

EXTRAVAGANT LIVING

The Cause of the Great Financial Disturbances.

MEETING ONE'S OBLIGATIONS.

"As the Partridge Sitteth on Eggs and Hatcheth Them Not, So He That Getteth Riches, and Not by Right, Shall Leave Them in the Midst of His Days and at His End Shall Be a Fool."

Washington, July 14.—In this discourse Dr. Talbot shows the causes of the great financial disturbances which take place every few years and arranges the people who live beyond their means; text, Jeremiah xvii, 11. "As the partridge sitteth on eggs and hatcheth them not, so he that getteth riches, and not by right, shall leave them in the midst of his days and at his end shall be a fool."

Allusion is here made to a well known fact in natural history. If a partridge or a quail or a robin brood the eggs of another species, the young will not stay with the one that happened to brood them, but with their own species. Those of us who have been brought up in the country have seen the dismay of the farmyard hen, having brooded aquatic fowls when after awhile they tumble into their natural element, the water. So my text suggests that a man may gather under his wings the property of others, but it will after a while escape. It will leave the man in a sorry predicament and make him feel very silly.

What has caused all the black days of financial disasters for the last 60 years? Some say it is the credit system. Something back of that. Some say it is the spirit of gambling ever and anon becoming epidemic. Something back of that. Some say it is the sudden shrinkage in the value of securities, which even the most honest and intelligent men could not have foreseen. Something back of that. I will give you the primal cause of all these disturbances. It is the extravagance of modern society which impels a man to spend more money than he can honestly make, and he goes into wild speculation in order to get the means for inordinate display, and sometimes his wife and often both. Five thousand dollars income, \$10,000, \$20,000 income, is not enough for a man to keep up the style of living he proposes, and therefore he steers his bark toward the mainmast. Other men have suddenly snatched up \$50,000 or \$100,000. Why not he? The present income of the man is not being large enough, he must move earth and hell to catch up with his neighbors. Others have a country seat, so must he. Others have an extravagant estate, so must he. Others have a palatial residence; so must he.

Extravagance is the cause of all the defalcations of the last 60 years. If you will go through the history of all the great panics and the great financial disturbances, no sooner have you found the story than right back of it you will find the story of how many millions of men had, how many carriages the man had, how many residences in the country the man gave, how many banquets the man gave—always, and not one exception for the last 60 years, either directly or indirectly extravagance the cause.

Now for the elegance and the refinements and the decorations of life. I cast my vote in a basket of flowers in this subject, a basket of flowers is handed in—flowers paradisaical in their beauty. White calla with a green background of begonia. A cluster of gladioli, and the man had some geranium. Sepal and perianth bearing on them the marks of God's finger. When I see that basket of flowers, they persuade me that God loves beauty and adornment and decoration. God might have made the earth so as to supply the gross demands of sense, but left it without adornment or attraction. Instead of the variegated colors of the seasons the earth might have worn an unchanging dull brown. The tree might have put forth its fruit without the prophecy of leaf or blossom. Niagara might have come down in grinding descent without thunder and winged spray.

Look out of your window any morning after there has been a dew and see whether God loves jewelry. Put a crystal of snow under a microscope and see what God thinks of architecture. God commanded the priest of olden time to have his robe adorned with a wreath of gold and the hem of his garment to be bordered in pomegranates. The earth sleeps, and God blankets it with the brilliant of the night sky. The world wakes, and God washes it from the burnished, laver of the sunrise. So I have not much patience with a man who talks as though decoration and adornment and the elegance of life are a sin when they are divinely recommended. But there is a line to be drawn between adornment and decorations that we can afford and those we cannot afford, and when a man crosses that line he becomes culpable. I cannot tell you what that line is. You cannot tell me what is extravagant for me. What is right for a Queen may be squandering for a duchess. What may be economical for you, a man with large income, will be wicked waste for me, with smaller income. There is no iron rule on this subject. Every man before God and on his knees must judge what is extravagant, and when a man goes into extravagance beyond his means he is extravagant. When a man buys anything he cannot pay for, he is extravagant.

