Staunton Spectator.

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Staunton Spectator.

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PROFESSIONAL DIRECTORY.

GEO. M. HARRISON. HENRY ST. GEO. TUCKER.
HARRISON & TUCKER,
ATTORNEYS-AT-LAW
STAUNTON, VIRGINIA.
Having formed a partnership for the practice of Law, we offer our professional services to the public generally. Will practice in all the Courts held in the City of Staunton and Augusta county; attend regularly the Circuit Courts of Rockbridge and Alleghany counties, and practice, also, in the Court of Appeals of Virginia. sep15 '86-6m

J. M. QUARLES,
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feb17, '86-tf Staunton, Va.

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(Office—Sullivan Building,)
STAUNTON, VA.
Prompt attention to all legal business.
aug19-tf

DR. H. M. PATTERSON offers his professional services to the citizens of Staunton. Office No. 113, Main Street, opposite the Opera House. may20 tf

MEADE F. WHITE. A. C. GORDON
WHITE & GORDON,
ATTORNEYS-AT-LAW
STAUNTON, VA.
COURTS.—Augusta and adjoining counties, Federal Court at Harrisonburg, Court of Appeals of Virginia, at Staunton. feb21-tf

S. S. SMELTZER,
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STAUNTON, VA
Office in Stout Building, Court-house Alley

WM. A. HUDSON. WM. PATRICK.
HUDSON & PATRICK,
ATTORNEYS-AT-LAW,
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Will practice in the Courts of Augusta and adjoining counties. Special attention paid to collections. feb12-tf

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☞ Particular attention paid to Collections and to special cases anywhere in their State. may 11—1y

THOMAS D. RANSON,
ATTORNEY-AT-LAW,
STAUNTON, VA.
offers his professional services in the County and Circuit Courts of Augusta, and in the Hustings Court and the Court of Appeals held in Staunton. Will also prosecute claims elsewhere through legal correspondents in this and other States. may 30—1y.

PRESTON A BAYLOR,
ATTORNEY-AT-LAW,
And Solicitor in Chancery, STAUNTON, VA., practices in all the Courts of Augusta and adjoining counties.
OFFICE—The same formerly occupied by his father, Col. Geo. Baylor, dec'd, on Augusta st., opposite the Court-house. no 21

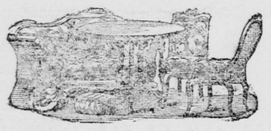
WM. M. McALLISTER,
ATTORNEY-AT-LAW,
WARM SPRINGS, VA.
Courts—Alleghany, Bath and Highland, Va., and Pocahontas, West Virginia.
☞ Special attention given to collection of claims and proceeds promptly accounted for. dec 23—tf

DR. JAMES JOHNSTON,
DENTIST,
MAIN STREET, STAUNTON, VA.
OFFICE:—Over Turner & Harman's Grocery store. dec 21—tf

T. C. ELDER. WM. J. NELSON.
ELDER & NELSON,
ATTORNEYS-AT-LAW,
and Real Estate Agents,
may 5 STAUNTON, VA.

FURNITURE, &c.

FURNITURE! FURNITURE!!
Having removed our Furniture Store Room from the corner of Main and Lewis Streets to the—
SOMERVILLE BUILDING,
Main Street, two doors West of Postoffice, we invite the attention of the public to the most complete line of
Household Furniture



Ever offered to the people of the Valley. This Furniture has been designed and made with especial reference to the needs of this market, and, we are satisfied, will meet the wants of all who desire neat, substantial and durable goods in this line.
We are also manufacturing—
MATTRESSES
of all descriptions—Hair, Shuck, Cotton-top, and Hair-top—and renovating and renewing old Mattresses.
Chairs Bottomed at the lowest figures, and a full line of—
CHAIRS, PARLOR SUITS,
and everything else that is handled in that line, kept on hand.
We warrant all furniture sold by us to be precisely what it is sold for. If not as represented, the money will be refunded.
Respectfully,
sep22 LUSHBAUGH BROS., & CO.

CARRIAGE FACTORIES

1848 Carriage Factory. 1886
In acknowledging a liberal patronage in the past, and renewing our solicitations for the future, we beg to say that—
Hardy's Old Reliable
CARRIAGE FACTORY,
204 MAIN STREET, STAUNTON, VA.,
continues to progress with the times, and offers CARRIAGES, BUGGIES, PHÆTONS, AND SPRING WAGONS, in every variety of style and warranted workmanship.
In addition to our own manufacture, we keep on hand and will order Eastern and Western work of all patterns and styles desired.
My son, E. C. HARDY, who has been reared to the business, is now interested in it, and will continue, as formerly, to give his special attention to our country custom.
jeb9'86 J. M. HARDY.

