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LIFE AMONG THE CRACKERS.

BY ZITELLA COCKE.

The origin of the Crackers is not unlike that of many heroes who have figured in the chronicles of the historian or the story of the bard it is clouded in obscurity, with here and there a ray of information, which at best but serves to illumine the path of conjecture. From whatever source they have sprung, it is unquestionably true that they are "sui generis" in character, dress, habits of life and dialect, whether found among the sand-hills of Carolina or in the hills and mountains of Virginia, Georgia, and Alabama.

With man in his highest state of civilization they have and wish only that intercourse which subserves their purposes of petty barter and exchange. A closer association than is required by such necessities they seem to repel with something of the untamed persistency which characterizes the wild Indian. Their thoughts. manners, and vocabulary set at naught all legislation of custom, fashion, or grammar. Their conservatism is of the intensest school; and their religion, being that of their fathers, is, they The declare, quite good enough for them. same words and expressions and the same type of physical and facial conformation will run through a whole community of these strange people with a fidelity which is startling to one who beholds them for the first time. In a section of country where, if we accept the verdict of Dean Stanley and Lord John Russell, the educated classes speak purer English than

The origin of the Crackers is not unlike that many heroes who have figured in the chronies of the historian or the story of the bard is clouded in obscurity, with here and there ray of information, which at best but serves illumine the path of conjecture. From might well suggest the lines of Shakespeare :

"What cracker is this same that deafs our ears

With this abundance of superfluous breath"? Why they bear the name Cracker remains an unanswered question. Some argue that as the Sand-hillers receive their name from the lank, ungainly sand-hill crane — Grus Canadensis so the Cracker, a branch from the same stem, obtains his name from the corn crake, a bird of similarly ungraceful proportions. It is even claimed that they are descended from the Hessians of Revolutionary notoriety, and not unfrequently a patronymic found among them points strongly to such an origin.

They are not slow to perceive the vast difference which lies between themselves and their civilized countrymen, and anything in word or manner which betrays a consciousness of superiority on the part of the better class is sure to provoke the bitter resentment of the Cracker. "Them white-handed restercrats," as they dub ladies and gentlemen, be always eyes with the suspicion that to them he must necessarily be an object of contempt, and in the presence of such contempt he feels bound to assert his manhood.

the educated classes speak purer English than "1'm jest about a leetle the best man in this elsewhere on the Continent, we find these in- settlement"—strong accent on last syllable—

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TABERNACLE PULPIT

A MONTHLY REPORT OF THE SERMONS DELIVERED BY REV. T. DE WITT TALMAGE, D.D., FROM THE PULPIT OF THE BROOKLYN TABERNACLE.

The reports of my sermons published in THE BROOKLYN MAGAZINE, made by my own stenographer and printed after my personal revision, are authorized and recommended by me to the public as accurate reports of the sermons delivered from the pulpit of the Brooklyn Tabernacle.

T. DE WITT TALMAGE.

Brooklyn, March 15, 1886.

HARDSHIPS OF THE WORKING CLASSES.

DELIVERED IN BROOKLYN TABERNACLE, SUNDAY MORNING, MAY 30, 1886.

TEXT: "So the carpenter encouraged the and ingenuity of the Israelitish spinsters. It goldsmith, and he that smootheth with the gives us specimens of old time needlework, hammer him that smote the anvil."-ISAIAH xli. 7.

You have seen in factories a piece of mechanism passing from hand to hand and from room to room, and one mechanic will smite it, and another will flatten it, and another will chisel it, and another will polish it, until the work be done. And so the prophet describes the idols of olden times as being made, part of them by one hand, part of them by another hand. Carpentry comes in, gold-beating comes in, smithery comes in, and three or four styles of mechanism are employed. "So the carpenter encouraged the goldsmith, and he that smootheth with the hammer him that smote the anvil." When they met, they talked over their work and they helped each other on with it. It was a very bad kind of business; it was making idols which were an insult to the Lord of heaven. I have thought if men in bad work can encourage each other, ought not men engaged in honest artisanship and in honest mechanism speak words of good cheer ?

The Bible comes down to the minutize of everything. It tells us how many dollars Solomon paid for his horses. It tells us in Deuteronomy what kind of a roof we ought to have on our house. It applauds the industry

leather-making, tanning establishment, pottery, brick kiln, city water-works, shipbuilding.

