TALMAGE'S SERMON.

TAKES BUSINESS TROUBLES FOR HIS SUBJECT.

Wonderful Changes Have Come Over the Various Processes of Acquiring Worldly Wealth-We Need More Happy Christian Homes.



EW YORK, JULY 7.-In his sermon for to-day, Dr. Talmage, who is still absent on his western lecturing tour, chose a subject of universal interest, viz: "Business Troubles," the text selected being Ezekiel 27: 24: "These were thy merchants in all sorts of things."

We are at the opening door of returning national prosperity. The coming crops, the re-establishment of public confidence, and, above all, the blessing of God, will turn in upon all sections of America the widest, greatest prosperity, this country has even seen. But that door of successes is not yet fully open, and thousands of business men are yet suffering from the distressing times through which we have been

passing. Some of the best men in the land have faltered; men whose hearts are enlisted in every good work, and whose hands have blessed every great charity. The Church of God can afford to extend to them her sympathies, and plead before heaven with all-availing prayer. The schools such men have established, the churches they have built, the asylums and beneficent institutions they have fostered, will be their eulogy long after their banking institutions are forgotten. Such men can never fail. They have their treasures in banks that never break, and will be millionsires forever. But I thought it would be appropriate, to-day, and useful, for me to talk about the trials and temptations of our business men, and try to offer some curative prescriptions.

In the first place, I have to remark that a great many of our business men feel ruinous trials and temptations coming to them from small and limited capital in business. It is everywhere understood that it takes now three or four times as much to do business well as once it did. Once, a few hundred

resolved to be rich at all hazards. propriate for him would be an ever-They do not care how money comes, if | lasting poorhouse. While, my friends, it only comes. Our best merchants are we do admit there is such a thing as the lawful use of money-a profitable thrown into competition with men of more means and less conscience, and if use of money-let us recognize also the an opportunity of accumulation be negfact that money cannot satisfy a man's soul, that it cannot glitter in the dark lected one hour, some one else picks it valley, that it cannot pay our fares up. From January to December the across the Jordan of death, that it canstruggle goes on. Night gives no quiet not unlock the gate of heaven. There to limbs tossing in restlessnes, nor to a brain that will not stop thinking. The are men in all occupations who seem dreams are harrowed by imaginary to act as though they thought that a pack of bonds and mortgages could be loss, and flushed with imaginary gains. traded off for a title to heaven, and as Even the Sabbath cannot dam back the though gold would be a lawful tender tide of anxiety; for this wave of worldin that place where it is so common that liness dashes clear over the churches, they make pavements out of it. Saland leaves its foam on Bibles and vation by Christ is the only salvation. prayer-books. Men who are living on Treasures in heaven are the only insalaries, or by the cultivation of the corruptible treasures. soll, cannot understand the wear and tear of the body and mind to which our Have you ever ciphered out in the merchants are subjected, when they do

rule of loss and gain the sum: "What world and lose his soul?" However fine the country. This is their strongest your apparel, the winds of death will argument. flutter it like rags. Homespun and a threadbare coat have sometimes been the shadow of coming robes made white in the blood of the lamb. The pearl of great price is worth more than any gem you can bring from the ocean, than of the two metals must necessarily be Australian or Brazilian mines strung in one carcanet. Seek after God; find his righteousness and all shall be well; all shall be well hereafter.

