

equipment. Then they rented two rooms in a third story. Then the young man took extra evening employment almost equated with the day's work, yet took evening employment. It almost extinguished his eyesight. Why did he add evening employment to the day employment? To get money. Why did he want to get money? To lay up something for a rainy day. No. To get his life insured, so that, in case of his death, his wife would not be a beggar? No. He put the extra evening work to the day work that he might get \$150 to get his wife a sealskin coat. The sister of the bride heard of this achievement, and was not to be eclipsed. She was very poor, and she sat up working nearly all the nights for a year or more, until she bought a sealskin coat. I have not heard of the result on that street. The street was filled with those who are on small incomes, but possess the contagion of sin, and that every body had a sealskin coat, and that the people came out and smiled, practically and literally. "Though the heavens fall, we must have sealskin coats."

I was out West, and a minister of the gospel told me in Iowa, that his church and the neighborhood had been impoverished by the fact that they put mortgages on their farms in order to send their families to the Philadelphia Centennial. It was not respectable to go to the Centennial. Between such evils and pauperism there is a very short step. The vast majority of children in your almshouses are there because their parents were drunken, or lazy, or recklessly improvident.

I have no sympathy for skilful saving, but I plead for Christian prudence. You say it is impossible now to lay up anything for a rainy day. I know it, but we are at the daybreak of national prosperity. Some people think it is mean to turn the gas low when they go out of the parlor. They feel embarrassed if the doorbell rings before they have the hall lighted. They apologize for the plain meal if you surprise them at the table. Well, it is mean if it is only to pile up miserably hoarded. But if it be to educate your children, if it be to give more help to your wife when she does not feel strong, if it be to keep your funeral day from being horrible beyond all endurance because it is to be the disruption and annihilation of the domestic circle - if it be for that, then it is magnificent.

There are those who are kept in poverty because of their own fault. They might have been well off, but they smoked or chewed, or drank up their earnings, or they lived beyond their means, while others on the same wages and on the same salaries went on to competency. I know a man who is all the time complaining of his poverty and crying out against rich men, while he himself keeps two dogs and chews and smokes and is full to the chin with whiskey and beer. Wilkins Mlewaber said to David Copperfield: "Copperfield, my boy, one pound income, twenty shillings and six pence outgo, result, misery. But, Copperfield, my boy, one pound income, nineteen shillings and six pence outgo; result, happiness." But, oh, workman of America, take your morning dram, and your noon dram, and your evening dram, and spend everything you have over for tobacco and excursions, and you incur poverty for yourself and your children forever. If by some generous fiat of the capitalists of this country, or by a new law of the Government of the United States, 25 per cent. or 50 per cent. or 100 per cent. were added to the wages of the working-classes of America, it would be no advantage to hundreds of thousands of them unless they stopped strong drink. Aye, until they quit that evil habit, the more money, the more ruin; the more wages, the more holes in the bag.

My plea this morning is to those working-people who are in a discipleship to the whiskey-bottle, the beer-mug, and the wine-flask. And what I say to them will not be more appropriate to the working-classes than to the business classes, and the literary classes, and the professional classes, and all classes, and not with the people of one age more than of all ages. Take one good, square look at the suffering of the man whom strong drink has enthralled and remember that toward that goal multitudes are running.

The disciple of alcoholism suffers the loss of his self-respect. Just as soon as a man wakes up and finds that he is the captive of strong drink he feels demeaned. I do not care how reckless he acts. He may say, "I don't care." He does care. He cannot look a pure man in the eye unless it is with positive force of resolution. Three-fourths of his nature is betrayed; his self-respect is gone; he says things he would not otherwise say. He does things he would not otherwise do. When a man is nine-tenths gone with strong drink the first thing he wants to do is to persuade you that he can stop any time he wants to. He cannot. The Philistines have bound him hand and foot, and shorn his locks, and put out his eyes, and are making him grind in the mill of a great horror. He cannot stop. I will prove it. He knows that his course is bringing ruin upon himself. He loves himself. If he could stop he would. He knows his course is bringing ruin upon his family. He loves them. He would stop if he could. He cannot. Perhaps he could three months or a year ago, not now. Just ask him to stop for a month. He cannot, he knows he cannot, so he does not try. I had a friend who for fifteen years was going down under this evil habit. I had large means. He had given thousands of dollars to Bible societies and reformatory institutions of all sorts. He was very genial, very generous, and very lovable, and whenever he talked about this evil habit he would say, "I can stop any time." But he kept going on, going on, down, down, down. His family would say "I wish you would stop." "Why," he would reply, "I can stop any time if I want to." After a while he had delirium tremens he had it twice; and yet, after that, he said: "I could stop at any time if I wanted to."

