

Bible THE Echo

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ONE PENNY.

THE BIBLE ECHO.

DEVOTED TO
An Exposition of Bible Truth and Signs of the Times.

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FOR TERMS SEE LAST PAGE

TELL ME OF HEAVEN.

O TELL me of heaven, sweet heaven,
The home of the pure and the blest,
Where sorrow and sin cannot enter,
Where the weary forever shall rest.
Let me hear of that heavenly city,
Where all is immortal and fair;
And I'll flee from all earthly enchantments,
And earnestly long to be there.

Let others seek earthly possessions,
And lay up their treasures below;
I have heard of a land that is better,
And to seek it with ardour I'll go.
I have heard of a world robed in glory,
And freed from temptation and care,
Where sickness and death may not enter,
And I long, O, I long to be there.

Let me enter the gate that is narrow,
The way that with danger is spread,
And though rugged and dark be my pathway,
One bright ray is over it shed;
For I hear the sweet voice of my Saviour,
Saying, "Fear not, for I am thy God;
I know thy temptations and trials,
For I the rough pathway have trod."

Dear Saviour, Thy promise is precious,
Thy guidance I evermore crave;
O help me to walk in Thy footsteps,
And trust in Thy power to save;
O give me a place in Thy kingdom,
When life with its turmoil is o'er;
Let me dwell with the King in His beauty,
And I ask, O, I ask for no more.

—Sarah M. Swan.

SET your affections on things
above, not on things on the earth.

LOVE not the world, neither the
things that are in the world.

If any man love the world, the
love of the Father is not in him.

FOR all that is in the world, the
lust of the flesh, and the lust of the
eyes, and the pride of life, is not of the
Father, but of this world.

AND the world passeth away, and the
lust thereof; but he that doeth the will of
God abideth forever.

FOR the things which are seen are tem-
poral; but the things which are not seen
are eternal.

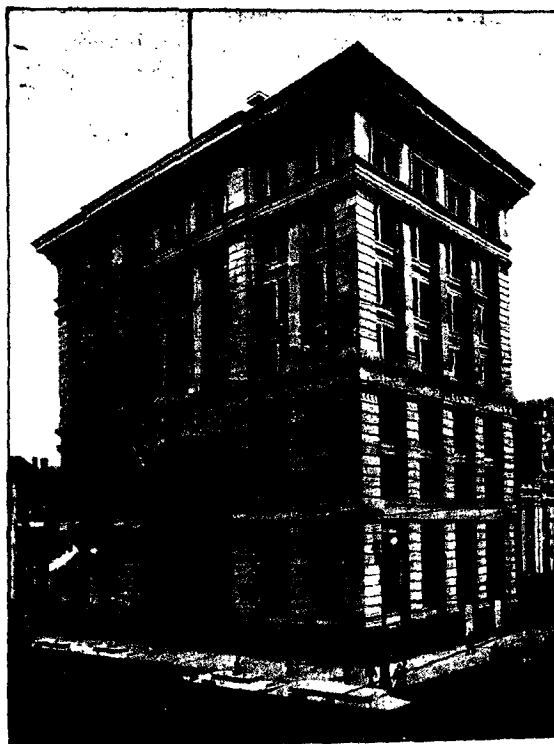
LAY up for yourselves treasures in
heaven. For where your treasure
is, there will your heart be also.

For what is a man profited, if he shall gain
the whole world, and lose his own soul?

LIFE INSURANCE.

WHAT IS IT? AND WHAT ARE ITS TENDENCIES?

LIFE Insurance has come to be one of the great concerns, and one of the leading money-making institutions of the age. This is evident from the large number of societies engaged in the business, from the amount of money invested in it, and the colossal buildings erected to carry on the enterprise.



THE EQUITABLE LIFE INSURANCE SOCIETY BUILDING,
MELBOURNE.

One of the largest and most massive commercial structures south of the equator.
Cost of building and site, over half a million sterling.

Financial position of the Society, Dec. 31, 1897: Assets, £49,349,231; surplus over all liabilities, £10,508,995. Income from premiums during the year, £7,826,695; total income for the year, £10,719,223.

Thousands upon thousands are engag-
ing in this business to-day. It is set forth
as a humane and philanthropic thing, a
Christian duty, in fact. Men say they
could not sleep nights if their lives were
not insured; not that such insurance gives
them any assurance that their lives will
be prolonged, but because it makes pro-
vision against an event which they are
unwilling to leave in God's hands without
such provision,—their death—and thus re-
lieves them from anxious care for the
future.

The underlying thought in it all is tem-
poral provision for a possible near, sudden,

or unexpected death. The provisions made
are all based upon the idea of death, or of
death's next door neighbour, an invalid
and imbecile old age. The investment is
made with a view to the cessation of life,
and not for its continuance. The whole
theme is, *What would happen should I die?*
How would my mother, my wife, or my
children get along if I should die? There-
fore, for fear I may die suddenly, or be-
fore my mother, or my wife, or my children
die, I will, by instalments, put some
of my money into a big money
speculating concern, called a life
insurance society, and then, if I
should be killed or die suddenly, my
policy will come due, and draw a
large sum for them to live upon.

This, in brief, is life insurance. It
is a trading or speculating upon life.

And what are its tendencies? Is
it a Christian or worldly enterprise?
Is it based upon Christian or upon
worldly principles? Let us examine
it in the light of the Bible, and from
a Christian standpoint.

A FEW QUESTIONS.

1. Does it tend to make men
trust more in "the living God?"
1 Tim. 6: 17.

2. Does it tend to make them
trust less in "uncertain riches?"
1 Tim. 6: 17.

3. Does it lead men to believe
that God will never forsake the
righteous, nor suffer his seed to beg
bread? Ps. 37: 25.

4. Is it in harmony with Christ's
instruction: "Lay not up for your-
selves treasures upon earth, where
moth and rust doth corrupt, and
where thieves break through and
steal: but lay up for yourselves
treasures in heaven, where neither moth
nor rust doth corrupt, and where thieves
do not break through nor steal: for where
your treasure is, there will your heart be
also?" Matt. 6: 19-21.

5. Is it in accordance with His teach-
ing: "Take no thought, saying, What
shall we eat? or, What shall we drink?
or, Wherewithal shall we be clothed? (for
after all these things do the Gentiles seek:)
for your Heavenly Father knoweth that
ye have need of all these things?"
Matt. 6: 31, 32.

6. Does it increase men's faith in His
promise that if they seek first the kingdom

of God and His righteousness, all these temporal necessities will be added unto them? Matt. 6: 33.

7. Does it lead men to obey the injunction: "Humble yourselves, therefore, under the mighty hand of God, that He may exalt you in due time: *casting all your care upon Him*; for He careth for you"? 1 Peter 5: 6, 7.

8. Does it lead men to believe that "godliness with contentment is great gain"? 1 Tim. 6: 6.

9. Is it in harmony with the instruction: "Having food and raiment let us be therewith content," and the injunction: "Be content with such things as ye have: for He hath said, I will never leave thee nor forsake thee"? 1 Tim. 6: 8; Heb. 13: 5.