MARBLE WORKS.

VALLEY MARBLE WORKS,
STAUNTON, VA.
People of Augusta and the Valley counties:
Keep your money at Home to prosper, and it away is to become impoverished.
Everything is at very low prices, and I am selling Monuments, Head and Foot Stones, as low for cash as any local or traveling agent, or any Marble dealer in the United States. Don't believe anything to the contrary till you come and see.
J. C. MARQUIS.
P. S.—I also call attention to my Catalogue of Designs of the Wonderful White Bronze Monuments and Head Stones. au27-tf

NEW FIRM.

Mr. Fitzhugh Elder has this day been admitted to an interest in my business, which will hereafter be conducted under the name of
WELLER & ELDER.
During the last month quite a large quantity of goods have been disposed of at our *slaughter* prices. Sales at these *marked-down* prices will be continued during the present month; and those who fail to take advantage of them will miss most desirable bargains.
Those indebted to me on past dealings are requested to settle without delay.
C. L. WELLER.
From the foregoing, it will be seen that I am now interested in the business of Mr. C. L. Weller, and I respectfully request my friends and the public to bestow on the new firm a liberal patronage. It will certainly be my endeavor to make the house worthy of whatever favor it may receive at the hands of the public.
mar16 FITZHUGH ELDER.

LIVERY! LIVERY!
Having purchased the excellent Livery of S. T. Thornburg, I shall continue to offer to the citizens of Staunton and traveling public splendid double and single teams.
Fine rolling stock of all kinds and splendid riding horses.
MR. GEO. H. PLATT, so well and favorably known to the public in connection with the business, will continue with me.
Very respectfully,
ALEXANDER HARMAN.
In thanking the public for the liberal patronage extended me, I ask a continuance of their favor to my successor, feeling assured that he fully deserves them. Respectfully,
feb 3, '86—tf S. T. THORNBURG.

Staunton Female Seminary.
STAUNTON, VA.
Offers superior training in all departments. Exceptionally fine advantages in Music, Art and Elocution. Accommodations first-class. Terms very moderate, no extra charge for Languages. Art pupils have the advantage of three hours instruction daily.
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jul27—6w Principal.

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SIXTY-FOURTH SESSION BEGINS October 1, 1887. Academic and Professional Departments.

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Pay no Tuition Fees; their necessary expenses range from $180 to $248. For Catalogue apply to CHAS. S. VENABLE,
Chairman of the Faculty.
P. O. University of Va., Va. jel-2m

July 20—t sep 15

HAMPDEN SIDNEY COLLEGE.
The 112th session will open on Thursday, September, 8th, 1887. Entrance examinations will be held on Wednesday. All students should be present punctually.
For catalogues and other information apply to the President.
RICHARD W. McILWAINE,
July 13—2m Hampden Sidney, Va.

PANTOPS ACADEMY,
Near CHARLOTTESVILLE, VA.
For Boys and Young Men. Send for Catalogue. JNO. R. SAMPSON, A.M., Principal.
Rev. EDGAR WOODS, Ph.D., Associate
July 27—6t

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The 16th session of this college commences on Wednesday, September 14, 1887.
Tuition Free.—Expenses $135.00 per session of 9 months. Type writing taught on the Remington Type-writer.
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aug 3—1m Blacksburg, Va.

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Waynesboro, Va.
MRS. BETTY GUY WINSTON, (full graduate of Miss Baldwin's Seminary,) Principal.
SESSION OPENS SEPT. 15th, 1887.
Apply for catalogues. aug 10—1m*

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STAUNTON, VA,
MRS. GEN. J. E. B. STUART, - - - Principal.
The next session will open September 15th, 1887. Every advantage is offered in each separate department.
DAY PUPILS ARE RECEIVED.
Tuition for the first term is due on entrance for 2d term, Feb. 1st, 1888.
☞ Apply for catalogue. aug 10—6t

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Printing, Lithographing, Ruling and Binding.
Merchants will find our prices equally as favorable as Eastern Houses.
Respectfully,
WARDEN & CO.,
Staunton, Va.
☞ Correspondence invited. je8-tf