He is dead now. What killed him? Rum! Rum! And yet among his last utterances was "I can stop at any time." He did not stop it because he could not stop it. Oh, there is a point in inebriation beyond which if a man goes he cannot stop!

On these victims sold to a Christian man "Sir, if I were told that I couldn't get a drink until to-morrow unless I had all my fingers cut off, I would say, 'Bring the hatchet and cut them off now.' I have a dear friend in Philadelphia, whose nephew came to him one day, and when he was exhorted about his evil habit, said 'Uncle I can't give it up. If there stood a cannon and it was loaded, and a glass of wine were set on the mouth of that cannon, and I know that you would fire it off just as I came up and took the glass, I would start, for I must have it.' Oh, it is a sad thing for a man to wake up in his life and feel that he is a captive! He says: 'I could have got rid of this once, but I can't now. I might have lived an honorable life and died a Christian death; but there is no hope for me now, there is no escape for me. Dead, but not buried. I am a walking corpse. I am an apparition of what I once was. I am a caged immortal beating against the wires of my cage in this direction, beating against the cage until there is blood on the wires and blood upon my soul, yet not able to get out. Destroyed without remedy!'

I go on and say that the disciple of rum suffers from the loss of physical health. The older men in the congregation may remember that some years ago Dr. Sewell went through this country and electrified the people by his lectures, in which he showed the effect of alcoholism on the human stomach. He had seven or eight diagrams which he showed the devastation of strong drink upon the physical system. There were thousands of people that turned back from that ulcerous sketch, swearing eternal abstinence from everything that could intoxicate.

God only knows what the drunkard suffers. Pain bites on every nerve, and travels every muscle, and gnaws every bone, and burns with every flame, and stings with every poison, and pulls at him with every torture. What reptiles crawl cover his creeping limbs! What fiends stand by his night pillow! What groans tear his ear! What horrors shiver through his soul! Talk of the rack, talk of the Inquisition, talk of the funeral pyre, talk of the crushing Juggernaut - he feels them all at once. Have you ever been in the ward of the hospital where these inebriates are dying, the stench of their voices driving back the attendants, their voices sounding through the night? The keeper comes up and says "Hush, now, be still! Stop making all this noise!" But it is effectual only for a moment, for as soon as the keeper is gone they begin again. "Oh, God! Oh, God! Help! Help! Rum! Give me rum! Help! Take them off me! Take them off me! Oh, God! And then they shriek, and they rave, and they pluck out their hair by handfuls, and bite their nails into the quick, and then they groan, and they shriek, and they blaspheme, and they ask the keepers to kill them - 'Stab me! Smother me! Strangle me! Take the devils of me!' Oh, it is no fancy sketch! That thing is going on now all up and down the land, and I tell you further that this is going to be the death of some of you will die. I know it. I see it coming.

Again, the inebriate suffers through the loss of his home. I do not care how much he loves his wife and children, if his passion for strong drink has mastered him, he will do the most outrageous things, and if he could not get drunk in any other way, he would sell his family into eternal bondage. How many homes have been broken up in that way no one but God knows. Oh, is there anything that will so destroy a man and damn him for the life that is to come? I hate strong drink. With all the concentrated energies of my soul I hate it. Do not tell me that a man can be happy when he knows that he is breaking his wife's heart and clothing his children with rags. Why, there are on the roads and streets of this land to-day little children, barefooted, uncombed and unkempt - want on every patch of their faded dress and on every wrinkle of their prematurely old countenances - who would have been in churches to day and as well clad as your are, but for the fact that rum destroyed their parents and drove them into the grave. Oh, rum, thou foe of God, thou despoiler of homes, thou recruiting officer of the pit, I hate thee!