10. Does it cause men to trust their lives, and the future welfare of their wives and children, in God's hands?

11. Is it in harmony with the scripture: "Leave thy fatherless children, I will preserve them alive; and let thy widows trust in Me"? Jer. 49: 11.

12. Does it give men more means to put into the cause of God, and to help the poor and needy in their present distress?

13. Does it encourage the spirit of general benevolence?

14. Does it teach children manliness and self-reliance; to trust in God for life and future needs; and to believe that, with His blessing, they will be as able to make their way in the world as their parents have been?

We ask the reader to carefully consider these questions. Certainly, not until they can be answered in the affirmative can life insurance be rightly considered a Christian thing. The whole scheme upon which life insurance is based is

A WORLDLY AFFAIR.

The reasons given in support of it are worldly reasons. The anxieties which lead men to insure their lives are Gentile anxieties.

Life insurance leaves God out of the reckoning. It leads men to trust in riches instead of in God; to lay up treasures on earth instead of in heaven; to provide for a contingency which may not occur,—the death of the person insured before the death of the beneficiaries—and for those who may never be in need at all, to the neglect of those who are now in actual want.

The whole philosophy of life insurance, therefore, is contrary to the teachings of Christ, and to the principles of Christianity. True, the Bible makes it incumbent on men to provide for their own as long as they live, and to "lay up," or make provision, for the needs of the children while they are children; but it nowhere teaches men to speculate upon life, to cross the threshold of death, go down into the future, and make provision for the temporal necessities of future generations. Christ teaches men to take no anxious

thought for the future; "for the morrow," He says, "shall take thought for the things of itself; sufficient unto the day is the evil thereof." He teaches us, for food and raiment, to trust in Him who watches the sparrow, clothes the grass, and arrays the lily; and tells us if we have money to lay up, to lay it up as a treasure in heaven: "Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth." Luke 12: 33. Thus may those who have means "lay up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life." 1 Tim. 6: 19.

WHERE THE MONEY COMES FROM.

Considered only from a worldly standpoint, life insurance is a poor speculation on the part of policyholders. On the whole they do not get out of it as much as they put into it, the loss of the use of the money, of course, included; for if they did, life insurance societies would soon cease to exist. They could not become so immensely rich as they do, build such buildings as they do, and pay such salaries to their officers and such commissions to their agents as they do. The president of one life insurance society in America, we are informed, receives a salary of \$50,000 (£10,000) a year,—as much as the President of the United States himself! But who pays him this?—The policy holders of course.

These societies make a great deal of their large "surplus" on hand. But where did this surplus come from? From "wise management," we are told. Yes; wise indeed! It came from the money which thousands have paid in without ever receiving a farthing's worth of actual benefit; from money paid on policies which the policy holders have been compelled to forfeit by being unable to keep up their annual instalments; from accumulated interest on money paid in years ago by men who have been so fortunate as not to die, and thus bring their policies due. Does anyone suppose that life insurance societies are formed by a lot of generous-hearted millionaires banding themselves together, and putting their money into a common fund, to be drawn upon by the poor when in distress? Not a bit of it. The people who pay their money in, pay all their own policies, and much more besides.

THE UNBENEVOLENT PRINCIPLE INVOLVED.

We have heard grey-headed old men, men who have been insured all their lives, advise young men, with growing families, to insure their lives. They would say to them: "You may die. You ought, therefore, to make provision for your family in view of such an event. We do not want them left on our hands to care for when you are gone." But suppose a young man of this kind should insure his life for, say

£1,000, and should soon afterwards die. Who would pay the £1000? The young man himself had paid into the insurance company, in premiums, only a few pounds. Who would make up the rest? Evidently the very men who advised him to insure his life so that they would not have to care for his family when he died. The only difference from a monetary standpoint would be, that instead of doing it in a Christian and truly philanthropic way, they would do it by having paid their money into the insurance company from purely selfish motives—with a view simply of caring for *their own*. But there is a world of difference in principle in the two methods. And herein are revealed some of the selfish, unchristian, and unbenevolent principles bound up in life insurance.

Barring the comparatively few who meet sudden or unexpected deaths (and these cannot be ascertained beforehand), it would be a much wiser thing for men of the world to put the money which they invest in life insurance into savings banks. There they would receive the interest on it themselves, and it could be drawn upon from time to time, or all drawn out at once, if necessary, when needed. With life insurance, neither the policy holder or his family, except perhaps in the way of a few small amounts known as "bonuses," receives any benefit whatever until the policy matures, which is at death, or at the end of a long term of years. Until then it is practically a dead loss.

But there is

A WISER WAY STILL.

The time is coming when banks, life insurance societies, and all worldly combinations for security against future evils, are going to the wall. Large insurance societies which have their policy holders in many lands frequently make this argument in demonstrating their superior stability over more local societies; they say that the local societies, having "all their eggs in one basket," to use a familiar expression, are much more likely to fail should a disastrous war or epidemic occur in their particular locality; whereas, the larger society, having its interests scattered all over the world, is not so likely to go under, as the losses in one locality would be made up by the profits in another. But while this may be good reasoning as between society and society, in a broader sense the argument lies equally against the largest society. It, too, has "all its eggs in one basket"—*this world*; and when the time of trouble such as never was since there was a nation on the earth, comes; when war, and anarchy, and pestilence, and plague, are doing their destructive work in all lands, then the largest, and strongest, and richest money concern in the world will go to the wall. All then who have heaped together treasures will cast their silver and their gold to the moles and to the bats, for every earthly hope will have fled. And

All the signs of the times, that time is not very far off. Therefore, if there was ever a time in all the world when it was wise for men to lay up treasure in heaven, that time is now. And nothing proves more conclusively how completely Satan has this world captivated by his delusive snares than the fact that just now, when everything earthly is about to pass away; just now, when, more than ever, men ought to be selling what they have and laying up treasure in heaven, they are, more than ever, planning as though the world were to stand forever, and laying up treasures on earth, in banks, life insurance societies and the like, as never before. This is all a tremendously big mistake, and we want men and women to find it out before it is too late, to follow Christ's instruction, and put their money where they will be sure of getting returns. Take out a life policy with Christ, who is the Resurrection and the Life. Then, when He who is our Life shall appear, we shall also appear with Him in glory.

"The love of money is the root of all evil; which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows." 1 Tim. 6:10.

LIFE INSURANCE A COMMERCE WITH THE WORLD.

God's people should not engage in life insurance. This is a commerce with the world which God does not approve. Those who engage in this enterprise are uniting with the world, while God calls His people to come out from among them and to be separate. Says the divine messenger: "Christ has purchased you by the sacrifice of His life. What! know ye not that your body is the temple of the Holy Ghost, which is in you, which ye have of God; and ye are not your own? For ye are bought with a price; therefore glorify God in your body, and in your spirit, which are God's. For ye are dead, and your life is hid with Christ in God; when Christ who is your life shall appear, then shall ye also appear with Him in glory." Here is the only life insurance which Heaven sanctions.