OLIVIER'S BOOK STORE,
103 EAST MAIN STREET,
Though our special reduction sale of Fishing Tackle for the 4th of July cleared us out of the greater part of our stock, we still have on hand a supply from which you can purchase yourself an ample outfit at the most reduced prices. If you have not already examined our line of rods, which all acknowledge to be astonishingly low and excellent in style, don't fail to call. Baskets, bait boxes, reels, and artificial bait are all in proportion.
At the same time we would remind you once more of the genuine Mexican Hammock, which we are offering at such bargains. They speak for themselves. If you want a hammock and look at them once, we need say nothing more. They sell themselves.
Be sure before you start off on your summer trip to drop in and provide yourself from our large stock of cheap literature. Books for everybody. Don't forget us.
W. L. OLIVIER,
juy 6 Cor. Main and New Street.

PLOWS! PLOWS! PLOWS!
We have just received a large lot of
BISSELL CHILLED PLOWS
and are selling to the farmers of Augusta and adjacent counties.
We have excellent certificates from some who have used them, and will be pleased not only to show the certificates, but will take special care to exhibit the desirable points of the plow to any who may call to see us. You will find it to your interest to examine before buying elsewhere. Yours, &c.,
BAKER BROS.
P. S.—The Albemarle Ploughing Society gave our Plow 1st certificate, in a contest with seven (7) other Chilled Plows.
We have Single- and Double-Shovel Plows, and Cultivators of superior makes. feb9

HE, a companion to SHE.....20 c.
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Pays for damage done by Lightning whether fire ensues or not.
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The use of Steam Power for Threshing is permitted.
The long record of fair-dealing is a guaranty of full protection under its policy in case of loss. The history of the Company's growth is the best evidence of its sound management. The large assets of the Company enables it to issue a policy requiring no watchfulness by its policy holders to ascertain the condition of the Company.
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The Royal Insurance Company is a world's Company. It gains its average from the world's business. It is not even forced to rely upon the experience of the business of a continent. Its risks are scattered over the globe, and this, with other features of its organization makes the Company absolutely indestructible by great conflagrations. Its principle is to localize itself in every section. For the protection of its policy holders the Royal Insurance Company has
A CAPITAL OF TEN MILLION DOLLARS
NET SURPLUS OVER TEN MILLION DOLLARS,
CASH ASSETS OVER THIRTY MILLION DOLLARS,
And in addition to the security offered by these vast resources, all of the stockholders of the Royal Insurance Company are individually responsible to the full extent of their fortunes for liabilities. Your patronage is solicited.
Adjusts and Pays Losses direct from this office, promptly and without the usual discount. ARISTA HOGE, AGENT.
jul27—3mos.

The Liverpool and London
—AND—
Globe Insurance Co.
The Largest Fire Insurance Company in the World.
Insures against Loss or Damage by Fire or Lightning all classes of Buildings, Furniture, Merchandise, and Farm Property.
Assets in Gold over.....$36,600,000
Invested in the U. S. over.....5,500,000
Policies issued in Currency, Gold or Sterling. All claims paid on proof of loss without deduction for interest.
ARISTA HOGE, Agent,
Office Atlas Insurance Agency,
jan26 87-1y STAUNTON, VA.

B. F. HUGHES. A. G. ROBINSON,
Late of Geo. S. Walker & Co.
Hughes & Robinson,
Druggists & Pharmacists,
DEALERS IN
PURE DRUGS, CHEMICALS, PAINTS,
Oils, Varnishes,
☞ *Artists' Material*, ☜
FANCY & TOILET ARTICLES
NO. 6 SOUTH AUGUSTA ST.
SOLE AGENTS FOR
LONGMAN & MARTINEZ'
PURE PAINTS,
JNO. WYETH'S PHARMACEUTICAL PREPARATIONS,
☞ MOORE'S PREPARED KALSOMINE. ☜
ALL THE POPULAR MINERAL WATERS,
Such as Buffalo Lithia, Bear Lithia, Rockbridge Alum, Deep Rock, Bromine Arsenic, Hungadi, Janos, Apolinaris, Natrolithic, Friedichshall, &c, for sale by
HUGHES & ROBINSON,
July 20 6 S. Augusta St., Staunton, Va.