But my subject takes a deeper tone, and that is, that the unfortunate of whom I speak suffers from the loss of the soul. The Bible intimates that in the future world, if we are unforgiven here, our bad passions and appetites, unrestrained, will go along with us and make our torment there. So that, I suppose, when an inebriate wakes up in the lost world, he will feel an infinite thirst clinging on him. Now, down in the world, although he may have been very poor, he could beg or he could steal five cents with which to get that which would slake his thirst for a little while, but in eternity where is the rum to come from? Dives could not get one drop of water. From what chalice of fire will the hot lips of the drunkard drain his draught? No one to brew it. No one to mix it. No one to pour it. No one to fetch it. Millions of worlds there for the drug which the young man just now slung on the sawdust floor of the restaurant. Millions of worlds now for rind thrown out from the punch bowl of an earthly banquet. Dives cried for water. The inebriate cries for rum. Oh, the deep, exhaustless, exasperating, everlasting thirst of the drunkard in hell! Why, if a fiend came up to earth for some infernal work in a grocery shop and should go back taking on its wing just one drop of that for which the inebriate in the lost world longs, what excitement would it make there? Pat that one drop from off the fiend's wing on the tip of the tongue of the destroyed inebriate; let the liquid brightness just touch it, let the drop be

very small, if it only lay on the smack of alcoholic drink; let that drop just touch the lost inebriate in the lost world, and he would spring to his feet and cry, "That is rum, that is rum." And it would wake up the echoes of the damned. "Give me rum! Give me rum! Give me rum!" In the future world I do not believe that it will be the absence of God that will make the drunkards sorrow. I do not believe that it will be the absence of holiness. I think it will be the absence of rum. Oh, "look not upon the wine when it is red, when it moveth itself aright in the cup, for at the last it biteth like a serpent, and it stingeth like an adder."

It is about time that we had another woman's crusade like that which swept through Ohio ten or twelve years ago. With prayer and song the women went into the groceries, and whole neighborhoods, towns, and cities were refectoryed by their Christian heroines. Thirty women cleared out the rum traffic from a village of 1,000 inhabitants. If thirty women surcharged of the Holy Ghost could renovate a town of 1,000, three thousand consecrated women resolved to give themselves no peace until this crime was extirpated from this city, could in six months clear out three-fourths of the grog-shops of Brooklyn. If there be 3,000 women now in this city who will put their hands and their hearts to the work, I will take the contract for driving all these moral nuisances from the city at any rate three-fourths of them - in three months. If, when that host of three thousand consecrated women is marshalled there be no one to lead them, then, as a minister of the Most High God, I will offer to take my position at the front of the host, and I will cry to them "Come on, ye women of Christ, with your songs and your prayers! Some of you take the enemy's right wing and some the left wing. Forward! The Lord of Hosts is with us, the God of Jacob is our refuge. Down with the dram shops!"

But not waiting for these mouths of hell to close, let me advise the working and the business classes, and all classes, to stop strong drink. While I declared some time ago that there was a point beyond which no man could stop, I want to tell you that while a man cannot stop in his own strength, the Lord God, by His grace, can help him to stop at any time. I was in a room in New York where there were many men who had been reclaimed from drunkenness. I heard their testimony and for the first time in my life there flashed out a truth I never understood. They said "We are victims of strong drink. We tried to give it up, but always failed. But, somehow, since we gave our hearts to Christ, He has taken care of us, and even the temptation has gone. I believe that the time will soon come when the grace of God will show its power not only to save man's soul, but his body, and reconstruct, purify, elevate and redeem it.

I verily believe that, although you feel grappling at the roots of your tongues an almost omnipotent thirst, if you will give your heart to God, He will help you by His grace to conquer. Try it. It is your last chance. I have looked off upon the destruction. Sitting in our religious assemblies there are a good many people in awful peril, and judging from ordinary circumstances, there is not one chance in five thousand that they will get clear of it.