Men see in their own work hardships and trials, while they recognize no hardships or trials in anybody else's occupation. Every man's burden is the heaviest and every woman's task is the hardest. We find people wanting to get into other occupations and professions. I hear men in all kinds of toil wishing they were enabled to do something else, saying to me: "I have mistaken my path in life; I ought to have been a mechanic and I am a merchant ;" or, " I ought to have been a merchant and I am a mechanic. I ought to have been a lawyer and I am an artist; if I had undertaken some other path in life I would have had an easier time and I would have had grander success." I suppose when the merchant comes home at night, his brain hot with the anxieties of commercial toil, disappointed and vexed, agitated about the excitements in the money market, he says : "Oh, 1 wish 1 were a mechanic! When his day's work is done the mechanic lies down; he is healthy in body, healthy in mind, and healthy in soul, but 1 can't sleep ;'' while at that very moment the mechanic is wishing he were a banker or a merchant. He says : "Then I could always have on beautiful apparel; then I could move in the choicest circles; then I could bring up

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MONOPOLY AND COMMUNISM.

Delivered in Brooklyn Tabernacle, Sunday Morning, June 6, 1886.

TEXT: "The Lord delighteth in thee, and reasonable charges for service. thy land shall be married."—ISAIAH lxii. 4. holds in his one hand the steam po

As the greater includes the less, so does the circle of future joy around our entire world include the epicycle of our own republic. Bold, exhilarant, unique, divine imagery of the text 1 So many are depressed by the labor agitation, and think everything in this country is going to pieces, I preach this morning a sermon of good cheer, and anticipate the time when the Prince of Peace and the Heir of Universal Dominion shall take possession of this nation and "Thy land shall be married."

In discussing the final destiny of this nation, it makes all the difference in the world whether we are on the way to a funeral or a wedding. The Bible leaves no doubt on this subject. In pulpits, and on platforms, and in places of public concourse, I hear so many of the muffled drums of evil prophecy sounded, as though we were on the way to national interment, and beside Thebes, and Babylon, and Tyre in the cemetery of dead nations our republic was to be entombed, that I wish you to understand it is not to be obsequies, but nuptials; not mausoleum, but carpeted altar; not cypress, but orange blossoms; not requiem, but wedding march, for " Thy land shall be married." I propose to name some of the suitors who are claiming the hand of this republic. This land is so fair, so beautiful, so affluent, that it has many suitors, and it will depend much upon your advice whether this or that shall be accepted or rejected.

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In the first place, I remark : There is a greedy, all-grasping monster who comes in as suitor seeking the hand of this republic, and that monster is known by the name of monopoly.

His sceptre is made out of the iron of the railtrack and the wire of telegraphy. He does everything for his own advantage and for the robbery of the people. Things have gone on from bad to worse, until in the three Legislatures of New York, New Jersey, and Pennyslvania, for the most part, monopoly decides everything. If monopoly favor a law, it passes. If monopoly oppose a law, it is rejected. Monopoly stands in this railroad depot, putting into his pockets in one year two hundred millions of dollars in excess of all

reasonable charges for service. Monopoly holds in his one hand the steam power of locomotives, and in the other the electricity of swift communication. Monopoly decides nominations and elections—city elections, State elections, national elections. With bribes he secures the votes of legislators—giving them free passes, giving appointments to needy relatives to lucrative positions, employing them as attorneys, if they are lawyers, carrying their goods fifteen per cent less if they are merchants; and if he finds a case very stubborn, as well as very important, puts down before him the hard cash of bribery.

But monopoly is not so easily caught now as when, during the term of Mr. Buchanan, in one of our States a certain railway company procured a donation of public land. It was found out that thirteen of the Senators of that State received one hundred and seventy-five thousand dollars among them ; sixty members of the Lower House of that State received five thousand and ten thousand dollars each ; the Governor of the State received fifty thousand dollars; his clerk received five thousand dollars; the Lieutenant-Governor received ten thousand dollars; all the clerks of the Legislature received five thousand dollars each, while fifty thousand dollars were divided amid the lobby agents.