Some of you remember the shipwreck of the "Central America." That noble steamer had, I think, about 500 passengers aboard. Suddenly the storm came and the surges trampled the decks and swung into the hatches and there went up a hundred-voiced death shriek. The foam on the jaw of the wave. The pitching of the steamer as though it standard will flock to the party which that so much good luck would fall to were leaping a mountain. The dismal represents the gold interests. Party the lot of this country all at onceflare of the signal rockets. The long cough of the steam pipes. The hiss of extinguished furnaces. The walking of God on the waves! The steamer went not down without a struggle. As the passengers stationed themselves in rows to bale out the vessel hark to the thump of the buckets, as men unused to toil, with blistered hands and strained muscle, tug for their lives. The is a sail seen against the sky. The flash of the distress gun is noticed, its voice heard not for it is choked in the louder booming of the sea. A few passengers escaped, but was gone! So there are some men who sail on prosperously in life. All's well; all's well. But at last, some financial disaster comes; a euroclydon. Down they go! the bottom of the commercial sea is strewn with shattered hulks. But | lending class will not know what kind | the deficiency is not paid in gold. It is because your property goes do not let of money their loans will be redeemed simply charged to the account of interyour soul go. Though all else perish in at any given time. save that, for I have to tell you of a more stupendous shipwreck than that which I just mentioned. God launched this world six thousand years ago. It has been going on under freight of ard. Just because we use a large trade. We are giving away the prodmountains and immortals, but one day it will stagger at the cry of fire. The timbers of rock will burn, the mountains flame like masts, and the clouds like sails in the judgment hurricane, Then God shall take the passengers off the deck, and from the berths those who have long been asleep in Jesus and plane with gold and it will go into hid- exports. And yet there are those who he will set them far beyond the reach | ing just like gold with the result that | pretend to be afraid these loans will of storm and peril. But how many shall go down will never be known until it shall be announced one day in heaven; the shipwreck of the world! So many millions saved! Oh! my dear hearers, whatever you lose, though your houses go, though your lands go, though all your earthly possessions perish, may God Almighty, through the will leave the country. The condition of English money. For a long time it blood of the everlasting covenant, save all your souls.

gain, our cities are crowded with men think that the heaven that would be ap.' POINTS FOR SILVER. IT IS THE FRIEND OF THE pose of settling balances. For ex-AMERICAN PRODUCER.

> Gold Is the Only Hope of the Money Lender and Usurer-The Issue Is One Producers and Money Between Lenders.

The remonetization of silver, at a ratio of 16 to 1, would result in a vast expansion of the per capita circulation of the country. Such is the strongest argument put forth by the friends of the white metal.

On the other hand the gold monometalists argue that the remonetization of shall it profit a man if he gain the whole silver would drive all the gold out of

> There are other arguments on both sides, but they are all more or less dependent upon the ones given. All arguments for and against free coinage based upon either proposition. Thus in the coming national campaign with next year's contest will make finance us."

the dividing line, no matter by what Probably what is meant by the exthis point. But to the merits of the two propo-

sitions on the financial question. the amount of money in circulation. But what kind of money would it

interest on foreign loans. Nearly everybody knows that money never leaves this country except for the purample:

If, during the month of July England, or some other European country. pure at once with the great blood purifier, buys American goods valued in dollars and cents at \$100,000. During the same period the United States buys of England goods valued at \$100,000. Thus the accounts balance exactly and no actual exchange in coin or bullion is made. But suppose we buy \$110,000 worth of English goods and sell only \$105,000 worth of American goods, then we must send to England \$5,000 in coin or bullion to make the balance good. For thirty years, however, the balances have all been on our side. We sell more in Europe than we buy in Europe, consequently we have been, on the face of the trade balances, absorbing European gold. A change to the double standard on the part of this country would not change the scale against us. If anything it would increase the importations of gold, for the reason that the double standard would, as even the gold standard advocates admit, have a tendency to reone party in favor of free coinage and strict importations. So with the balthe other against it the issue will be ance of trade, always in our favor, it greatly simplified. The two parties in is not likely that our "gold would leave

names they are known. The friends of pression as used by the money-lendsilver will flock to the standard, which, ing class is that foreign loans would without reserve, declares for free coin- at once be recalled in event of a free age. The friends of the single gold coinage act. It hardly seems probable affiliations will count for nothing when free silver coinage and the withit comes to this issue. Especially drawal of interest-bearing loans. I are the friends of silver determined on | have not got the exact figures at hand but it is safe to place the foreign capital now drawing interest in this country at \$5,000,000,000. Four years ago it The claim of the silver men is was more than that, but a large amount founded on truth. No one will for a has been withdrawn since that time. moment claim that free coinage of sil- The annual interest on this sum is ver would not result in an increase of enormous, about \$200,000,000. How do we pay it?