There are men in my congregation, from Sabbath to Sabbath, of whom I must make the remark that, if they do not change their course, within ten years they will, as to their bodies, lie down in drunkards' graves, and as to their souls, lie down in a drunkards' perdition. I know that it is an awful thing to say, but I cannot help saying it. Oh, beware! You have not yet been captured. Beware! Whether the beverage be poured in golden chalice or pewter mug, in the foam at the top in white letters let there be spelled out to your soul, "Beware!" When the books of Judgment are open, and ten million drunkards come up to get their doom, I want you to bear witness that I, this morning, in the fear of God, and in the love for your soul, told you, with all affection and with all kindness, to beware of that which has already exerted its influence upon your family, blowing out some of its lights - a premonition of the blackness of darkness forever. Oh, if you could only hear this morning intemperance, with drunkards' bones drumming on the head of the liquor-cask the Dead March of immortal souls, methinks the very glance of a wine cup would make you shudder, and the color of the liquor would make you think of the blood of the soul, and the foam on the top of the cup would remind you of the froth on the maniac's lips; and you would go home from this service, and kneel down and pray God that, rather than your children should become captives of this evil habit, you would like to carry them out some bright spring day to the cemetery, and put them away to the last sleep, until, at the call of the south wind, the flowers would come up all over the grave - sweet prophecies of the Resurrection! God has a balm for such a wound; but what flower of comfort ever grew on the blasted flower of a drunkard's sepulchre!

A Chicago man visiting New York was being shown around by a citizen who said:

"Now, let's go and see the Widow's home."

The Chicago man put his finger to the side of his nose and winked, and then said:

"Not much, Mary Ann; I saw a widow home once and she sued me for breach of promise and proved it on me, and it cost me \$16,000. No, sir, send the widows home in a hack."

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YEAR Ending Jan 1st.	PROFITS Paid on Policy No. 5,000.	ASSETS Per \$100 of Liabilities.	ASSETS Per \$100 of Insurance.	GROSS Accumulated Funds.
1874	\$11.32	\$115.88	\$327	\$21,111,125
1875	12.74	117.09	321	23,153,884
1880	15.72	118.10	321	25,046,135
1881	16.75	118.92	323	25,103,410
1882	16.95	119.32	320	25,072,884
1883	16.95	120.14	320	25,102,884
1884	18.14	120.30	321	25,000,255
1885	19.35	120.70	324	24,771,220
1886	22.00	120.42	327	25,762,237
1887	22.07	120.37	323	31,545,900

Some companies retain profits for five years before declaring them, and then their agents sometimes compare such accumulated profits against the ETNA'S Annual Cash Dividends, with out explaining that most of those who die or drop out of such companies during the five years, receive no dividend. The ETNA'S dividends are annual, and pay down in cash, or in reduction of next premium, not in scrip or bonus additions, or deferred dividends, to be lost if the policy lapses. The way in which those insured in the ETNA LIFE get the benefit of its well known successful financial management is brought out by the St. Johnsbury (Vt.) Republican, in the following statement: The four first columns relate to one life, and the last two are upon another life - that of a father of a family. The figures show the actual cash dividends in even dollars, upon \$20,000 of Life Insurance during the years mentioned in the ETNA LIFE, and in four of the largest and best mutual companies -

Year Paid	ETNA LIFE	Three Other Leading Cos.	ETNA LIFE	Another Co'y.	
1875	\$224	\$205	\$203	\$161	\$214
1879	233	210	179	201	239
1880	257	217	173	223	254
1881	232	167	177	255	288
1882	237	168	181	257	273
1883	322	173	184	244	271
1884	327	177	188	307	283
1885	312	181	127	109	327
1886	317	154	150	211	261
1887	321	155	132	136	142
	\$2,982	\$1,804	\$1,220	\$2,222	\$2,762
					\$1,650

Average of the Etna Life's footings, upon the \$20,000, same age and plan - \$2,776
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