LOOK! LOOK!!
BAKER BROS.
Wishing to make some change in our business, we have decided to sell our stock of
HARDWARE
SO LOW FOR CASH that the prices will ASTONISH you, so DON'T FAIL to see us before buying. It will pay you well, for we mean to sell if at a sacrifice
HEADQUARTERS
FOR
Choice Groceries,
ROUND TOP CEMENT, CALCINED PLASTER, COAL OIL, and FERTILIZERS.
Crystal, Sea-Foam, and Lily FLOUR.
We guarantee every barrel and deliver in the city free.
NAILS, IRON, AND HORSE-SHOES,
Doors, Blinds, and Sash.
ATTENTION, FARMERS!!
NEW AND IMPROVED
TENNESSEE WAGONS,
HAY RAKES,
BISSELL CHILLED PLOWS,
LIVINGSTON PLOWS,
OLIVER-CHILLED, ROLAND-CHILLED, and LIVINGSTON PLOW POINTS, on hand, and for sale CHEAP, by
july14 BAKER BROS.

Important to the Public.
Charles Burschell
having purchased the stock of WATCHES, JEWELRY, &c., at Paul A. Mix's old stand, takes pleasure in informing his friends and the trade in general, that he is prepared to furnish the trade anything in the line of WATCHES, JEWELRY, SILVER and SILVER-PLATED WARE, ROGERS'S KNIVES, FORKS, and SPOONS, &c., &c. I make a specialty of—
WATCH- AND CLOCK-REPAIRING,
and guarantee the best work in the Valley, and prompt attention. All goods bought of me engraved free of charge. Fine MONOGRAM ENGRAVING a specialty.
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Personal attention given to the preparation and prosecution of applications. All business before the U. S. Patent Office attended to for moderate fees.
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Copies of patents furnished for 25 cents each. Correspondence invited.

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I have for sale a limited number of THOROUGHBRED SOUTHDOWN BUCKS—yearlings and lambs. First premium awarded me for yearling ewes at B. D. Fair last Fall. For prices, &c., address A. H. McCUE,
Fishersville,
apr27-6m Augusta Co., Va.

SAVE YOUR HOGS!
By using DR. JOS. HASS' HOG and POULTRY REMEDY, said to be an effectual preventive of Hog Cholera if used in time. For sale by HUGHES & ROBINSON,
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A DRUGGIST'S MISTAKE.

A Sick Man's Wife Disregards the Druggist's Advice and So Saves the Life of Her Husband.

I am a wood carver by trade and it is out of my line to write letters; but my wife thought it was no more than right that I should let you know what your remedy has done for me, and I think so too.

I live in East 157th street, west of Third avenue, and have lived there for about twenty-three years, where I own real estate. Up to the time I am about to mention I had been a strong, well man. There was always more or less malaria in the neighborhood, but I had not personally suffered from it. It was in 1880 I had my first attack. It came on as such attacks commonly do, with headaches, loss of appetite and ambition, chilly sensations with slight fever afterwards, a disposition to yawn and stretch, and so forth. I was employed at that time at Killians & Brothers, furniture manufacturers, in West 32d street. I hoped the attack would wear off, but as it didn't I consulted a well-known and able physician in Morrisania, who gave me quinine and told me what to do. I can sum up the first four and a half or five years of my experience in few words. Occasionally I was laid up for a day or two, but on the whole I stuck to my work. I kept taking quinine, in larger doses from year to year, and kept on getting weaker and worse, slowly but surely, all the time. My trouble was now well defined and its symptoms were steady and regular. I had dumb ague in its worst form, and it was grinding me down in spite of all that I could do or the doctors could do. It held me in a grip *like fire in a burning coal mine*. The poison had gone all through and over me and nothing was able to touch it. I was fast losing flesh and strength, and about March, 1884, I knocked off work entirely and went home to be down sick, and to die for all I could tell. I ran down so rapidly that I soon became unable to walk any distance. Later I went from room to room, by my own house only by friends holding me by each arm. The doses of quinine were increased until *I often took thirty grains at a dose*. The effects of this tremendous stimulation was to make me nearly wild. It broke my sleep all up, and I often walked the floor, or staggered about it, all night long, scarcely able to bear any noises or even human speech. My temper was extremely irritable. As to food, one of my little children would eat more in a meal than I could in a day. I would order food and then turn from it in disgust. I lived on quinine and other stimulants and *on myself*, like a bear in winter. The quinine set my head in a whirl, and the liquor—given as a medicine—made my stomach so sick I could not tolerate it.

From 175 pounds (my proper weight) I ran down to 95 pounds—the weight of a light girl—and was scarcely better than a skeleton.

If anybody had taken a hatchet and knocked me down and killed me I should have been better off.