Life insurance is a worldly policy which leads those who engage in it to depart from the simplicity and purity of the gospel. Every such departure weakens faith and lessens spirituality. Says the apostle: "But ye are a chosen generation, a royal priesthood, an holy nation, a peculiar people; that ye should show forth the praises of Him who hath called you out of darkness into His marvellous light." As a people, we are in a special sense the Lord's. Christ has bought us. Angels that excel in strength surround us. Not a sparrow falls to the ground without the notice of our heavenly Father. Even the hairs of our head are numbered. God has made provision for His people. He has a special care for them, and they should not distrust His providence by engaging in a policy with the world.

God designs that we should preserve, in simplicity and holiness, our peculiarity. Those who engage in this worldly policy invest means which belong to God, which He has intrusted to them to use in His cause, to advance His work. But few will realise any returns from life insurance, and without God's blessing even these will prove an injury instead of a benefit. Those whom God has made His stewards have no right to place in the enemy's ranks the means which He has intrusted to them to use in His cause.

Satan is constantly presenting inducements to God's chosen people to attract their minds from the solemn work of preparation for the scenes just in the future. He is in every sense of the word a deceiver, a skilful charmer. He clothes his plans and snares with coverings of light borrowed from Heaven. He tempted Eve to eat of the forbidden fruit, by making her believe that she would be greatly advantaged thereby. Satan leads his agents to introduce various inventions and enterprises, that those Christians who are in haste to be rich may fall into temptation, become ensnared, and pierce themselves through with many sorrows. He is wide awake, busily engaged in leading the world captive, and through the agency of worldlings he keeps up a continual pleasing excitement to draw the unwary, who profess to believe the truth, to unite with worldlings.

The lust of the eye, the desire for excitement and pleasing entertainment, is a temptation and snare to God's people. Satan has many finely-woven, dangerous nets which are made to appear innocent, but with which he is skillfully preparing to infatuate God's people. There are pleasing shows, entertainments, and an endless variety of enterprises constantly arising, calculated to lead the people of God to love the world and the things that are in the world. Through this union with the world, faith becomes weakened, and means which should be invested in the cause of truth are transferred to the enemy's ranks. Through these different channels Satan is skillfully draining the purses of God's people, and for it the displeasure of the Lord is upon them.

MRS. E. G. WHITE.

Large sums of money which fall to children in the way of heir-looms, wills, and life insurances,—money which the children have had no hand in earning or accumulating—is often a curse rather than a blessing. That father who gives his children a good, practical, Christian education bequeaths to them a more valuable legacy than any amount of money could be.

WHAT THEY MEAN.

How unwilling men are to depend directly and only upon God. They will have some one between as protector. That is the meaning of all those insurance societies which we find everywhere.

True Christianity is characterised by direct dependence on God, acknowledging

His right to do what He will with our life. His right to send the hail on the field and not on that, to let a tower of Siloam fall on some and not on others. Benefit clubs, mutual assurance and friendly societies come between to protect man against God; they kill the child's spontaneous, loving trust in his Father, and God is thrust into the background.—*Pastor O. Stockmayer, in "Jungle Need."*

THE KING'S Royal Life Insurance COMPANY,

ESTABLISHED ANNO MUNDI 1.
(Gen. 3:15)

PRESIDENT:

"The King of kings, and Lord of lords." 1 Tim. 6:15.

ACTUARY:

The King's Son. Jno. 3:16.

SOLICITOR:

The Spirit of Truth. Jno. 14:16, 17.

DIRECTORS:

The PRESIDENT,) (The FATHER,
ACTUARY,) or, (The WORD, and
and SOLICITOR.) (The SPIRIT OF TRUTH,
1 Jno. 5:7.

AGENTS:

"An innumerable company of angels." Heb. 12:22; 1:14.

OFFICE:

THE... FATHER'S HOUSE, NEW JERUSALEM.
(Jno. 14:2) (Rev. 21:2)

Broad Street.

[Rev. 22:1, 2.]

Several Reasons for Insuring in the King's Royal.

1. It is the oldest life insurance company in existence, having been in successful operation for about 6,000 years, in spite of the determined opposition of men and demons.
2. The King's Royal has no test by Medical Examiners, for policies are as readily issued to those suffering under deadly maladies, and to the lame and halt, the dumb and blind, the deaf and unsound, as to those in perfect health. A policy was taken out for the thief on the cross, and for Jonah in the whale's belly. Also the age is never taken into the account by the Royal.
3. This is the only company which insures against the fires of the great Judgment Day.
4. It is the only company which insures against shipwreck in the River of Death.
5. This Company permits its policy-holders to travel and do business in any quarter of the earth, from the frozen climes of the North to the plague-infected regions of the South. It will insure a wage-worker on a dangerous machine, or a nurse in a cholera ward, as readily as those who follow any other calling.
6. The King's Royal insures a man for more than he is actually worth.
7. The Present Benefits in this company are a hundred-fold of things needful to the body, in houses, lands, friends, and that "peace which passeth all understanding."
8. But the climax of expectation will be reached when the ACTUARY shall gather the myriads of policy-holders, and bestow on them a life that will measure with the life of God.

AN EXHIBIT,

Showing the Present Standing of the ROYAL,
and its Business for 6,000 Years.

WONDERFUL RECORD! SURPRISING FIGURES!!

Total Number Insured Since the Charter was
Taken Out:

"A great multitude, which no man could number, of all nations, and kindreds, and people, and tongues." Rev. 7:9.

Paid-Up Capital:

"The unsearchable riches of Ch. ist." Eph. 3:8.

Collaterals:

God's boundless MERCY and everlasting LOVE. Ps. 103:17. Jer. 31:3.

Assets REAL ESTATE:

"An inheritance incorruptible, and undefiled, and that fadeth not away." 1 Pet. 1:4.

Cash in the Bank:

"Gold tried in the fire." Rev. 3:18.

Securities and Stocks:

"Two immutable things"—the Oath and Promise of God. Heb. 6:17, 18.

Liabilities (The Unmerited Claims of the human family):

"There is none that doeth good, no, not one," "All have sinned, and come short of the glory of God." Rom. 3:12, 23.

Surplus over all Liabilities:

"Eye hath not seen, nor ear heard, neither have entered into the heart of man, the things which God hath prepared for them that love Him." 1 Cor. 2:9. "Able to do exceeding abundantly above all that we ask or think!" Eph. 3:20.

Further Facts Concerning the Royal.



FIRST.—It has never changed its management during a history of sixty centuries.

SECOND.—Every claim against this Company will be fully adjusted when the word of promise matures, which in all probability is near at hand.

THIRD.—The Royal has declared one glorious dividend in the spring of A.D. 31, "when captivity was led captive," and death in them was swallowed up of life.

FOURTH.—Persons who do not believe in Human Accountability, or reject the doctrine of the Atonement, cannot be insured by the Royal. Also all applications must be made personally to the President through the Actuary.

FIFTH.—All companies offering to issue policies AFTER DEATH are frauds.

SIXTH.—All genuine policies are stamped with a BLOOD RED SEAL.

SEVENTH.—The Royal has its deputies in every quarter of the globe, but those who wish to insure must keep a sharp look-out for FRAUDS!