I said above that on the face of the be-cheap or dear or just medium? If | balance of trade reports our country the steamer gave on great lurch and the proposition of the gold men is cor- always stands on the right side. But rect, free coinage of silver is not de- why do we not grow richer as we consirable; for so long as we use metallic tinue to absorb European gold? The money of redemption it should consist | truth of the matter is that while the of the two metals, so that the money balance of trade is always in our favor,

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dollars were turned into goods-the merchant would be his own storesweeper, his own salesman, his own bookkeeper: he would manage all the affairs himself, and everything would be net profit. Wonderful changes have come; costly apparatus, extensive ad- and said: "God forgive me, that I have vertising, exorbitant store rents, heavy taxation, expensive agencies are only parts of the demand made upon our commercial men; and when they have found themselves in such circumstances with small capital, they have sometimes been tempted to run against the rocks of moral and financial destruction. This temptation of limited -capital has ruined men in two ways. Sometimes they have shrunk down under the temptation. They have yielded the battle before the first shot was fired. At the first hard dun they surrendered. Their knees knocked to- on a Sabbath afternoon, when he has a gether at the fall of the auctioneer's half hour he does not exactly know hammer. They blanched at the finan- what to do with, and in that half hour cial peril. They did not understand he disciplines the children, and chides that there is such a thing as heroism them and corrects their faults, and in merchandise, and that there are gives them a great deal of good advice, Waterloos of the counter, and that a and then wonders all the rest of the man can fight no braver battle with year that his children do not do better. the swo-1 than he can with the yard- when they have the wonderful advanstick. 'neir souls melted in them be- tage of that semi-annual castigation. cause sugars were up when they The family table, which ought to be wanted to buy, and down when they the place for pleasant discussion and wanted to sell, and unsaleable goods cheerfulness, often becomes the place of were on the shelf, and bad debts in perilous expedition. If there be any their ledger. The gloom of their coun- blessing asked at all, it is cut off at both tenances overshadowed even their dry ends and with the hand on the carvgoods and grocerles. Despondency, ing knife. He counts on his fingers, coming from limited capital, blasted making estimates in the interstices of them. Others have felt it in a differ- the repast. The work done, the hat ent way. They have said: "Here I have goes to the head and he starts down the been trudging along. I have been try- street, and before the family have ing to be honest all these years. I arisen from the table he has bound up find it is of no use. Now it is make or another bundle of goods and says to break." The small craft that could the customer: "Anything more I can have stood the stream, is put out be- for you today, sir?" A man has more yond the light-house, on the great sea responsibilities than those which are of speculation. He borrows a few thou- charged by putting competent instructsand dollars from friends, who dare ors over his children and giving them a not refuse him, and he goes bartering drawing master and a music teacher. on a large scale. He reasons in this The physical culture of the child will way: "Perhaps, I may succeed, and if not be attended to unless the father I don't I will be no worse off than I looks to it. He must sometimes lose am now, for a hundred thousand dol- his dignity. He must unlimber his lars taken from nothing, nothing re- joints. He must sometimes lead them mains." Stocks are the dice with which he gambles. He bright for a few dol- parent who cannot forget the severe lars vast tracts of western land. Some duties of life sometimes to fly the kite, man at the East, living on a fat home- and trundle the hoop, and chase the stead, meets this gambler of fortune, ball, and jump the rope with his chiland is persuaded to trade off his estate, for lots in a western city with out of a crusty and unredeemable solilarge avenues, and costly palaces, and tariness. If you want to keep your lake steamers smoking at the wharves, children away from places of sin you and rail-trains coming down with can only do it by making your home lightning speed from every direction. attractive. You may preach sermons, There it is all on paper! The city has and advocate reforms, and denounce never been built, nor the railroads con- wickedness, and yet your children will structed, but everything points that be captivated by the glittering saloon way, and the thing will be done as sure of sin unless you can make your home as you live. Well, the man goes on, a brighter place than any other place stopping at no fraud of outrage. In on earth to them. Oh! gather all his splendid equipage he dashes past, | charms into your house. If you can while the honest laborer looks up, and afford it bring books, and pictures, and wipes the sweat from his brow, and cheerful entertainments to the housesays, "I wonder where that man got hold. But, above all, teach those chilall his money." After awhile the bub- dren, not by half an hour twice a year ble bursts. Creditors rush in. The law on the Sabbath day, but day after day, clutches, but finds nothing in its grasp. and every day teach them that religion The men who were swindled say: "I is a great gladness; that it throws pictorials, in handsome wood-cuts, set ness from the heart, no sparkle from forth the hero who in ten years had the eye, no ring from the laughter, but genius enough to fail for \$150,000! that "her ways are ways of pleasant-And that is the process by which ness, and all her paths are peace." I many have been tempted through limisympathize with the work being done tation of capital, to rush into laby- in many of our cities by which beautirinths from which they could not be ex- ful rooms are set apart by our Young tricated. I would not want to block Men's Christian associations, and I up any of the avenues for honest accupray God to prosper them in all things. mulation that open before young men. But 1 tell you there is something back On the contrary, I would like to cheer of that and before that: We need more them on, and rejoice when they reach happy, consecrated, cheerful Christian the goal; but when there are such mulhomes everywhere. titudes of men going to ruin for this life and the life that is to come, through of our business men are tempted to put wrong notions of what are lawful the attainment of money above the spheres of enterprise, it is the duty of value of the soul. It is a grand thing the Church of God, and the ministers to have plenty of money. The more you of religion, and the friends of all get of it the better, if it come honestyoung men, to utter a plain, emphatic, ly and go usefully. For the lack of it unmistakable protest. These are the sickness dies without medicine and influences that drown men in destruchunger finds its coffin in the empty tion and perdition.