During the latter part of this period, early in 1886, my physician said: "Miller, there's no use in my taking any more money of you. I can't do you any good. I might pour pounds of quinine down your throat and it wouldn't help you."

On the strength of this I gave up the use of quinine altogether, and made up my mind to do nothing more and take my chances.

Three weeks afterwards—about the last of May—my wife saw an advertisement of Kaskine in a New York paper. She told me of it. I said: "Stuff and nonsense! it can't do me any good." But she went to a druggist's, nevertheless, to get it. The druggist advised her against Kaskine; he said it was nothing but sugar; that she ought not to throw away her money on it, &c. He said he didn't keep it, but could get it if she insisted on having it. Turning away in disgust my wife spoke to our neighbor, Mr. A. G. Hegewald, who got her a bottle at a drug store in Sixth avenue.

Almost against my will, and without the least faith, I began taking it. In one week I was better. I began to sleep. I stopped "seeing ghosts." I began to have an appetite and to gain strength. This was now the first of June, 1886, and by the end of that month I was back at my bench at C. P. Smith's scroll sawing factory in 116th street, where I work now.

Since then I have never lost a day from sickness. Taking Kaskine only, about forty pellets in four equal doses a day. I continued to gain. The malaria appeared to be killed in my system, and now I've got back my old weight—175 pounds—and my old strength to labor. I am an astonishment to myself and to my friends, and if Kaskine did not do this I don't know what did. The only greater thing it could do would be to bring a dead man to life. FREDERICK A. MILLER,
630 East 157th Street, New York.

P. S.—For the absolute truth of the above statement I refer to the following gentlemen, who are personally acquainted with the facts: Mr. Alexander Weir, 626 156th St.; Mr. George Seaman, 158th street and Courtlandt avenue; Mr. A. Moebus, 154th street and Courtlandt avenue; Mr. P. F. Vaupel, 154th street and Courtlandt avenue; Mr. John Lunny, 639 East 158th street; Mr. John Renshaw, 124 125th street, and many others. I will also reply to letters of inquiry.

We submit that the above astonishing cure, vouched for as it is by reputable men, is deserving of a thorough and candid investigation by thinking people. And we further submit that when druggists turn away customers by falsifying the character of a remedy because they do not happen to have it on hand, they do a great wrong. If this afflicted man had not disregarded the druggist's advice and sent elsewhere for the remedy he would without doubt have been in his grave.

Other letters of a similar character from prominent individuals, which stamp Kaskine as a remedy of undoubted merit, will be sent on application. Price, $1.00, or 6 bottles, $5.00. Sold by Druggists, or sent by mail on receipt of price.

The Kaskine Company, 54 Warren St., New York.

AGENTS WANTED for LIFE OF BEECHER. By Dr. Lyman Abbott, and Rev. L. B. Halliday, Pastor of Plymouth Church. Dr. Abbott is editor of the *Christian Union*. Mr. Beecher's old paper. Mr. Beecher aided him in this book. He was selected for and preached Mr. Beecher's funeral sermon. This is the only proper book that contains any of Mr. Beecher's own narratives.
A. GORTON & CO., Publishers,
feb16-1y* Philadelphia, Pa.

YOU can live at home, and make more money at work for us, than at anything else in this world. Capital not needed; you are started free. Both sexes; all ages. Any one can do the work.—Large earnings sure from first start. Costly outfit and terms free. Better not delay. Costs you nothing to send us your address and find out; if you are wise you will do so at once. H. HALLETT & Co., Portland, Maine. de8-1y*

G. G. CHILD,
Druggist and Pharmacist,
19 East Main Street,
jan12 '87 STAUNTON, VA.

LIFE AND FIRE INSURANCE.

THE CHRISTIAN PRINCIPLES INVOLVED.

AN INSURANCE AGENT OUGHT TO BE BETTER THAN OTHER MEN.

THE GREAT CONFLAGRATION IS COMING.

ON THAT DAY WILL YOU BE FIRE-PROOF!

DR. TALMAGE'S SERMON, SUNDAY, AUG. 7.

THE HAMPTONS, August 7.—The Rev. T. DeWitt Talmage's sermon for to-day was on the important subject of "Life and Fire Insurance; the Christian Principles Involved." His text was: "Let him appoint officers over the land, and take up the fifth part of the land of Egypt in the seven plenteous years." Gensis xli, v. 34.

