE.

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 minnow is to them a gold fish, and a quail a flamingo, and a blind mule on a towpath a Bucephalus. They try when things are highest and sell when things are lowest. Someone tells them of city lots out west, where the foundation of the first house has not yet been laid. They say, "What an opportunity!" and they put down the hard cash for an ornamental deed for 10 lots under water. They hear of a new silver mine opened in Nevada, and they say, "What a chance!" and they take the little money they have in the savings bank and pay it out for a beautiful certificate

of mining stock—as was ever printed, and the only thing they will ever get out of the investment is the aforesaid illuminated lithograph. They are always on the verge of millionairehood and are sometimes worried as to whom they shall bequeath their excess of fortune. They invest in aerial machines or new inventions in perpetual motion, and they succeed in what mathematicians think impossible, the squaring of a circle, for they do everything on the square and win the whole circle of disappointment. They are good honest, brilliant failures. They die poor, and leave nothing to their families but a model of some invention that would not work and whole portfolios of diagrams of things impossible. I cannot help but like them, because they are so cheerful with great expectations. But their children are a bequest to the bureau of city charities. Others administer to the crop of the world's misfortune by being too unsuspecting. Honest themselves, they believe all others are honest. They are fleeced and scalped and vivisected by the sharpers in all styles of business and cheated out of everything between cradle and grave, and those two exceptions only because they have nothing to do in buying either of them. Others are retained for misfortune by inopportune sickness. Just as that lawyer was to make the plea that would have put him among the strong men of the profession, neuralgia stung him. Just as that physician was to prove his skill in an epidemic, his own poor health imprisoned him. Just as that merchant must be at the store for some decisive and introductory bargain, he sits with a rheumatic joint on a pillow, the room redolent with liniment. What an overwhelming statistic would be the story of men and women and children impoverished by sickness! Then the cyclones. Then the stopping of the factories. Then the cuculions among the peach trees. Then the insectile devastation of potato patches and wheat-fields. Then the epizootics among the horses and the hollow horn among the herds. Then the rains that drown out everything and the droughts that burn up half a continent. Then the orange groves die under the white teeth of the hoar frost. Then the coal strikes, and the iron strikes, and the mechanics' strikes, which all strike labor harder than they strike capital. Then the yellow fever at Brunswick and Jacksonville and Shreveport. Then the cholera at the Narrows, threatening to land in New York. Then the Charleston earthquake. Then the Johnstown flood. Then hurricanes sweeping from Caribbean sea to Newfoundland. Then there are the great monopolies that gully the earth with their oppressions. Then there are the necessities of buying coal by the scuttle instead of the ton, and flour by the pound instead of the barrel, and so the injustices are multiplied. In the wake of all these are overwhelming illustrations of the truth of my text, "Ye have the poor always with you."

Remember a fact that no one emphasizes—a fact, nevertheless, upon which I want to put the weight of an eternity of tonnage—that the best way of insuring yourself and your children and your grandchildren against poverty and all other troubles is by helping others. I am an agent of the oldest insurance company that was ever established. It is near 8,000 years old. It has the advantage of all the other plans of insurance—whole life policy, endowment, joint life and survivorship policies, ascending and descending scales of premium and tontine—and it pays up while you live and it pays up after you are dead. Every cent you give in a Christian spirit to a poor man or woman, every shoe you give to a barefoot, every stick of wood or lump of coal you give to a fireless hearth, every drop of medicine you give to a poor invalid, every star of hope you make to shine over unfortunate maternity, every mitten you knit for cold fingers, is a payment on the premium of that policy. I hand about 600,000,000 policies to all who will go forth and aid the unfortunate. There are only two or three lines in this policy of life insurance—P. W. H. I. "Blessed is he that considereth the poor; the Lord will deliver him in time of trouble."

OTHER LIFE INSURANCE COMPANIES MAY FAIL.

Other life insurance companies may fail, but this celestial life insurance company never. The Lord God Almighty is at the head of it, and all directions of heaven are in its board of directors, and its assets are all worlds, heaven and the charitable of earth and heaven are the beneficiaries. "But," says someone, "I do not like a tontine policy so well, and that which you offer is more like a tontine and to be cheap paid in this life." "Blessed is he that considereth the poor; the Lord will deliver him in time of trouble." Well, if you prefer the old fashioned policy of life insurance, which is not paid till after death, you can be accommodated. That will be given you in the day of judgment and will be handed you by the right hand, the pierced hand of our Lord himself, and all you do in the right spirit for the poor is payment on the premium of that life insurance policy. I read you a paragraph of that policy: "Then shall the King say unto them on his right hand, 'Come, ye blessed of my Father, for I was hungry, and ye gave me meat; I was thirsty, and ye gave me drink; I was a stranger, and ye took me in; naked, and ye clothed me.'"

In various colors of ink other life insurance policies are written. This one I have just shown you is written in only one kind of ink, and that red ink, the blood of the cross. Blessed be God, that is a paid up policy, paid for by the pangs of the Son of God, and all we add to it in the way of our own good deeds will augment the sum of eternal felicity. Yes, the time will come when the banks of largest capital stock will all go down, and the fire insurance companies will all go down, and the life insurance companies will

BALD HEADS! What is the condition of yours? Is your hair dry, harsh, brittle? Does it split at the ends? Has it a lifeless appearance? Does it fall out when combed or brushed? Is it full of dandruff? Does your scalp itch? Is it dry or in a heated condition? If there are some of your symptoms be warned in time or you will become bald. Skookum Root Hair Grower. THE SKOOKUM ROOT HAIR GROWER CO., 57 South Fifth Avenue, New York, N. Y.

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