Everything is gone. I am all ruined." His wife said: "I am left;" and the little child threw up its hands and said: "Papa, I am here." The aged grandmother, seated in the room, said: "Then you have all the promises of God beside, John." And he burst into tears, been so ungrateful. I find I have a great many things left. God forgive

not know but that their livelihood and

their business honor are dependent

upon the uncertainties of the next hour.

This excitement of the brain, this cor-

roding care of the heart, this strain of effort that exhausts the spirit, sends

a great many of our best men, in mid-

dle life, into the grave. Their life

dashed out against money safes. They

go with their store on their backs.

They trudge like camels, sweating, from

Aleppo to Damascus. They make their

life a crucifixion. Standing behind

desks and counters, banished from the

fresh air, weighed down by carking

cares, they are so many suicides. Oh! I

wish I could, to-day, rub out some of

these lines of care; that I could lift

some of the burdens from the heart:

that I could give relaxation to some of

these worn muscles. It is time for you

to begin to take it a little easier. Do

your best, and then trust God for the

rest. No not fret. God manages all

the affairs of your life, and he man-

ages them for the best. Consider the

lilies-they always have robes. Be-

hold the fowls of the air-they always

have nests. Take a long breath. Be-

think, betimes, that God did not make

you for a pack-horse. Dig yourselves

out from among the hogsheads and the

shelves, and in the light of the holy

Sabbath day resolve that you will give

to the winds your fears, and your fret-

fulness, and your distresses. You

brought nothing into the world, and

it is very certain you can carry noth-

ing out. Having food and raiment, be

therewith content. The merchant

came home from the store. There had

been a great disaster there. He opened

the front door, and said, in the midst

of his family circle: "I am ruined.

Again, I remark, that many of our business men are tempted to neglect their home duties. How often it is that the store and the home seem to clash, but there ought not to be any colliosion. It is often the case that the father is the mere treasurer of the family, a sort of agent to see that they have dry goods and groceries. The work of famlly government he does not touch. Once or twice a year he calls the children up

out to their sports and games. The dren ought never to have been tempted dont' know how I could have ever chains of gold about the neck; that it been deceived by that man;" and the takes no spring from the foot, no blithe-

Again'I remark that a great many

Individual Communion Cups.