These were the words of Joseph, the president of the first life insurance company that the world ever saw. Pharaoh had a dream that distracted him. He thought he stood on the banks of the river Nile, and saw coming up out of the river seven fat, sleek, glossy cows, and they began to browse in the thick grass. Nothing frightful about that. But after that, coming out of the same river, he saw seven cows that were gaunt and starved, and the worst-looking cows that had ever been seen in the land, and in the ferocity of hunger they devoured their seven fat predecessors. Pharaoh, the king, sent for Joseph to decipher these midnight hieroglyphics. Joseph made short work of it, and intimated the seven fat cows that came out of the river are seven years with plenty to eat, the seven emaciated cows that followed them are seven years with nothing to eat. "Now," said Joseph, "let us take one-fifth of the corn crop of the seven prosperous years and keep it as a provision for the seven years in which there shall be no corn crop." The king took the counsel and appointed Joseph, because of his integrity and public-spiritedness, as the president of the undertaking. The farmers paid one-fifth of their income as a premium. In all the towns and cities of the land there were branch houses. This great Egyptian life insurance company had millions of dollars as assets. After awhile the dark days came and the whole nation would have starved if it had not been for the provision they had made for the future. But now these suffering families had nothing to do but go up and collect the amount of their life policies. The Bible puts it in one short phrase: "In all the land of Egypt there was bread." I say this was the first life insurance company. It was Divinely organized. It had in it all the advantages of the "whole life plan," of the "tontine plan," of the "reserved endowment plan," and all the other good plans. We are told that Rev. Dr. Anhate, of Lincolnshire, England, originated the first life insurance company in 1698.—No! it is as old as the corn-cribs of Egypt; and God Himself was the author and originator. If that were not so I would not take your time and mine in Sabbath discussion of this subject. I feel it is a theme vital, religious, and of infinite import, the morals of life and fire insurance.

About ten or twelve years ago there was a great panic in life insurance which did good. Under the storm the untrust worthy and bogus institutions were scattered, while the genuine were tested and firmly established, and where does the Life Insurance Institution stand to-day? What amount of comfort, of education, of moral and spiritual advantage is represented in the simple statistic that in this country the life insurance companies in one year paid seven million dollars to the families of the bereft; and in five years they paid three hundred millions of dollars to the families of the bereft; and are promising to pay—and hold themselves in readiness to pay—two thousand millions of dollars to the families of the bereft!

They have actually paid out more in dividends and death claims than they have ever received in premiums. I know of what I speak. The life insurance companies of this country paid more than seven millions of dollars of taxes to the Government in five years. So, instead of these companies being indebted to the land, the land is indebted to them. To cry out against life insurance because here and there one company has behaved badly is as absurd as it would be for a man to burn down a thousand acres of harvest field in order to kill the moles and potato bugs—as preposterous as a man who should blow up a crowded steamer in mid-Atlantic for the purpose of destroying the barnacles on the bottom of the hulk.

But what does the Bible say in regard to this subject? If the Bible favors the institution, I will favor it; if the Bible denounces it, I will denounce it. In addition to the forecast of Joseph in the text, I call to your attention Paul's comparison. Here he is one man who, through neglect, fails to support his family while he lives, or after he dies. Here is another man, who abhors the Scriptures, and rejects God. Which of those men is the worse? Will you say the latter? Paul says the former. Paul says that a man who neglects to care for his household is more obnoxious than a man who rejects the Scriptures. "He that provideth not for his own, and especially those of his own household, is worse than an infidel." Life insurance companies help most of us to provide for our families after we are gone, but, if we have the money to pay the premiums and do not pay them, we have no right to expect mercy at the hand of God in the judgment. We are worse than Tom Paine, worse than Voltaire, and worse than Shaftesbury. The Bible declares it—we are worse than an infidel. After the certificate of death has been made out and thirty or sixty days have passed, and the officer of a life insurance company comes into the bereft household, and pays down the hard cash on an insurance policy, that officer of the company is performing a positively religious rite, according to the Apostle James, who says: "True religion and undefiled before God and the Father is this: To visit the fatherless and the widow in their affliction," and so on. The religion of Christ proposes to take care of the temporal wants of the people as well as the spiritual. When Hezekiah was dying the injunction came to him: "Set thy house in order, for thou shalt die and not live." That injunction in our day would mean: "Make your will; settle up your accounts; make things plain; don't deceive your heirs with rolls of worthless mining stock; don't deceive them with deeds for western lands that will never yield any crop but chills and fevers; don't leave for them notes that have been outlawed, and second mortgages on property that will not pay the first." "Set thy house in order," That is, fix up things, so your going out of the world may make as little consternation as possible.