That thing, on a larger or smaller scale, is all the time going on in some of the States of the Union, but it is not so blundering as it used to be, and therefore not as easily exposed or arrested. I tell you that the overshadowing curse of the United States to-day is monopoly. He puts his hand upon every bushel of wheat, upon every sack of salt, upon every ton of coal; and every man, woman, and child in the United States feels the touch of that moneyed despotism. I rejoice that in twentyfour States of the Union already anti-monopoly leagues have been established. God speed them in the work of liberation ! I wish that this question might be the question of our Presidential elections, and that we compel the political parties to recognize it on their platforms.

passes. If monopoly oppose a law, it is rejected. Monopoly stands in this railroad deman has a right to all the money he can make pot, putting into his pockets in one year two honestly. There is not a laborer in the land hundred millions of dollars in excess of all that would not be worth a million dollars if he could. I have nothing to say against corporations as such --without them no great enterprise would be possible; but what I do say is that the same principles are to be applied to capitalists and to corporations that are applied to the poorest man and the plainest laborer. What is wrong for me is wrong for great corporations. If I take from you your property without adequate compensation I am a thief, and if a railway damage the property of the people without any adequate compensation that is a gigantic theft. What is wrong on a small scale is wrong on a large scale. Monopoly in England has ground hundreds and thousands of her best people into semi-starvation, and in Ireland has driven multitudinous tenants almost to madness.

Five hundred acres in this country make an immense farm. When you read that in Dakota Territory Mr. Cass has a farm of 15,000 acres, and Mr. Grandon, 25,000 acres, and Mr. Dalrymple, 40,000 acres, your eyes dilate, even though these farms are in great regions thinly inhabited. But what do you think of this, which I take from the Doomsday Book, showing what monopoly is on the other side the sea? I give it as a warning of what it would do on this side the sea if in some lawful way the tendency is not resisted. In Scotland, J. G. M. Heddle owns 50,400 acres; Earl of Wemyss, 52,000 acres; Duke of Montrose, 68,000 acres; Cameron of Lochiel, 109,500 acres; Sir C. W. Ross, 110,4...0 acres; Earl of Fife, 113,000 acres; the Mackintosh, 124,000 acres; Lord Mac-Donald, 130,000 acres; Earl of Dalhousie, 136,000 acres; Macleod of Macleod, 141,700 acres ; Sir K. Mackenzie, of Gairlock, 164,680 acres; Duke of Argyle, 175,000 acres; Duke of Hamilton, 183,000 acres; Duke of Athole, 194,000 acres; Duke of Richmond, 255,000 acres; Earl of Stair, 270,000 acres; Mr. Evan Baillie, 300,000 acres; Earl of Seafield, 306,000 acres; Duke of Buccleugh, 432,183 acres; Earl of Breadalbane, 437,696 acres; Mr. A. Matheson, 220,433 acres; and Sir J. Matheson, 406, 070 acres ; Duchess of Sutherland, 149,879 acres; and Duke of Sutherland, 1,176,343 acres.

Such monopolies imply an infinite acreage of wretchedness. There is no poverty in the United States like that in England, Ireland, and Scotland, for the simple reason that in those lands monopoly has had longer and larger sway. Last summer in Edinburgh, Scotland, after preaching in Synod Hall, I preached in the Grass Market and to the wretched inhabitants of the Cowgate and

or and sickliness and despair that remains in one's mind like one of the visions of Dante's lnferno.

Great monopolies in any land imply great privation. The time will come when our Government will have to limit the amount of accumulation of property. Unconstitutional, do you say? Then constitutions will have to be changed until they allow such limitation. Otherwise the work of absorption will go on, and the large fishes will eat up the small fishes, and the shad will swallow the minnows, and the porpoise swallow the shad, and the whales swallow the porpoises, and a thousand greedy men will own all the world.

But would a law of limitation of wealth be unrighteous? If I dig so near my neighbor's foundations, in order to build my house, that I endanger his, the law grabs me. If I have a tannery or a chemical factory, the malodors of which injure residents in the neighborhood, the law says : "Stop that !" If I drain off a river from its bed, and divert it to turn my mill wheel, leaving the bed of the river a breeding place for malaria, the law says : "Quit that outrage !" And has not a good Government a right to say that a few men shall not gorge themselves on the comfort, and health, and life of generations? Your rights end where my rights begin.