CONDITIONS OF POLICY.

"Repentance toward God, and faith toward our Lord Jesus Christ." Acts 20:21.

ELIGIBILITY.

"Whosoever will, may come." Rev. 22:17; Isa. 55:1.

PREMIUMS.

"Without money and without price." Isa. 55:1-3.

NOTE.—This is the Largest, the Oldest, and the only absolutely Reliable Life Insurance Company on earth.

Scriptures Which Discountenance Life Insurance.



1. "For ye are dead, and your life is hid with Christ in God. When Christ, who is our life, shall appear, then shall ye also appear with Him in glory." Col. 3:3, 4.

[The life of the believer is in the hands of the "Preserver of men" (Job 7:20), the best security that mortals can have; and that which is committed unto Him He will preserve unto the great day. 2 Tim. 1:12.]

2. "Thus saith the Lord: Cursed be the man that trusteth in man, and maketh flesh his arm, and whose heart departeth from the Lord." Jer. 17:5.

[Life insurance, in a very seductive sense, is a species of trusting in man, and those who do this do "depart from the Lord."]

3. "Lo, the people shall dwell alone [the people of God] and shall not be reckoned among the nations." Num. 23:9.

[Let worldlings band together in cliques and human organizations. If they wish; but God's children should keep separate, and while they are in the world, be not of the world.]

4. "Be ye not unequally yoked together with unbelievers: . . . come out from among them, and be ye separate, saith the Lord. . . and I will receive you, and will be a Father unto you, and ye shall be My sons and daughters, saith the Lord Almighty." 2 Cor. 6:14-18.

[Those who have God for their Father, and are His sons and daughters by the Spirit of adoption, have a far better protection than can be obtained of any Life Insurance Company on earth.]

5. "Leave thy fatherless children, I will preserve them alive; and let thy widows trust in Me." Jer. 49:11.

[This is the Lord's specific command to His people; and it is infinitely better than life insurance policies for widows and orphans.]

6. "Cast thy care upon Him; for He careth for you." 1 Pet. 5:7.

[This text is very direct; every syllable is anti-life insurance in its meaning.]

7. "Be content with such things as ye have; for He hath said: I will never leave thee, nor forsake thee." Heb. 13:5.

[In Greek this text is exceedingly emphatic: It has five negatives, thus: "No, I will not leave thee; no, no, I will not forsake thee." It is the five-fold guarantee of the Eternal.]

8. "Are not five sparrows sold for two farthings, and not one of them is forgotten before God? But even the very hairs of your head are all numbered. Fear not, therefore; ye are of more value than many sparrows."

"Consider the ravens; for they neither sow nor reap; which neither have storehouse, nor barn; and God feedeth them: how much more are ye better than the fowls?"

"Consider the lilies how they grow: they toil not, they spin not; and yet I say unto you, that Solomon in all his glory was not arrayed like one of these. If then God do so clothe the grass, which is to-day in the field, and to-morrow is cast into the oven; how much more will He clothe you, O ye of little faith?" Luke 12:17, 24, 27, 28.

[Bless the psalmist: "I have been young and now am old, yet have I not seen the righteous forsaken, nor his seed begging bread." Psalms 37:25. An active worker of the Young Men's Christian Association once testified that of the multitude of tramps he had met, not one ever claimed to be a devoted Christian.]

9. We should trust in God. (Ps. 37:5) "Trust in Him at ALL TIMES." (Ps. 62:8) "Trust in the Lord. . . and verily thou shalt be fed." (Ps. 37:3) "Blessed is the man that maketh the Lord his trust." (Ps. 40:4) "Whoso putteth his trust in the Lord shall be safe." (Prov. 29:25) "He that putteth his trust in the Lord shall be made fat." (Prov. 28:25) "It is BETTER to trust in the Lord, than to put confidence in man. It is better to trust in the Lord, than to put confidence in princes." (Ps. 118:8, 9) "The word of the Lord is tried; He is a buckler to all those that trust in Him." (Ps. 18:30) "They that trust in the Lord shall be as Mount Zion, which cannot be removed, but abideth forever." (Ps. 125:1) "Trust in the Lord with all thine heart; and lean not unto thine own understanding." (Prov. 3:5) "Trust ye in the Lord forever; for in the Lord Jehovah is EVERLASTING STRENGTH." Isa. 26:4.

[In this list of texts we have commands, promises, and results. The Saviour says: "SEEK YE FIRST the Kingdom of God and His righteousness, and all these things [all needed temporal things] shall be added unto you." Matt. 6:33. The true child of God has no use for any earthly life insurance, for he is already the child of a KING, and an heir of all things.]

PROS AND CONS OF LIFE INSURANCE.

PROS.

1. Encourages thrift.
2. Makes provision for the aged, the weak, the helpless, and the bereaved.
3. Prevents pauperism.
4. Relieves the public and the church of many burdens.
5. Is endorsed by many good and clever men.
6. Pays well as an investment of capital.

CONS.

1. Incites to speculation.
2. Instils greed of gain.
3. Causes men to trust in riches rather than in God.
4. Only provides for a favoured class.
5. Lessening the calls on the public and the church, it tends to destroy individual generosity, and to defeat the purpose for which the poor are ever with us.
6. Acquires its profits by usury and unholy investments.
7. Builds up its business by Sabbath breaking.
8. Provides unwarranted wealth for a few at the expense of the masses.
9. Tempts to suicide, murder, and mis-representation.
10. Deprives the cause of God of money.
11. Entangles Christians with worldly concerns.
12. Is a lottery in human life.
13. Is condemned by many thoughtful Christians.
14. Is not needed by Christians.
15. Is denounced in principle by the Bible.

N. A. DAVIS.

THE POOR AND HOW THEY SHOULD BE CARED FOR.

"For ye have the poor with you always, and whosoever ye will ye may do them good." Mark 14:7.

"For the poor shall never cease out of the land." Deut. 15:11.

Why are the poor in this world, and how should they be cared for? In a word, we may say that poverty exists because of sin. Sin brings want, sorrow, and suffering.

Some, however, are poor when they ought not to be. They are in want through indolence and lack of industry. Such poverty needs to be rebuked, and those afflicted with it told, in the words of the wise man, to "go to the ant" and learn of her ways.

Others are poor through God's providence. Some, like Israel of old, He brings into close places, and suffers to hunger, to try them, to see whether they

will trust in Him and keep His law. Deut. 8:2, 3. Some He permits to experience the ills of poverty, and places in difficult positions, that the defects of their characters may be revealed, and their asperities smoothed away.

There are worse things in the world than poverty. "Better is a little with the fear of the Lord, than great treasures and trouble therewith. Better is a dinner of herbs where love is, than a stalled ox and hatred therewith." Prov. 15:16, 17. It is often a blessing to be poor. "Hearken, my beloved brethren, Hath not God chosen the poor of this world, rich in faith, and heirs of the kingdom which He hath promised to them that love Him?" James 2:5. On the other hand, it is generally a dangerous thing to be rich. "The cares of this world, and the deceitfulness of riches, choke the word." Matt. 13:22. "A rich man shall hardly enter into the kingdom of heaven." "It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God." Matt. 19:23, 24.