See the lean cattle devowering the fat cattle, and in the time of plenty prepare for the time of want. The difficulties is, when men think of their death, they are afraid to think of it only in connection with their spiritual welfare, and not of the devastation in the household which will come because of their emigration from it. It is meanly selfish for you to be so absorbed in the heaven to which you are going, that you forget what is to become of your wife and children after you are dead. You can go out of this world without leaving a dollar and yet die happy if you could not provide for them; you can trust them in the hands of the God who owns all the harvests, and the herds, and the flocks; but if you could pay the premiums on a policy and neglect them, it is a mean thing for you to go up to heaven, while they go into the poorhouse. You, at death, move into a mansion, river front, and they move into two rooms on the fourth story of a tenement house in a back street. When they are out at the elbows and knees, the thought of your splendid robe in heaven will not keep them warm. The minister may preach a splendid sermon over your remains, and the quartette may sing like four angels in the organ loft; but your death will be a swindle. You had the means to provide for the comfort of your household when you left it, and you wickedly neglected it. "Oh," says some one, "I have more faith than you; I believe when I go out of this world, the Lord will provide for them." Go to Blackwell Island, go through all the poor-houses of the country, and I will show you how often God provides for the neglected children of neglectful parents. That is, He provides for them through public charity. As for myself, I would rather have the Lord provide for my family in a private home, and through my own industry, and paternal, and conjugal faithfulness. But says some man: "I mean in the next ten or twenty years to make a great fortune, and so I shall leave my family, when I go out of this world, very comfortable." How do you know that you are going to live ten or twenty years? If we could look up the highway of the future, we could see it crossed by pneumonias, and pleurisies, and consumptions, and colliding rail trains, and runaway horses, and breaking bridges, and funeral processions. Are you so certain you are going to live ten or twenty years, you can warrant your household any comfort after you go away from them? Beside that, the vast majority of men die poor! Two only out of a hundred succeed in business. Are you very certain you are going to be one of the two? Rich one day, poor the next. A man in New York got two million of dollars, and the money turned his brain, and he died in the lunatic asylum. All his property was left with the business firm, and they swampt it; and then the family of the insane man were left without a dollar. In eighteen months the prosperity, the insanity, the insolvency, and the complete domestic ruin. Beside that, there are men who die solvent, who are insolvent before they get under the ground or before their estate is settled up. How soon the auctioneer's mallet can knock the life out of an estate. A man thinks the property is worth fifteen thousand dollars; under a forced sale it brings seven thousand dollars. The business man takes advantage of the crisis, and he compels the widow of his deceased partner to sell out to him at a ruinous price or lose all. The stock was supposed to be very valuable, but it has been so "wasted" that when the executor tries to sell it, he is laughed out of Wall street, or the administrator is ordered by the surrogate to wind up the whole affair. The estate was supposed at the man's death, to be worth sixty thousand dollars; but after the indebtedness had been met, and the bills of the doctor, and the undertaker, and the tombstone-cutter have been paid, there is nothing left. That means the children are to come home from school and go to work. That means the complete hardship of the wife, turned out with nothing but a needle to fight the great battle of the world. Tear down the lambrequins, close the piano, rip up the Axminster, sell out the wardrobe, and let the mother take a child in each hand, and trudge out into the desert of the world. A life insurance would have hindered all that.

But says some one: "I am a man of small means, and I can't afford to pay the premium." That is sometimes a lawful and a genuine excuse, and there is no answer to it; but in nine cases out of ten when a man says that, he smokes up in cigars, and drinks down in wine, and expends in luxuries enough money to have paid the premium on a life insurance policy, which would have kept his family from beggary when he is dead. A man ought to put himself down on the strictest economy, until he can meet this Christian necessity. You have no right to the luxuries of life, until you have made such provision. I admire what was said by Rev. Dr. Guthrie, the great Scottish preacher. A few years before his death he stood in a public meeting and declared: "When I came to Edinburgh the people sometimes laughed at my blue stockings, and at my cotton umbrella, and they said I looked like a common ploughman, and they derided me because I lived in a house for which I paid thirty-five pounds rent a year, and oftentimes I walked when I would have been very glad to have a cab; but gentlemen, I did all that because I wanted to pay the premium on a life insurance, that would keep my family comfortable if I should die." That I take to be the right expression of an honest, intelligent, Christian man.