Monopoly, brazen faced and iron fingered, vulture-hearted Monopoly, offers his hand to this republic. He stretches it out over the lakes, and up the Pennsylvania, and the Erie, and the New York Central railroads, and over the telegraph poles of the continent, and says : "Here is my heart and hand; be mine forever." Let the millions of the people, North, South, East, and West, forbid the banns of that marriage-forbid them at the ballot-box, forbid them on the platform, forbid them by great organizations, forbid them by the overwhelming sentiments of an outraged nation, forbid them by the protest of the Church of God, forbid them by prayer to high heaven. That Herod shall not have this Abigail. h shall not be to all-devouring monopoly that this land is to be married.

Another suitor claiming the hand of this republic is Nihilism. He owns nothing but a knife for universal blood-letting and a nitroglycerine bomb for universal explosion. He believes in no God, no government, no heaven, and no hell, except what he can make on earth. He slew the Czar of Russia, keeps Emperor William, of Germany, practically imprisoned, killed Abraham Lincoln, would put to death every king and president on earth, and if he Canongate, the audience exhibiting the squal- had the power would climb up until he could drive the God of heaven from His throne and take it himself-the universal butcher. In France it is called Communism ; in the United States it is called Socialism; in Russia it is called Nihilism. That last is the most graphic and descriptive term. It means complete and eternal smash-up.

Where does this monster live? In St. Louis, in Chicago, in Brooklyn, in New York, and in all the villages and cities of this land. The devil of destruction is an old devil, and he is to be seen at every great fire where there is anything to steal, and at every shipwreck where there is anything valuable floating ashore, and at every railroad accident where there are overcoats and watches to be purloined. On a small scale I saw it in my college days, when, in our literary society in New York University, we had an exquisite and costly bust of Shakespeare, and one morning we found a hole bored into the lips of the marble and a cigar inserted. There has not for the last century been a fine picture in your art gallery, or a graceful statue in your parks, or a fine fresco on your wall, or a richly bound volume in your library but would have been despoiled if the hand of ruffianism could have got at it without peril of incarceration.

The philosophy of the whole business is, that there is a large number of people who either through their laziness or their crime own nothing, and are mad at those who through industry and wit of their own, or of their ancestors, are in possession of large resources. The honest laboring classes never had anything to do with such murderous enterprises. It is the villainous classes who would not work if they had plenty of work offered them at large Many of these suppose that by the wages. demolition of law and order they would be advantaged, and the parting of the ship of state would allow them as wreckers to carry off the cargo. It offers its hand to this fair republic. It proposes to tear to pieces the ballot-box, the legislative hall, the Congressional assembly. It would take this land and divide it up, or, rather, divide it down. It would give as much to the idler as to the worker, to the bad as to the good, Nihilism ! This panther, having prowled across other lands, has set its paws on our soil, and it is only waiting for the time in which to spring upon its prey. It was Nihilism that massacred the heroic policemen of Chicago and St. Louis a few days ago, and that burned the railroad property at Pittsburg during the great riots; it was Nihilism that slew black people in our Northern cities during the war; it was Nihilism that again and again in San Francisco and in New York mauled to fidelity proposes to conquer this land to itself

death the Chinese; it is Nihilism that glares out of the windows of the drunkeries upon sober people as they go by. Ah ! its power has never yet been tested. It would, if it had the power, leave every church, chapel, cathedral, school-house, college, and home in ashes.

Let me say, it is the worst enemy of the laboring classes in any country. The honest cry for reform lifted by oppressed laboring men is drowned out by the vociferations for The criminals and the vagabonds anarchy. who range through our cities talking about their rights, when their first right is the penitentiary-if they could be hushed up, and the down trodden laboring men of this country could be heard, there would be more bread for hungry children. Let not our oppressed laboring men be beguiled to coming under the bloody banner of Nihilism. It will make your taxes heavier, your wages smaller, your table scantier, your children hungrier, your suffering greater.

Yet this Nihilism, with feet red of slaughter, comes forth and offers its hand for the repub-Shall the banns be proclaimed? If so, lic. where shall the marriage altar be? and who will be the officiating priest? And what will be the music? That altar will have to be white with bleached skulls, the officiating priest must be a dripping assassin, the music must be the smothered groan of multitudinous victims, the garlands must be twisted of nightshade, the fruit must be apples of Sodom, the wine must be the blood of St. Bartholomew's No! It is not to Nihilism, the massacre. sanguinital monster, that this land is to be married.