The poor are in this world also that the rich, or those in better circumstances, may have an opportunity to assist them, and thus be Christ-like, cultivate the principle of benevolence, and so fulfil the second great commandment. We do not believe in Socialism, or an arbitrary levelling of society in regard to temporal possessions. The following expresses our views exactly upon this question:—

"It was not the purpose of God that poverty should ever leave the world. The ranks of society were never to be equalised; for the diversity of condition which characterises our race is one of the means by which God has designed to prove and develop character. Many have urged with great enthusiasm that all men should have an equal share in the temporal blessings of God; but this was not the purpose of the Creator. Christ has said that we shall have the poor always with us. The poor, as well as the rich, are the purchase of His blood; and among His professed followers, in most cases, the former serve Him with singleness of purpose, while the latter are constantly fastening their affections on their earthly treasures, and Christ is forgotten. The cares of this life and the greed for riches eclipse the glory of the eternal world. It would be the greatest misfortune that has ever befallen mankind, if all were to be placed upon an equality in worldly possessions."

Both poverty and riches, therefore, are God's means of testing men.

The following passages show the duty of those in good circumstances toward the poor, and how careful God has been to make provision for the poor, the stranger, the widow, and the orphan: Lev. 23:22; Deut. 24:19-22; 15:7-11; Ex. 22:22-27; Lev. 25:35-38; Prov. 19:17; Jas. 1:27; 2:15-17.

To the young rich man Christ said: "Go sell that thou hast, and give to the poor, and thou shalt have treasure in heaven." Matt. 19:21.

It is the duty of every church to care for its poor. And if all churches would do this, there would be little need felt on the part of Christians of joining so-called "friendly societies," or of insuring their lives for fear that their loved ones would come to want.

Christian Help Work

NORTH FITZROY CHRISTIAN HELP
BAND, NO 1.

During the quarter ending June 30, 1898, the above band, consisting of nine members, held 13 gospel meetings, extended help to 26 persons, gave away 6 parcels of food and 7 parcels of clothing, found a temporary home for a little orphan child, and expended 3s. 7d. in cash.

The amount of work done, though small, has brought a blessing to all engaged in it, and consequently the hearts of the workers are encouraged to make greater efforts to help the needy ones for whom Christ died.

W. J. R. BOWES, *Secretary.*

A NIGHT AT THE SAN FRANCISCO HELPING HAND MISSION.

The superintendent and the helpers told me that things were quiet just now at the mission, on account of the war. Twenty or more men who had been regular patrons, had enlisted in the army; and the bulletin-boards and war news are for many others greater attractions than are the free seats, wall texts, and gospel talks at 641 Commercial Street.

It was about 6 o'clock when I entered the place. This is supper hour, and the very proper thing to do was to take supper with the men. One doesn't have to have a full purse to get a meal here. The place was not designed that way, but is primarily for the man that is down on his luck. Still you would be surprised to see what an intelligent class of men patronise this branch of the institution—not alone those who must save the "nickles," but many clerks and business men who have regular employment visit the place because of the vegetarian feature of the cooking.

You have to be your own waiter, that is for the serving. You buy five cents (2½d.) worth of tickets at the office (you will not need more), step up to the counter, give your order from the bill of fare posted on the wall, hand over your tickets, and carry your meal to a seat at one of the eight or more long tables in the room. All dishes are a cent (half penny) apiece, so you are not bothered making change: soup, potatoes, vegetable stew, plate of beans, cup of cereal coffee, sugar, small dish of nut butter, cup of milk, sauce, bread, etc., and they are liberal dishes, too, and the cooking is well done. Three to five cents a meal! I can hardly see how the managers can serve so much for so little.

As the evening grew, the men gathered in slowly, until at 8 o'clock, time for the evening service, there were nearly forty in the chairs. For the reason before stated, the audience is less than half as large as it has been in the past. A song service preceded the preaching, and this seemed to be enjoyed by all. Friends from the San Francisco and Oakland churches are usually present to help in the singing.

The gospel talks are given alternately by brethren Richards and Dexter at present.

This was Brother Dexter's evening to speak. The sermon was listened to attentively as the speaker compared the power

that is in the gospel with various kinds of power in the world, together with the things to be gained. Men are not ashamed of power in worldly affairs. On the contrary, they glory in it. So, how earnestly should we desire that power that is able to save us from sin and prepare us for endless life in the world to come! "I am not ashamed of the Gospel of Christ; for it is the power of God unto salvation to every one that believeth."

At the close of the sermon a call was made for those who wanted this power to enable them to live better lives, and who desired prayers in their behalf, to raise their hands. Five hands went up. The men were invited to the front seats, and a short season of prayer followed, in which two of the men engaged. These also spoke to the audience of their desire to turn from Satan to God. One of them was a man who once knew the peace that comes from serving Christ, and who now rejoiced that he had been reclaimed. Three of the men were more or less under the influence of liquor. Poor fellows, they realised to some extent their sad condition, and that they needed help!

Many, yes, the larger share of those that thus come forward for prayers, go out from the mission, and are seen no more by those who have laboured for them. Truly it is a work of seed-sowing, pure and simple. The day of judgement alone will reveal how many of God's jewels have thus been reclaimed through the hands of His servants from among the restless passers in and out at the Helping Hand Mission.

The closing of the meeting at 9:15 is the signal for the beginning of the last and probably the most interesting run of the day's business. The last song means that the time has arrived when beds are available, and the clerk behind the wire screen of the office finds plenty to do for an hour or two recording names, assigning numbers of beds, and giving out tickets and clothes-locker keys.

But a stranger finds that at this point in the programme all is not plain sailing. Down in the basement is a bath-room, and it is one of the unchangeable and unalterable laws that every man who did not sleep at this Mission "last night," must take a bath or find accommodations elsewhere. These words, "last night," are the "open sesame" to some, and a chilling blast on the tender expectations of others; for there are a few people in this world that strenuously object to injuring their health by the use of soap and water. But the law is fixed. However, the most of them are willing and glad for the privilege, and welcome the spray, and the warm room, and clean towels, and clean nightshirt, and clean bed afterward. Just now the bath has only about fifteen patrons nightly. As some seventy beds are filled each night out of the total of 125, it will be seen by this how many are regular lodgers.

I must not neglect to speak of one very important room in the mission buildings. This is the fumigator. It is on the top floor, and during the bathing process the one who has charge of this business makes frequent trips from bathroom to garret with loads of clothing in sacks, each sack containing the clothes of one man, who puts them therein

as he prepares for the spray. The fumigator and shoes frequently go into the room. On occasion seems to demand it. Arrived at the destination, the human elevator strings up each bundle by itself to a hook in the ceiling; and when all is ready, several pounds of sulphur are set burning, the room is fastened up tight, and the dire work goes on without let or hindrance for several hours. After all is over, the renovated garments are deposited by the beds of the owners. And all for ten cents (fivepence!).