The utter indifference of many people on this important subject accounts for much of the crime and the pauperism of this day. Who are these children sweeping the crossings with broken broom and begging of you a penny as you go by? Who are these lost souls gliding under the gaslight in thin shawls? Ah, they are the victims of want; in many of the cases the forecast of parents and grandparents might have prohibited it. God only knows how they struggled to do right. They prayed until the tears froze on their checks, they sewed on the sack until the breaking of the day; but they could not get enouga money to pay the rent, they could not get enough money to decently clothe themselves; and one day, in that wretched home, the angel of purity and the angel of crime fought a great fight between the empty bread-tray and the fireless hearth, and the black-winged angel shricked; "Aha! I have won the day." Says some man: "I believe what you say; it is right and Christian, and I mean sometime to attend to this matter." My friend, you are going to lose the comfort of your household in the same way the sinner loses heaven, by procrastination. I see all around me the destitute and suffering families of parents who meant some day to attend to this Christian duty. During the process of adjournment the man gets his feet wet, then comes a chill and delirium and the doleful shake of the doctor's head, and the obsequies. If there be anything more pitiable than a woman delicately brought up, and on her marriage day by an indulgent father given to a man to whom she is the chief joy and pride of life until the moment of his death, and then that same woman going out with helpless children at her back to struggle for bread in a world where brawny muscle and rugged soul are necessary—I say, if there be anything more pitiable than that, I do not know what it is. And yet there are good women who are indifferent in regard to their husband's duty in this respect; and there are those positively hostile, as though a life insurance subjected a man to some fatality. There is in Brooklyn to-day a very poor woman keeping a small candy shop, who vehemently opposed the insurance of her husband's life, and when application had been made for a policy of ten thousand dollars she frustrated it. She would never have a document in the house that implied it was possible for her husband ever to die. One day, in quick revolution of machinery, his life was instantly dashed out. What is the sequel? She is, with annoying tug, making the half of a miserable living. Her two children have been taken away from her in order that they may be clothed and schooled, and her life is to be a prolonged hardship. O man, before forty-eight hours have passed away, appear at the desk of some of our great life insurance companies, have the stethescope of the physician put to your heart and lungs, and by the seal of some honest company decree that your children shall not be subjected to the humiliation of financial struggle in the days of your demise.

But I must ask the men engaged in life insurance business whether they feel the importance of their trust, and charge them I must that they need Divine grace to help them in their work. In this day, when there are so many rivalries in your line of business, you will be tempted to overstate the amount of assets and the extent of the surplus, and you will be tempted to abuse the franchise of the company, and make up the deficits of one year by adding some of the receipts of another year; and you will be tempted to send out mean, anonymous circulars derogatory to other companies, forgetful of the fact that anonymous communication means only two things—the cowardice of the author, and the inefficiency of the police in allowing such a thing to be dated anywhere save inside of a penitentiary. Under the mighty pressure many have gone down, and you will follow them if you have too much confidence in yourself, and do not appeal to the Lord for positive help. But if any of you belong to that miscreant class of people who, without any financiat lability, organize themselves into what they call a Life Insurance Company, with a pretended capital of two hundred thousand dollars or three hundred thousand dollars, then vote yourself into the lucrative position, and then take all the premiums for yourself, and then, at the approach of the State superintendent, drop all into the hands of those life insurance undertakers whose business it is to gather up the remains of defunct organizations and bury them in their own vault—then, I say you had better get out of the business, and disgorge the widows' house you have swallowed. But my word is to all those who are legitimately engaged in the business. You ought to be better than other men, not only because of the responsibilities that rest upon you, but because the truth is ever confronting you that your stay on earth is uncertain, and your life a matter of a few days or years. Do not those blackedged letters that come into your office make you think? Does not the doctor's certificates on the death claim give you a thrill? Your periodicals, your advertisements, and even the lithography of policies warn you that you are mortal. According to your own showing the chances that you will die this year are at least two per cent. Are you prepared for the tremendous exigency? The most comdemned man in the judgment day will be the unprepared life insurance man, for the simple reason that his whole business was connected with human exit, and he cannot say: "I did not think." His whole business was to think on that one thing. O, my brother, get insured for eternity. In consideration of what Christ has done in your behalf, have the indenture this day made out, signed and sealed with the red seal of the cross.

But I have words of encouragement and comfort for those of my hearers who are engaged in the fire ins