The Congregationalist publishes the following opinion of a physician as to the use of the individual cup at the communion service: Not one of the authors of this movement, so far as I have been able to ascertain, has made any painstaking research to justify the unwarranted conclusions arrived at; on the other hand, years ago, at consider- act of remonetization will have a like then enter upon an era of prosperity able trouble and expense, I sought in- effect in the opposite direction. For once again. formation from the most distinguished all the purposes required for civilizamedical men in the world on this subject. From that time until this no medical man has ever been able, to my knowledge, to produce one solitary case where participation in the sacred ceremony of holy communion has been the fact that the enemies of silver contin- years. The double standard is merely cause of disease.

I think, therefore, it is safe to assume valuable investigations still undetermined, medical men had better seek some other source as the cause of infection from disease.

Attractive Religion.

Is your religion winsome? Does it charm and attract? Does it show itself gentle tones, courteous manners? Is it kindly and thoughtful for the comfort of others, willing to serve, slow to push personal claims, quick to sympathize domineering-driving away more than it draws? Look into this matter. Carefully consider this question. See whether or not you are properly representing Christ.

Let Us Soap This Is So. Even common washing soap may have a roman e connected with it. A girl in

a Cincinnati soap factory put a note within the wrapper of a bar of soap as follows: "I would like to get married. Kindly address Cora Lauxtermann, Ludlow Grove, Ohio." The fateful bar road man of Susquehanna, and an item in Friday's Cincinnati papers was head-

parity at a ratio of 16 to 1.

anything. Yet the price has fallen.

the mint?

est on foreign loans in the United To-day every political party, is, or States. So we find that the interest pretends to be in favor of the double on foreign loans is the real mischiefstandard. Yet we have the single stand- maker on the scales of international amount of silver money is no evidence ucts of American labor to settle the inthat we are on a bimetallic basis. The terest on European investments in our silver must be redeemed in gold and own country. And this interest keeps is therefore only doing the duty of growing in volume until at no distant paper money. Silver as it is now used day it will annually absorb the price is totally undesirable. Put it on a we should receive for our entire annual more paper money than ever will go be withdrawn. The same sort of a cry into circulation among the people- was sent up more than a hundred years something greatly to be desired in the ago when the people of this country work of finally solving the great prob- | began to discuss the question of throwlem. But for present purposes all we ing off the yoke of England. The orneed is to establish a parity between | iginators of the cry said that this talk gold and silver, so that neither metal of freedom would cause the withdrawal desired is that which existed prior to kept the timid in line, but finally it 1873, gold and silver being then on a was drowned by the patriot cry "To arms," and the war for independence

To rearrange the parity between the finally stilled it. The English money two metals, it would seem that all that | did go and it was replaced with Ameris necessary is the re-enactment of the | ican money. The question of the preslaw that existed prior to 1873. For in- ent bears almost direct relation to that asmuch as the "act of demonetization." | decided in the past. When the Europassed in 1873, has resulted in a pean capital goes, if it does, we will decline in the price of silver, an replace it with American money and

Between the single gold standard and tion silver is just as valuable as it was the ideal monetary system there is a prior to 1873. So is wheat or oats or wide and yawning chasm, perhaps as wide as a thousand years. Alas for Here attention may be called to the humanity, perhaps even ten thousand ually point out the fact that the price a step in the right direction. It will of wheat and other farm products has better serve to balance accounts bethat, with the many interesting and fallen because of the increased supply. tween the money-lending class and the They tell us that prices of commodi- producers than anything practicable ties are affected by the laws of supply just now. It will injure the money and demand, which is true. Every- lender, because it creates an addibody knows that. But when you argue | tional supply of his stock-in-trade, just to the same point with regard to silver as the opening of the vast Indian the gold advocate becomes greatly con- empire to the production of wheat fused for an answer. He knows that has a tendency to decrease the in a pleasant face, a cheerful smile, | the demand that would be created price of wheat grown in America. for silver by an act of remone- Under bimetallism, money becoming tization would bring the price up more plentiful, people would borrow to a parity with gold at a ratio less and rates of interest would deand help? Or is it sour and hard, grim of 16 to 1, but he won't acknowl- cline. The money-lending class would and frowning, dominated by petty gos- edge the truth. Nine times out of ten gradually be forced into the field of sip and jealousies, self-asserting and he will wind up the argument on the production and usefulness. It is such spot by telling you that "you don't a condition of affairs (being forced into know what you are talking about." a field of usefulness) that the money-It is as simple as abc that remone- lender most strongly objects to. He tization of silver would result in bring- hates humanity, would trample upon ing the metal up to parity with gold. liberty and would consign the Bible to Who would be foolish enough to sell the uttermost limits. He despises the silver at less than \$1 dollar per ounce | Word of God on general principles, but when it could be exchanged for \$1 at especially because it says: "He who does not work neither shall he eat."