Another suitor for the hand of this nation is Infidelity. Mark you that all anarchists are infidels. Not one of them believes in the Bible, and very rarely any of them believe in a God. Their most conspicuous leader was the other day pulled by the leg from under a bed in a house of infamy, cursing and blaspheming. The police of Chicago, exploring the dens of the anarchists, found dynamite, and vitriol, and 'Tom Paine's "Age of Reason," and obscene pictures, and complimentary biographies of thugs and assassins, but not one Testament, not one of Wesley's hymn-books, not one Roman Catholic breviary. There are two wings to infidelity : the one calls itself Liberalism, and appears in highly literary magazines, and is for the educated and refined ; the other wing is in the form of Anarchy, and is for the vulgar. But both wings belong to the same old filthy vulture-infidelity! Elegant inby bludgeon and torch.

When the midnight ruffians despoiled the grave of A. T. Stewart, in St. Mark's churchyard, everybody was shocked; but infidelity proposes something worse than that-the robbing of all the graves of Christendom of the hope of a resurrection. It proposes to chisel out from the tombstones of your Christian dead the words, "Asleep in Jesus," and to substitute the words, "Obliteration-annihila-Infidelity proposes to take away from tion.'' this country the book that makes the difference between the United States and the United Kingdom of Dahomey, between American civilization and Bornesian cannibalism.

The only impulse in the right direction that this world has ever had has come from the Bible. It was the mother of Roman law and of healthful jurisprudence. That book has been the mother of all reforms and all charitiesmother of English Magna Charta and American Declaration of Independence. I tell you that the worst attempted crime of the century is the attempt to destroy this book; yet infidelity, loathsome, stenchful, leprous, pestiferous, rotten monster, stretches out its hand, ichorous with the second death, to take the hand of this republic.

And this suitor presses his case appallingly. Shall the banns of that marriage be proclaimed ? " No !" say the home missionaries of the West -a martyr band, of whom the world is not worthy, toiling amid fatigues, and malaria, "No! not if we can help it. and starvation. By what we and our children have suffered we forbid the banns of that marriage l' "No," say all patriotic voices ; " our institutions were bought at too dear a price, and were defended at too great a sacrifice, to be so cheaply surrendered." "No," says the God of Bunker Hill, and Independence Hall, and Gettysburg; "I did not start this nation for such a farce." "No," cry ten thousand voices; "to infidelity this land shall not be married !"

But there is another suitor that presents his hand for the hand of this republic. He is mentioned in the verse following my text, where it says : "As the bridegroom rejoiceth over the bride, so shall thy God rejoice over thee. '' It is not my figure, it is the figure of the Bible. As often princesses at their birth are pledged in treaty of marriage to princes or kings of earth, so this nation at its birth was pledged to Christ for Divine marriage. Before Columbus and his hundred and twenty men embarked on the Santa Maria, the Pinta, and the Nina, for their wonderful voyage, what thousand dollars in possession each. I was

by the pen; Anarchy proposes to conquer it down and took the holy sacrament of the Lord Jesus Christ. After they caught the first glimpse of this country, and the gun of one ship had announced it to the other vessels that land had been discovered, what was the song that went up from all the three decks? "Gloria in Excelsis." After Columbus and his hundred and twenty men had stepped from the ships' decks to the solid ground, what did they do? They all knelt and consecrated the New World to God.

> What did the Huguenots do after they landed in the Carolinas? What did the Holland refugees do after they had landed in New York? What did the Pilgrim Fathers do after they landed in New England? With bended knee, and uplifted face, and heaven-besieging prayer they took possession of this country for God. How was the first American Congress opened? By prayer in the name of Jesus Christ. From its birth this nation was pledged for holy marriage with Christ.

> And, then, see how good God has been to us! Just open the map of the continent, and see how it is shaped for immeasurable prosperities. Navigable river, more in number and greater than of any other land, rolling down on all sides into the sea, prophesying large manufactures and easy commerce. Look at the great ranges of mountains timbered with wealth on the top and sides, metalled with wealth underneath. One hundred and eightv thousand square miles of coal, four hundred and eighty thousand square miles of iron. All fruits, all minerals, all harvests. Scenery displaying an autumnal pageantry that no land on earth pretends to rival. No South American earthquakes. No Scotch mists. No London fogs. No Egyptian plagues. No Germanic divisions. The people of the United States are happier than any people on earth. It is the testimony of every man that has travelled abroad. For the poor, more sympathy ; for the industrious, more opportunity. Oh, how good God was to our fathers, and how good He has been to us and our children !