There are families in all our cities who can hardly pay their rent and who owe all the merchants in the neighborhood and yet have an apparel unit for their circumstances and are all the time sitting so near shore that business misfortune or an

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attack of sickness prepares them for pauperism. You know very well there are thousands of families in our great cities who stay in neighborhoods until they have exhausted all their capacity to get trusted. They stay in the neighborhoods until the druggists will let them have no more medicines, and the butchers refuse to sell them any more meat, and the bakers will sell them no more bread, and the grocermen will sell them no more sugar. Then they find the carmen unhelpful, and they hire a carman whom they never pay, to take them to some new quarters where the merchants, the druggists, the butchers, the bakers and the grocermen come and give them the best rounds of beef and the best sugars and the best merchandise of all sorts until they find out that the only compensation they are going to get is the acquaintance of the patrons. There are thousands of such thieves in all our big cities. You see I call them by the right name, for if a man buys anything he does not mean to pay for it. Others sometimes men are flung of misfortunes and they cannot pay. I know men who are just as honest in having failed as other men are in not paying when nobody is looking. There is hardly a man who has gone through life but there have been some times when he has been so hurt of misfortune he could not meet his obligations, but all that I put aside. There are a multitude of people who buy that which they never intend to pay for, for which there is no reasonable expectation they will ever be able to pay. Now, if you have become oblivious of honesty and mean to defraud, why not save the merchant as much as you can? Why not go some day to his store and when nobody is looking just shoulder the ham or the sparerib and in modest silence steal away? That would be less criminal, because in the other way you take not only the goods but the money and take the time of the merchant and the time of his accountant, and you take the time of the messenger who brought you the goods. Now, if you must steal, steal in a way that will do little damage to the trader as possible.

Oh, I am so glad it is not the absolute necessities of life which send people out into misfortunes and bring them into misfortunes. It is almost always the superfluities. God has promised us a house, but not a palace; raiment, but not chinchilla; food, but not caviarback duck. I have yet to see one of these great defalcations which is not connected

in some way with extravagance. Extravagance accounts for the disturbances of national finances. Aggregations are made up of units, and when one half of the people of this country owe the other half how can we expect financial prosperity? Again and again at the national election we have had a spasm of virtue, and we said, "Out with one administration and in with another and let us have a new deal of things and then we will get all over our perturbations." I do not care who is president or who is secretary of the treasury or how much breadstuffs go out of the country or how much gold is imported until we learn to pay our debts and it becomes a general theory in this country that men must buy no more than they can pay for. Until that time comes there will be no permanent prosperity. Look at the enormous extravagance. Take the one fact that New York every year pays \$3,000,000 for theatrical amusements. While once in a while a Henry Irving or an Edwin Booth or a Joseph Jefferson may do a great thing, you know as well as I do that the vast majority of the theatres are as debased as debased they can be, as unclean as unclean they can be, and as damnable as damnable as they can be. Three million dollars, the vast majority of those dollars going in the wrong direction.

Over a hundred millions paid in this country for cigars and tobacco a year. About \$2,000,000,000 paid for strong drink in one year in this country. With such extravagance, pernicious extravagance, can there be any permanent prosperity? Business men, cool-headed business men, is such a thing a possibility? These extravagances also account, as I have already hinted, for the positive crises, the forgeries, the abscondings of the officers of the banks. The store on the business street stamped by the residence on the fashionable avenue. The father's, the husband's craft, capitalized by carrying too much domestic sail. That is what springs the leak in the merchant's money till. That is what cracks the pistons of the suicides. That is what tears down the seals of the officers of the banks. That is what stops insurance companies. That is what halts this nation again and again in its triumphal march of prosperity. In the presence of the American people so far as I can get their attention. I want to arraign this monster crew of extravagance, and I want you to pelt it with your scorn and hurl at it your anathemas.

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

Act the first—A home, plain and beautiful. Enter newly married pair. Enter contentment. Enter as happiness as ever gets in one home.

Act the second—Enter discontent. Enter desire for larger expenditure. Enter envy, enter jealousy. Enter the third act—Enter the quickly dressmakers. Enter the French milliners. Enter all costly plate and all great extravagances.

Act the fourth—Tiptop of society. Princes and princesses of upper dom floating in and out. Everything on a large and magnificent scale. Enter contempt for other people.

Act the fifth and last—Enter the assignees. Enter the sheriff. Enter the creditors. Enter humiliation. Enter the wrath of God. Enter the contempt of society. Enter ruin and death. Now drop the curtain. The play is ended, and the lights are out.

I call it a tragedy. That is a misnomer. It is a farce.