A dime isn't much, but there are lots of men who haven't a cent in all their pockets. Some of these men were there the other night, and it was raining outside. They waited awhile, and when the right time came, which meant the sticking point of courage, they "braced up" to the window, told their story, and asked for a bed. Of course there are men who would abuse one's hospitality, but the careful clerk tells them to sit down "over there" and he will "see" after a bit. "Over there" claims several, who wait patiently enough till the rush is over, when their stories receive investigation. If everything is "straight," and they are willing to run the gauntlet downstairs, and to pay for the bed in work about the premises the next day, the case receives favourable consideration.

It is usually the same story, with a variation by each man,—no work, though they have been trying a day, a week, or months, to get work. One fellow told me he was clean discouraged, hadn't eaten anything all day, and had walked from some fifteen miles outside the city. He grew confidential, and related several chapters of his history; had graduated at a college, and his parents and sisters were well-to-do; he was ashamed of himself, but it was only partly his fault. Poor man, and poor men! Whisky had done it, and the devil had so benumbed his faculties and debased his manhood that well-nigh all aspiration and hope of anything better had been destroyed.

And so it goes, night after night; the same routine, many faces the same, but always something and some one new, ever the ebb and flow of the tide of needy men, aye, God only knows the depth of their need. You who have homes, and enough to eat, and enough to clothe your bodies, thank the Lord for His care for you, and remember the poor, and the outcasts, and the homeless ones.

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WILLING HANDS.

THANK God for the willing hands
That are honest, and brave, and true,
That lie not folded, but labour hard
To do what there is to do.
Rich gems of the world are they,
Where fancy is drowned in fact,
Where time is a thing of reality,
And to live is to think ar—rect.

Thank God for the willing hands
That pull at the load of care:
That lend themselves to a weaker friend,
And are eager everywhere;
Whose touch is a touch of gold,
That kindles not one regret,
Whose duty it is to toil along
And never a thing forget.

—Florence Attenborough.

THE CAPABILITIES OF A BLACKBOARD.

As an aid to home brightening and the amusement of children, a blackboard should not be forgotten. It should not be a toy stowed in a far-off play room, where the little people are left to their own devices, but a board of generous size, and stationed in a place of honor in the family living-room. Such a board can be cheaply made by any carpenter, or a handy lad. I have even known a woman, with a large square of book-binder's board and a pot of black paint, to make a very creditable and convenient one. I would paint my wall in black before I would do without a blackboard. If placed low enough to suit his height, tiny Three-year-old will amuse himself during many an hour by drawing wonderful nondescripts, upon which mama can exercise her guessing powers; and it will not be long until he can learn to make squares, triangles, crescents, and rude figures of chairs, tables, and other articles of furniture.

Miss Seven-year-old will delight in showing papa what beautiful things they are taught to draw at school, or in proving that she can write numbers as high as billions. She will like to puzzle the older members of the family by writing large numbers in Roman notation, and laughing over the blunders made in trying to read them. Master Ten-year-old will draw maps of his state and country, and bound them for mama's edification; and the budding maiden will not find it amiss to plan her flower pieces on the blackboard. Difficult words, which have been used to test the spelling powers, will, when written in plain view, remain as a reminder, and, perhaps, also call up some store of information from the older ones for the benefit of the younger. Papa will recall his juvenile feats, and draw a wonderful spread-eagle, which will long be left to astonish and stimulate the "chips of the old block." Mama will set some beautiful copies, and each child will strive to

surpass them, and the result will be, in more ways than one, astonishing. The favorite amusement this winter in a family where the children range in ages from eight to fourteen, has been to draw the profiles of the different members on the blackboard, to see if any one could guess the original. Of course, it was as frequently the intention to produce a caricature as a correct portrait.

Another play has been to fill a place of given size with geometrical figures in combination. "Now," says Miss Eight-year-old, "we will play that we are going to make an inlaid floor, and we will fill the squares with a combination of rhombs, oblongs, and triangles, or of squares, trapezoids, and trapeziums." As a result some very pretty geometrical drawing has been done. Papa and mama have not disdained to try their skill, which they often found was less than that of their children.

Plans of houses have also furnished opportunity for invention. It has been very interesting to watch the little folks, with rule in hand, laying out a ground plan "an eighth of an inch to a foot." The dwellings thus planned have not all been convenient, or even practicable; but they have amused and developed the minds of those who originated them. Sometimes the ground around the buildings has been laid out with winding walks and flower-beds, until the whole board was an illustration of original landscape gardening. When a particularly fine building has been planned, mama has been requested to draw the elevation, "so that we can see how it will look when it is built." Then both ground plan and elevation will be transferred to a book for preservation.

Incidentally, a good deal of instruction has been given in perspective, and one often hears discussions over "points of sight" and "measuring points." Solid figures have been drawn, also wonderful railroad bridges, with a track all laid and dwindling away to nothing in the distance. A variation of the architectural labors has been to draw the house the family occupy, with all the rooms in correct arrangement and proportion; and as a consequence, there has been a great deal of surveying done. Each child knows just the length of his shoes, and how many steps taken with the toe of one foot to the heel of the other, will make a certain number of feet. So many steps across the room, multiplied by the length of the shoe, gives the width in inches, which are then reduced to feet. All this interests the child, and at the same time educates the mental faculties in various ways. I have not enumerated all the capabilities of the blackboard, both as an educator and as a source of amusement. By all means have a blackboard.—Mary Wood-Allen.

IN THE RIGHT SPIRIT.

OH, guard your heart with a wordless prayer,
Your lips with a prayerful song,
As to and fro, on your tasks intent,
You go through the whole day long.
Then the fretful word will not escape.
And the angry spark not fire;
But the soul will be filled with the sweetest thoughts,
And the feet and hands ne'er tire.

—Selected.

PAPA'S PRAYER AND ITS ANSWER.

At his family altar, one winter morning, a man prayed that God would help his neighbour who lived just across the street. The neighbour was in a great deal of distress that money could relieve. In his prayer the well-to-do man mentioned how badly off his poor brother was, and asked God to do everything for him that was needed. As he rose from his knees and wiped his moist eyes, feeling pretty well satisfied with himself, his little boy went up to him and said: "Give me your pocket-book, papa, and I'll go over to Mr. Smith's, and answer your prayer myself."—*Mother's Companion*.

OUR FAILING TEETH.

The dentists of the period, who are nothing if not scientific, raise a note of alarm about the growing tendency to decay of the teeth of the present and the coming generations. Dental caries is said to be increasing in an "extraordinary and alarming" manner. Each succeeding generation shows a poorer and poorer quality of teeth. Can anything be done? A little, say the dentists. We must all go in for brown bread. Wholemeal bread, alone, contains in quantity the fluorine which is so necessary for the hardness and permanence of the teeth.—*The Family Friend*.

LET us teach as little as possible that which our children will have to *unlearn*. One harsh word of ours may leave a black spot on a child's soul while life lasts. Behind what is said the child seeks for the man or the woman. Children's eyes are clear and penetrating; they look for what is sincere and real.—*Selected*.

STRONG DRINK is not only the devil's way to man, but man's way to the devil.—*Dr. Adam Clarke*.