with a view of injuring the cause | By the designation of "money-lendof tree coinage, the Reform club of er" I do not refer to the ordinary New York, principally made up of Eng- banker, who, as a general rule is all was bought by C. D. Washburn, a rail- lishmen, recently promulgated a news- right at heart. Its the fellow that paper fake to the effect that a ring had controls the banker to whom the title PAY FOR PLEASANT WORK easily secured through paper take to the enect that a ring had "cornered" all the silver product of the country. It was their idea to convey the impression that a gigantic monopo-ly is at the head of the silver move-ment Here are some lines quoted from the impression that a gigantic monopo-ly is at the head of the silver move-ment Here are some lines quoted from the impression that a gigantic monopo-ly is at the head of the silver move-ment Here are some lines quoted from the impression that a gigantic monopo-ly is at the head of the silver move-ment Here are some lines quoted from the impression that a gigantic monopo-ly is at the head of the silver move-ment Here are some lines quoted from the impression that a gigantic monopo-ly is at the head of the silver move-ment Here are some lines quoted from ment. Here are some lines quoted from body except the money-lenders. Of the first dispatch sent out: " This syn- course a large portion of the producers dicat stands to make fifty per will vote with the money-lenders when cent on its investment if free coinage it comes to an issue. The campaign acter beautiful and to load its broad wins. Here is a problem for work- of education in behalf of the free and boughs with "apples of gold" for God's ing men to ponder over. Are they unlimited coinage of silver without the going to assist a monopoly of this advice or consent of any other nation kind?" Now is this not a confession on earth, must continue to be vigorous. that remonetization of silver will bring Not a point must be yielded to the the price up to the desired point? It enemy. One more word and that about came unwittingly from the gold stand- international consent. Did the signers ard men. As soon as the boomerang of the Declaration of Independence nature of the fake was discovered the submit the document to Europe before Reform club discontinued sending out affixing their names to it? What





Again: a great many of our business lack of clothes and fire. When I hear men are tempted to over-anxiety and a man in canting tirade against money care. You know that nearly all com- -a Christian man-as though it had no mercial businesses are overdone in this possible use on earth and he had no day. Smitten with the love of quick interest in it at all. I come almost to

'Washburn-Lauxtermann. ed

The Christian Character. Every honest prayer breathed, every cross carried, every trial endured, every good work for our fellow men lovingly done, every little act conscientiously performed for Christ's "baskets of silver."

Bronte Museum,

A Bronte museum, to contain memorials of the famous family, is to be established in a suit of rooms in Haworth within a stone's thorw of the historic church and parsonage.

"We may not climb the heavenly steep-To bring the Lord Christ down; bread tray, and nakedness shivers for In vain we search the lowest deeps, For him no depths can drown. But warm. sweet, tender, even yet A present help is he; And faith has yet its Olivet, And love its Galilee."

reports on the subject. would they have thought of any one So, with the purchasing value of gold who suggested such a thing? If the and silver made equal, neither metal other nations want free silver let them would leave the country in preference | legislate for themselves. We are into the other. In any event not very terested first in the prosperity and hapmuch money in any form will ever piness of our own people. P. J. D. leave the country except in the way of





W. N. U., Omaha--29, 1895. When answering advertisements kindly mention this paper.