Extravagance accounts for much of the pauperism. Who are these people whom you have to help? Many of them are the children of parents who have plenty, lived in luxury, had more than they needed, spent all they had, spent more, too; then died and left their families in poverty. Some of those who call on you for aid had an ancestry that supped on burgundy and woodcock. I could name a score of men who have every luxury. They smoke the best cigars, they drink the best wines, and they have the grandest surroundings, and when they die their families will go on the cold charity of the world. Now, the death of such a man is a grand farce. He wanders the world as he goes into his coffin, and he deserves to have his bones sold to the medical museum for anatomical specimens, the proceeds to furnish bread for his children.

I know it cuts close. I did not know but some of you in high dud-gone would get up and go out. You stand it well! Some of you make a great swash in life, and after awhile you will die and your families will be sent for to come and stand by your coffin and lie about your excellencies. But they will not come. If you send for me, I will tell you what my text will be: "He that provideth not for his own household, is worse than an infidel." And yet we find Christian men, men of large means, who sometimes talk eloquently about the Christian church and about civilization, expending everything on the cause of God, and they crack the back of their heads in trying to hide their hands from the Lord's treasury. What an appointment! Twenty thousand dollars for ourselves and one cent for God. Ah, my friends, this extravagance accounts for a great deal of what the cause of God suffers.

And the desecration goes on, even to the funeral day. You know very well that there are men who die so fast, but the expenses are so great before they get underground they are insolvent. There are families that go into penury in wicked response to the demands of this day. They put in casket and tombstone that they ought to put in bread. They wanted bread; you gave them a tombstone.

One would think that the last two obligations people would be particularly about would be to the physician and the undertaker. Because they

are the two last obligations these two professions are almost always cheated. They send for the doctor in great haste, and he must come day and night. They send for the undertaker amid the great solemnities, and often these two men are the very last to be met with compensation. Merchants sell goods, and the goods are not paid for. They take back the goods, I am told. But there is no relief in this case. The man spent all he had in luxuries and extravagance while he lived, and then he goes out of the world and has left nothing for his family, nothing for the obsequies, and as he goes out of the world he steals the doctor's pills and the undertaker's slippers.

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

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

Why? "Why is the chief word in the child's vocabulary. Why does the sun shine? Why does fire burn? Why is Susie's hair red? Why is my mother's nose so big? Why do sheep have wool and ducks feathers; and dogs, cats, pigs, horses, and cows have hair on their bodies? And say, ma, why do not some people have blue hair and black eyes and black teeth and pointy ears like cats? Why is 'water wet? Why is ice cold? Why are stones heavy? Why does the wind blow? Why does the smoke curl up and the smoke fall down? Why? Why? And so it goes on until the urchin gets a little older when he takes up the word "how" by saying: "Say, ma, how do trees grow? How do ears hear? How do eyes see? How do birds fly? How? How? How?" And so he goes on asking some questions that the wisest philosophers cannot answer.

Taking Things. Domestic—There's a gentleman wants to see you on business. Master—Well, ask him to take a chair. Domestic—He's taking 'em all, and the table, too. He comes 'round the furniture shop. Where He Could Have Stopped. Mr. Thomas A. Hoyt, the pastor of the Chambers Wylie Memorial Church of Philadelphia, was at Princeton, Gen. John B. Gordon, and other eminent men at dinner. The guests were speaking in strong praise of a sermon the minister had preached, and those who were versed in theology were discussing the doctrinal points he had brought out. Dr. Hoyt's young son was sitting at the table, and President Patton, turning to him, said: "My boy, what did you think of your father's sermon? I saw you listening intently to it." At which praise Mrs. Hoyt smiled cordially, and all listened to hear that sort of a reply the lad would make. "I guess it was very good," said the boy. "But there was three mighty fine places where he could have stopped."

Long and High. Woman, says an exchange, has a mania for a long hair, long dresses, long ribbons, long laces, long postscripts, long time to dress, long rides, long walks, long dry goods bills and long memory. Woman has also a craving for high things, high-heeled shoes, high hats, high family, high place in society, high voice, high resolve, high temper and high prices. But for all the intricacies of her nature and the fervor of her faith she is the true heroine and ministering angel in time of need.

Shortening the Time. Friend—Doesn't the ride back and forth to the country every day seem long? Mr. Suburb—Long? It's too short. When I take the train in the morning, I know I've got to pitch in and work like a man. That makes the ride seem too short, doesn't it? "I presume it does. But how about the ride back?" Well, I think I remember. I start that I've forgotten something my wife wanted particularly, so that ride is always over too quick."

No one can determine to believe evil of another without planting in his own soul the seeds of deterioration. Whenever you hear a woman tell another she is sorry she has a certain look, you can make up your mind the other woman is going to reach it.

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