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Public Services are held each Sabbath (seventh day) in the following cities, to which all are cordially invited:—

	School.	Church.
Adelaide—Bible Christian Chapel, Young St.	9.30 a.m.	11 a.m.
Auckland—Machelvie Street, Surrey Hills	2.30 p.m.	10.30 a.m.
Ballarat—Society's Hall, Grenville Street	2 p.m.	3.30 p.m.
Brisbane—Albion Public Hall, (upstairs)	2.30 p.m.	3.30 p.m.
Geelong—Trinity Schoolroom, Lit. Myers St.	3 p.m.	11 a.m.
Hobart—S. D. A. Church, Warwick St.	10 a.m.	11.30 a.m.
Hawthorn—Park Street Chapel, Glenferrie	10 a.m.	11.15 a.m.
Melbourne—S. D. A. Church Alfred Cres- cent North Fitzroy	9.30 a.m.	11 a.m.
Parramatta—The Tabernacle, Charles St.	10 a.m.	11.30 a.m.
Perth—Temperance League Hall, Limbo St.	10.15 a.m.	11.20 a.m.
Rockhampton—Oddfellows Hall, Denham St.	10 a.m.	11.15 a.m.
Sydney—Carlisle St., Ashfield	9.45 a.m.	11 a.m.
Williamstown—Freemasons' Hall, Electra St.	2.15 a.m.	11 a.m.
Windsor—Foresters' Hall, Albert Street	9.30 a.m.	11 a.m.
Petersham—S. D. A. Church, Cannon Street near Parramatta Road.	9.30 a.m.	3 p.m.

Orders for any publication advertised in the Bible Echo, unless stated to the contrary, should be addressed to the following agents:—

Australian Tract Society, 251 St. George's Rd., N. Fitzroy, Vic.
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Brisbane, Queensland.
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Or they be addressed to any agent in the following list:—
Adelaide.—Mr. J. Higgins, Frederick St., New Parkside, S.A.
London.—International Tract Society, 39 Paternoster Row, E.C.
United States.—Pacific Press, 39 Bond St., New York, and
1059 Castro St., Oakland, Cal.

SABBATH COMMENCES:

CITY.	SEPT. 9.	SEPT. 16.	SEPT. 23.
Melbourne	6.4 p.m.	6.10 p.m.	6.16 p.m.
Sydney	5.41 p.m.	5.46 p.m.	5.51 p.m.

SABBATH SERVICES IN VICTORIA
For Month of SEPTEMBER, 1898.

CHURCHES.	SEPT. 3.	SEPT. 10.	SEPT. 17.	SEPT. 24.
North Fitzroy	J. Reekie	W. A. Colcord	A. Ballingall	C. P. Michaels
Williamstown	W. H. B. Miller	J. Reekie	W. H. B. Miller	W. H. B. Miller
Windsor	A. Ballingall	G. Hubbard	A. Ballingall	A. Ballingall
Hawthorn	E. Pearce	C. P. Michaels	W. A. Colcord	A. Pearce
Brighton	P. B. Rudge	C. P. Michaels	E. Pearce	G. Hubbard
Bendigo	A. T. Robinson	—	A. T. Robinson	—
Ballarat	J. A. Bown	E. Watson	J. A. Bown	R. G. Anderson
Geelong	—	—	—	—

Read the HERALD OF HEALTH
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We would call attention again to "The Coming of the Lord," 8 pages, 1d., by A. T. Jones and M. C. Wilcox, as an excellent tract. It is not controversial; but in a very effective

manner shows the importance and blessedness of the doctrine of the personal second advent.

JEREMIAH, beholding in prophetic vision the matter dealt with in the tract, "The Alarm of War," exclaimed: "I am pained at my very heart; my heart maketh a noise in me; I cannot hold my peace." And now, with these very things happening that he saw in the distant future, how can we be indifferent?

The contents of this tract are intensely important NOW. Therefore every Christian should be earnest in distributing it.

THE ALARM OF WAR. 32 pages. 2d.

THE VATICINAL CHART is a very ingeniously arranged index to the prophecies and the historical events that indicate their fulfilment. One of these hung on the wall of the living room, and studied for five minutes every day, will impart many valuable lessons. It is printed in three colours, on good heavy papers, and measures 30 x 40 in. The price it is offered at by no means represents its value or original cost. 6d. nett, postage gd.

C. H. SPURGEON ON THE LAW OF GOD.—

"Sin is any want of conformity to the law of God, and until we are perfectly conformed to that law in all its spiritual length and breadth, it is idle for us to talk about perfect sanctification." "The new-born soul delights in the law of the Lord, and there is within it a quenchless life which aspires after absolute perfection, and will never rest till it pays to God perfect obedience, and comes to be like God Himself." "Lower the law and you dim the light by which man perceives his guilt." "The gospel itself would be destroyed could you destroy the law. To tamper with the law is to trifle with the gospel." "I say that you have deprived the gospel of its ablest auxiliary when you have set aside the law."

The above extracts are not merely spice; they represent the general value and interest of the good tract recently issued.

"The Perpetuity of the Law of God." 24 pages, with portrait, 3d.

THE CLOVEN FOOT.—An old fable that declared that Satan had a split hoof, has given origin to a proverb. When anything is evidently of devilish origin, we say that it shows the print of the cloven foot. That this is the case with Spiritualism the following extract from "Modern Spiritualism" clearly shows:—

Dr. B. P. Randolph, author of a work "Dealings with the Dead," was eight years a medium, then renounced Spiritualism long enough to expose its character, then returned to it again, unable to break entirely away from the spell it has fastened upon him. He gives his opinion of it in the following scathing words:—

"I enter the arena as the champion of common sense, against what in my soul I believe to be the most tremendous enemy of God, morals, and religion, that ever found foothold on the earth;—the most seductive, hence the most dangerous, form of sensualism that ever cursed a nation, age, or people. I was a medium about eight years, during which time I made three thousand speeches, and travelled over several different countries, proclaiming its new gospel. I now regret that so much excellent breath was wasted, and that my health of mind and body was well nigh ruined. I have only begun to regain both since I totally abandoned it, and to-day had rather see the cholera in my house, than be a spiritual medium."

"For seven years I held daily intercourse with what purported to be my mother's spirit. I am now fully persuaded that it was nothing but an evil spirit, an infernal demon, who, in that guise, gained my soul's confidence, and led me to the very brink of ruin. Five of my friends destroyed themselves, and I attempted it, by direct spiritual influences. Every crime in the calendar has been committed by mortal movers of viewless beings. It has also broken up families, squandered fortunes, tempted and destroyed the weak. It has banished peace from happy families, separated husbands and wives, and shattered the intellect of thousands."

MODERN SPIRITUALISM, by U. Smith. 156 pages. Illustrated. Cloth, 1/6; Paper 10d.

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Items of Interest

The Canadian wheat harvest is reported to be the heaviest on record.

Dense fogs in the British Channel have caused many shipping disasters.

The Hawaiian islands were formally annexed to the United States on the 12th of August.

Russia is securing her hold of Manchuria by encouraging colonisation by Russian peasants.

Following the volcanic disturbances in Italy, earthquakes have been felt in Perthshire, Scotland.

