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## Why I Am a Baptist.

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The question, "Why am I a Baptist?" I should answer by saying that it is because I believe that Baptist doctrines are the doctrines of the New Testament, as interpreted alike by the highest scholarship and by the understanding of unlearned but devout readers; and, furthermore, because these doctrines are, in many important respects, in harmony with the views adopted by the best thought of to-day, whether in the churches or without. If one were asked to state the fundamental idea of the Baptists he might give it as this: Personal faith in the Lord Jesus alone saves the soul; or stating the thought negatively in its relation to baptism, baptism will not make a man a Christian. He might also enlarge the thought by saying: Obedience to the will of Christ as expressed in the inspired Scriptures, including personal faith in Christ as the ground of salvation, baptism into the name of the Trinity as the profession of that faith, and loyalty to Christ in all other things which He has commanded.

A Christian should, of course, be baptized, as a soldier should put on a uniform; but as it is not putting on the uniform which makes a man a soldier, so it is not baptism that makes a man a Christian. The man puts on the uniform because he is already a soldier; and so a man should be baptized when he becomes a Christian. A true church, therefore, consists of truly regenerated persons, who have been baptized on the profession of their faith. Thus Baptists refuse to give baptism to unconscious infants. They baptize only those whom they believe to have already become Christians, only those who show evidence of having met with an internal spiritual change.

Till a recent date the idea that baptism will not make one a Christian was distinctively a Baptist doctrine; in the middle ages all but Baptists held the doctrine of baptismal regeneration. If one had been baptized it was assumed by most churches that he had been made a Christian, and without any demand for evidence that he was changed in character he was admitted to all the rights of the church. This is true, for the most part, among the Roman Catholics, Episcopalians, and Lutherans of to-day, and to some degree even among those who claim to be more evangelical. All who were baptized in infancy are considered to be Christians, though they show no evidence whatever of an internal spiritual change. The rapid growth of Baptist churches in modern times results from a more general discarding of the doctrine that baptism will make a man a Christian. Evangelical revivals, like those of the days of Edwards and Whitefield, or like those which follow Mr. Moody's preaching, add greatly to Baptist numbers. When Mr. Moody says that baptism will not make a man a Christian, that no man is a Christian till he has truly repented of his sins and exercised personal faith in Jesus Christ, people immediately ask, "Why, then, should infants be baptized?"

They adopt the Baptist principle that as no man puts on the military uniform till he has already enlisted as a soldier, so no one should be baptized till he has already repented and believed and become a Christian. Father Ignatius has lately uttered truths in striking harmony with this principle of personal faith.

### THE NEW TESTAMENT PRINCIPLE

Now, the Baptist principle is the New Testament principle. When certain Pharisees asked John the Baptist to baptize them, he told them they must first bring forth fruits meet for repentance; that baptizing them would not make them holy men, but they must first give evidence of repentance and then they could be baptized. First belief and then baptism, then the Lord's Supper, this is the order of the Baptist churches still. This Baptist idea that baptism will not make a man a Christian, that it is unreasonable to baptize him till he has already met with a change of heart, commands the approval of all sensible men outside of the church, and it is being rapidly adopted by all the more evangelical religious bodies. These churches must make more of infant baptism or less.

There is absolutely no place for infant baptism in an evangelical system of theology. Those who believe in baptismal regeneration are logical though unscriptural; those who do not so believe and who practice infant baptism are both illogical and unscriptural. Many evangelical churches are beginning to realize their inconsistency. Not near so many infants are baptized among the Presbyterians, Congregationalists, and Methodists as among the Roman Catholics, Episcopalians and Lutherans. Why is this? It is because while the last named churches still adhere to the doctrine of baptismal regeneration, the former for the most part have abandoned it, and they are coming more and more to see that if baptism will not make a child a Christian there is no reason for baptizing the child.

I unhesitatingly assert that there is not in the New Testament a single command for or example of infant baptism. If there were it could easily be found, but no one yet has made this discovery. How can men who adopt the famous dictum of Chillingworth, "the Bible and the Bible only is the religion of Protestants," practice infant baptism? In so doing they at

once depart from their fundamental principle; they cannot successfully antagonize the "churchianity" and traditionalism of the church of Rome. Secular common sense and the evangelical religious thought of to-day are in this respect in harmony with the New Testament.

### BAPTISM NOT NECESSARY TO SALVATION.

Another statement of the Baptist principle is this: Baptism is not necessary to salvation. The assertion sometimes made that Baptists hold that no man can be saved unless he is baptized, is the falsest, absurd, most idiotic declaration that ever was made in ecclesiastical controversy. It is difficult to speak with courtesy of such ignorance or malice. The very reason why Baptists practice baptism and not some substitute for it, such as pouring or sprinkling, is the fact that they hold that baptism is in no way essential to salvation. The history of the matter is this: The baptism of the apostolic churches was immersion, if the tautology of the expression may be permitted. So say Luther, Calvin and Wesley, so say all standard church historians, as Dr. Philip Schaff, Dean Stanley, Neander, Hase, Guericke and Kurtz. On this point there is absolutely no difference of opinion among specialists in church history. No writer worthy of being classed with the historians named would dissent from their position. There is no proof that sprinkling was ever practiced before the middle of the third century.

