

The Cooperstown Courier.

VOL. 21, NO. 52.

COOPERSTOWN, GRIGGS CO., N. D., THURSDAY JANUARY 7, 1904.

\$1.50 PER ANNUM

THE COURIER. By Percy R. Grubshaw.

THE HIGH CRIME.

(By the Rev. T. DeWitt Talmadge.)

"Let him appoint officers over the land, and take up the fifth part of the land of Egypt in the seven plenteous years."

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 them, coming up 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 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 a while 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 have 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 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 the Rev. Dr. Anghate, 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 a Sabbath discussion of this subject.

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 is one man who through neglect fails to support his family while he lives, or after his death. Here is another man who abhors the Scriptures. Which of these men is the worse? Well, 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. Timothy, 5th chapter, and 8th verse: "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 the premiums, 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 the thirty or the sixty days have passed,* and the officer of a Life Insur-

*The Equitable Life Assurance Society goes a step farther than this, and pays all policies immediately on receipt of satisfactory proofs of death. The 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 purely religious rite, according to the Apostle James, who says: "Pure religion and undefiled before God and the Father is this: To visit the fatherless and widows 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.

Just after the battle of Antietam there was a man found distributing religious tracts, and a Christian merchant came up to him and said: "What are you distributing tracts here for? There are three thousand men out yonder who have not their wounds bound up, and they are bleeding to death. You go and bind up their wounds and then distribute the tracts." I think that was good, healthy gospel. 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 deeds for wild lands that will never yield any corn, but chills and fever; 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 that your going out of the world may make as little consternation as possible. See the lean cattle devouring the fat cattle and in time of plenty prepare for the time of want.

The difficulty is, when men think of their death they are apt 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 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 not leaving them a dollar and yet die happily 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 premium on a policy and neglected them, it is a mean thing for you to go up to heaven while they go to 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 the 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 alighted 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 so to do.

"O," says someone, "I have more faith than you; I believe when I go out of this world the Lord will take care of my family." Yes, He will provide for them. Go to Blackwell's Island go through all the poorhouses 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 house and through my own industry and fraternal 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 you are going to live ten or twenty years? If we could look up the path of the future, we would see it crossed by pneumonias, and pleurisias, 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 that you can warrant your household any comfort after you go away from them? Besides that, the vast majority of men die poor. Two—only two—out of a hundred succeed in business. Are you very certain that 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 came so rapidly it turned his brain, and he died in a lunatic asylum. All his property was left with the business firm, and they swamped it; and then the family of the insane man was left without a dollar. In eighteen months, the property, the insanity, the insolvency, and the complete domestic ruin. Be-

sides that there are men who die insolvent before they get under 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 worth \$15,000; under a forced sale it brings \$7,000. 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 "watered" 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 \$20,000, but after the indebtedness has been met and the bills of the doctor and the undertaker and 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 lambskins, close the piano, rip up the Axminster, sell out the wardrobe, and let the mother take a child in each hand and trudge our 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 sometime an awful and genuine excuse, but rarely. The answer to it is this: If you are too poor to support your family, and pay for a policy on your life, you are too poor to take the chance of dying and leaving them deprived of the support your brain and hands supply them. 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 a provision. I admire what was said by Rev. Dr. Guthrie, the great Scotch 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 had 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 our 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 grating in this awful? Ah! they are the victims of want; in many of the cases the forecast of parents and grandparents might have prevented it. God only knows how they struggled to do right; they prayed until the tears froze on their cheeks; they sewed on the sack until the breaking of the day, but they could not get enough 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 shrieked, "Aha! I have won the day!"

Says some man: "I believe what you say; it is right and Christian, and I mean some time 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 a 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 ruggedness of soul are necessary—I say, if there be anything more pitiable than that, I don't know what it is. And yet there are good women who are indifferent in regard to their husbands' duty on this subject, and there are some positively hostile, as though a Life Insurance subjected a man to some fatality. There is in this city 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 for \$10,000 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 the 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 stethoscope 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 dark day of your demise.

JOHN SYVERSON.

Cloaks and Suits
at Half Price.

January is the money making month for the public. For the merchant it's the house cleaning period. Not how much money can I make? but how much winter goods can I rid my store of, that's the question. And when inventory time comes, as it does the 1st of February, we much rather count one, two, three dollars, than four, five, six cloaks.

Can you use a \$15 cloak for \$7.50?

Or a \$20 ladies suit for \$10?

If you can, come soon, for there's no telling how long such good things will last.

Flannel Shirt Waists

Red, black, blue and pink, made up in latest style, of good material, fits well, long sleeves. At the price we now offer them they ought to go quick:

Waists worth \$4.50 now \$3.50

Waists worth \$3.50 now \$2.50

Waists worth \$2.00 now \$1.25

Waists worth \$1.50 now \$1.00

February Delinquent 15c

The ONE PRICE Department Store.

January Clearance Sale

Commencing Monday, January 11th.

CLOAKS ————— CLOAKS

If you have not yet supplied yourselves with cloaks Now is the time as we must close out what we have left at once. Here are a few prices:

\$25.00 Cloaks now	\$14.00	14.00 Cloaks now	8.00
20.00 Cloaks now	11.00	13.00 Cloaks now	7.50
15.00 Cloaks now	8.00	8.00 Cloaks now	4.50

We have a few choice Ladies' Wool Seal, Calf and Russian Lamb Fur Coats which we must close at once.

SHIRTS ————— SHIRTS

During this sale we will give one fourth off on all ladies tailor-made, up-to-date skirts. Special sale on all Ladies' Underwear.

BERG BROTHERS & COMPANY,

Cooperstown, North Dakota.