Violent Anti-ritualistic disturbances have been taking place in several English churches lately.

The consumption of alcohol in the United States has increased since 1850 about 1,400 per cent.

The New South Wales railway returns show a clear net profit of £31,236 on the past year's traffic.

The intense heat still continues in Europe, 300 French soldiers being disabled by sunstroke in two days.

A phenomenal wheat harvest is expected in England; but in Russia the crop is proving a serious failure.

The collapse of a large iron shed at the Adelaide S.A., railway station on the 22nd inst., caused the death of nine men.

The natives of Porto Rico, West Indies, are showing great hostility to the Spanish residents, and seem gratified at the change of governmental control.

The Manly, New South Wales, steamer *Narra-been*, collided with the government steamer *Kate* in Sydney harbour, August 22, the latter sinking immediately.

The extreme heat and dryness in the South of England has obliged the London authorities to take special steps to conserve the water supply to prevent a water famine.

Whereas at the commencement of the present century there were in England and Scotland but 20,000 Catholics in a population of 20,000,000, there are now more than 2,500,000 in a population of 40,000,000.

The Philippine insurgents are unwilling to obey their leader's orders to disband, unless they are first assured that the island will not be retained by Spain, but will be under either American or British domination.

The German war office has announced that the army is to be increased by the addition of 43 battalions of infantry, and 22,500 men are to be added to the artillery, railway, telegraphic, and engineering departments.

THE BIBLE ECHO.

Melbourne, Victoria, September 5, 1898.

1. We send out no papers that have not been ordered; if persons receive the BIBLE ECHO without having ordered it, it is sent them by some friend, and they will not be called upon to pay.
2. When you send money to the Office to apply on your subscription to the BIBLE ECHO, notice the date on the wrapper of your paper, and see that it is correctly changed.
3. All matter appearing in the BIBLE ECHO without credit may generally be understood as coming from the Editor.

INSURE your lives, but only in "The King's Royal."

GOD wants men to plan to live, not to die; to be well, not sick.

THE conditions of life insurance debar from assistance the very ones who need it most, the poor and the diseased.

"TRUST in the Lord and do good; so shalt thou dwell in the land, and verily thou shalt be fed." Let Christians everywhere preach and practice this.

If well men make provision for being sick a lot, they ought not to be surprised if the Lord lets them be sick a lot; "According to your faith be it unto you."

WE ask everyone interested in the subject of life insurance to suspend judgment upon it until they have read carefully every word on the first four pages of this paper.

THE prospectus of "The King's Royal Life Insurance Company," presented in this number, was prepared by an old friend and fellow-worker, whose name occasionally appears in our columns, G. W. Amadon.

SATAN brought sin, and, through sin, death into the world. And now, through the fear of death, he terrifies men, and causes them to make all their plans and lay up all their spare money in view of death. He traffics in death. Reader, live to *live*, and foil the devil. God does not ask you to carry the burden of the future.

In order to receive any benefit from money invested in mutual, benefit or friendly societies, one must either get sick or die. Would it not be a wiser thing to spend this money in a way that will help one keep well and live? Men will spend pounds and pounds in these societies every year, and think nothing about it, who would consider it a tremendous expense to spend half the amount in putting up fifty or a hundred quarts of bottled fruit for the family's winter use.

WHATEVER their merits or demerits, friendly societies are not necessarily Christian societies, for a person does not generally need to be a Christian in order to belong to them. The worst men may be members in good and regular standing, provided they pay their dues. Moreover, they are not founded upon the high Christian principle of benevolence, but with

the idea and expectation of receiving as much at least as is paid in, and perhaps more. The principle involved is: "I will agree to help those who will agree to help me." But compare this with Christ's teaching in Luke 6:32-36. Surely there is a more excellent way.

It is better to insure against the loss of life than against the loss occasioned by death. "For what is a man profited, if he gain the whole world, and lose his own soul?" "Whosoever liveth and believeth in Me shall never die." Matt. 16:26; John 11:26. Those who do this do not require to invest in a life insurance policy. "But rather seek ye the kingdom of God; and all those things shall be added unto you." "Godliness is profitable unto all things, having promise of the life that now is, and of that which is to come." "Leave thy fatherless children, I will preserve them alive; and let thy widows trust in Me." Luke 12:31; 1 Tim. 4:8; Jer. 49:11.

... BIG FIGURES ...

The immense amount of money invested in Life Insurance can be gathered from the following figures:

Total Assets of American Societies	£249,647,187
Total Assets of British Societies	£247,000,000
Total Assets of Australian Societies	£26,795,843
Grand Total	£523,443,000

What per cent. of this belongs to Christians?

A Serious Charge.—It is a serious charge to make, but there can be no gainsaying the fact that in many instances life insurance incites to murder. Note the following, under two recent, consecutive daily cablegrams:—

"LONDON, 25TH AUGUST.

"An extraordinary case . . . was yesterday tried in the British court at Gibraltar. Owen M'Donnell Callan was convicted of attempting to murder, at Tangier, in Morocco, directly opposite Gibraltar, Mr. Herbert Birkin, an English traveller, for whom he was acting as secretary. The motive for the attempted murder, it was shown, was pecuniary, Callan believing that he would benefit under the will of his employer, and by certain insurances effected upon the life of the latter."

"LONDON, 26TH AUGUST.

"A terrible story of crime comes from Paris, where a man named Joseph Possell, the son of a land owner near Amiens, in France, yesterday committed suicide in order to avoid arrest for the murder of his wife.

"A short time back Possell, while lodging at Kilburn, near London, married a Miss Becket, the daughter of his landlady. After his marriage he took his wife to Italy on a wedding tour. They went out together one day at Sorrento on a mountain excursion, and Possell afterwards returned alone, and reported that his wife had accidentally fallen from a cliff 200 feet high. The young woman's dead body was found at the foot of the cliff. The circumstances seemed so peculiar that the Italian authorities arrested Possell on suspicion of having murdered his wife, but there being no evidence against him, he was released.

"Subsequently, however, it was discovered that Possell had effected heavy insurances on the life of his wife, and the motive for the suspected murder being then apparent, the case was again taken up by the police. Possell, who had gone from Italy to Paris, there learned that his arrest was imminent, and being unable to elude the detectives, averted capture by suicide."

A Poor Defense.—In a colony the other day several men were brutally assaulting a woman, by pushing, striking and kicking her. For the defence the attorney said "accused had drunk 8s. or 10s. worth of rum, and did not know what they were doing." This was indeed a poor defense, but no doubt the best that could be made under the circumstances. Liquor makes men insane, cruel and ferocious. Everybody knows this, and for this reason everybody ought not only to let it alone, but to protest against governments legalising shops which manufacture this sort of insanity, cruelty and ferocity. It is most inconsistent indeed for a state to legalise such institutions, and then prosecute those who graduate in them and are the legitimate fruits of them. If states were pure, and Satan did not have this world engulfed in inebriety as never before, they would not do it. But there is money in it, and big odds the wrong way.

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Ascot Vale, 29th March, 1898.

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E. SCHATTACK (late Town Clerk of Essendon)

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