We have during the past six or seven years turned a new leaf in our national history by the sudden addition of millions of foreigners. At Kansas City I was told by a gentleman who had opportunity for large investigation, that a great multitude had gone through there, averaging in worldly estate eight hundred dollars. I was told in the city of Washington by an officer of the Government, who had opportunity for authentic investigation, that thousands and thousands had gone, averaging one was the last thing they did? They kneeled told by the Commissioner of Emigration that

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twenty families that had arrived at Castle Gar- to foreign nations, saying : "Come, come I' den brought eighty-five thousand dollars with "But," say you, "I am so afraid that they them. Mark you, families, not tramps-ad- will bring their prejudices for foreign Governditions to the national wealth, not subtractions ments, and plant them here."" therefrom. I saw some of them reading their Bibles and their hymn-books, thanking God for His kindness in helping them cross the sea. They will turn your Territories into States, and your wildernesses into gardens, if you will build for them churches, and establish for them schools, and send Christian missionaries.

Are you afraid this continent is going to be overcrowded with this population? Ah 1 that shows you have not been to Oregon, that it be the Rocky Mountains, when, through shows that you have not been to Texas. A artificial and mighty irrigation, all their tops fishing-smack to day on Lake Ontario might as shall be covered, as they will be, with vinewell be afraid of being crowded by other shipping before night as for any one of the next ten let the Bostons, and the New Yorks, and the generations of Americans to be afraid of being Charlestons of the Pacific Coast come to the overcrowded by foreign populations in this marriage altar on the one side, and then let country. The one State of Texas is far larger the Bostons, and the New Yorks, and the than all the Austrian Empire, yet the Austrian Empire supports thirty-five million people. The one State of Texas is larger than all France, and France supports thirty-six million The one State of Texas far surpasses people. in size the Germanic Empire, yet the Germanic Empire supports forty-one million people. I tell you the great want of the Territories and of the Western States is more population.

While some may stand at the gates of the city, saying "Stand back !" to foreign populations, I press out as far beyond those gates "And so thy land shall be married." as I can press out beyond them, and beckon

Absurd ! They are sick of the Governments that have oppressed them, and they want free America. Give them the great gospel of welcome. Throw around them all Christian hospitalities. They will add their industry and hard-earned wages to this country, and then we will dedicate all to Christ, "and thy land shall be married.'

But where shall the marriage altar be? Let yards, and orchards, and grain fields. Then Charlestons of the Atlantic Coast come to the marriage altar on the other side, and there between them let this bride of nations kneel; and then if the organ of the loudest thunders that ever shook the Sierra Nevadas on the one side, or moved the foundations of the Alleghanies on the other side, should open full diapason of wedding march, that organ of thunders could not drown the voice of Him who should take the hand of the bride of nations, saying : "As a bridegroom rejoiceth over a bride, so thy God rejoiceth over thee."

LABOR'S GREATEST ENEMY.

DELIVERED IN BROOKLYN TABERNACLE, SUNDAY MORNING, JUNE 13, 1886.

wages to put it into a bag with holes." __ classes ? Some of these moneys have gone for HAGGAI i. 6.

In Persia under the reign of Darius Hystaspes, the people did not prosper. They made What has become of other billions? Wasted money, but did not keep it. They were like in foolish outlay. Wasted at the gaming table. money, not knowing that the sack is torn, or hundred holes. eaten with moths, or in some way made inca. pable of holding valuables. As fast as the coin classes have spent for rum during the last thirty was put in one end of the sack it dropped out years, and I will build for every workingman a of the other. It made no difference how much house, and lay out for him a garden, and wages they got, for they lost them. "He that clothe his sons in broadcloth and his daughters earneth wages, earneth wages to put it into a in silks, and stand at his front door a prancing bag with holes."

TEXT: "He that earneth wages, earneth of dollars in this country paid to the working house rent, or the purchase of homesteads, or wardrobe, or family expenses, or the necessities of life, or to provide comforts in old age. people who have a sack in which they put Wasted in intoxicants. Put into a bag with a

Gather up the money that the working span of sorrel or bays, and secure him a policy What has become of the billions and billions of life insurance, so that the present home