In regard to the teaching of the New Testament touching alike the subjects and the act of baptism, the scholars of the world are practically unanimous. On the man who denies now rests the burden of proof. The way that infant baptism and substitutes for baptism came to be practiced is easily stated. The idea had erroneously arisen that no one could be saved without baptism, and when a man was converted on a dying bed when too sick to be baptized—that is, immersed—the question arose as to what should be done. The idea was advanced that in such a case of necessity it would suffice to pour water on him. Thus the use of pouring and sprinkling came in with the unscriptural, unreasonable and dangerous doctrine that baptism was essential to salvation. At first they were used only in cases of necessity. In the Greek church immersion is still the standard baptism. It continued such in the Roman Catholic church for over a thousand years.

Immersion was the usage in the church of England down to the time of reformation, and is still prescribed in the prayer books. But pouring and sprinkling from their greater convenience came to be used more and more, till they finally largely supplanted baptism. But their use would never have been thought of but for the superstitious and abominable idea that a man's soul would be lost if he died without baptism. Now the Baptist declares that baptism is not necessary to salvation. He thinks a Christian should be baptized; he thinks that a Christian who can obey Christ in this ordinance and who refuses to be obedient may imperil his salvation, but he does not think it is a thing indispensable in all circumstances.

Therefore the Baptist says that if a Christian can be baptized according to apostolic usage and divine command, he should be; but if a man is converted on a dying bed, when he cannot be baptized, let him die without baptism. If a man's physical condition makes it impossible to obey the command in his case it is not binding. The thief on the cross could not obey this command; still Jesus promised him Paradise that very day. A Baptist does not consider that he is ever at liberty to use a human substitute, such as pouring or sprinkling, for the divine command of baptism. Not considering baptism to be essential to salvation he is not troubled at the idea of a convert's dying without baptism when it is not possible for him to receive it. It has been said that Baptists make too much of baptism; but in fact no religious body, except the Quakers, make so little of it as they. And the reason why they do not practice pouring and sprinkling as well as baptism (immersion) is because it does not trouble them in the least to let a convert, who cannot yield obedience in baptism, die unbaptized.

Their adherence to baptism, which in rare cases cannot be administered, shows that they are not in the least "ritualistic," but have very low ideas as to the necessity of baptism. They, however, regard Jesus Christ as the only King and Lawgiver in Zion, and His Word as the sole authority in all matters of faith and practice, and they observe baptism as the organizing principle of church life. And now this Baptist doctrine that baptism is not necessary to salvation; the idea that a man's soul will not be lost, even though he dies unbaptized, is a doctrine which not only is supported by the Bible, but is only commended by the respect of men outside of the church. The Baptists are not medievalists, but they are the especial exponents of biblical and also of nineteenth century ideas.

### RELIGIOUS LIBERTY.

Another point in which Baptists are the exponents both of New Testament and modern ideas, is their doctrine of religious freedom, the tenet that the civil magistrate has no authority over a man's religious creed and usage. This was originally a distinctly Baptist idea. For this idea they have again and again shed their blood. It is not long since that if a man advanced the doctrine of religious freedom it was known thereby

immediately that he was a Baptist. Baptists have been much praised for having first preached this great doctrine, now held universally in our own country and increasingly in other lands; but this doctrine is merely a logical deduction from their fundamental Baptist principle.

In the Jewish nation, and for that matter in ancient Gentile nations, as for instance the Roman Empire, the church and the state were one. The Jewish High Priest was a civil officer and the Roman Emperor was Pontifex Maximus. The civil and the ecclesiastical governments were identical, or at least organically affiliated; and, of course, the magistrate had authority in matters of religion. And in the Middle Ages, the prevalence of the doctrine of baptismal regeneration, and the consequent nearly universal baptism of infants, made every child not only a citizen but also a member of the church. Thus church and state became again identical, or at least continuous, and the civil magistrate became the servant of the church as well as the state.

But the Baptist doctrine that baptizing a person would not make him a Christian, the idea that one could be a Christian only through an intelligent personal faith and a spiritual change, suggests immediately a separation between citizen and church member, between the civil community and the ecclesiastical body. The Baptist idea made the church consist not of all citizens, but only of a separated number. Thus the church became in this one particular like a Masonic lodge, a group of persons apart from the main body of citizens, and thus church and state were separated. The divorce between church and state was not merely a lucky thought of certain Baptist philosophers; it was the logical outcome of distinctive Baptist principles. The Baptists preceded other Christians in declaring the true relations of the civil and ecclesiastical powers, not because they were superior to other Christians in their understanding of civil principles, but because they held an ecclesiastical tenet which was correct while other churches were in error.

In the Middle Ages, when there was a full adherence to the doctrine of baptismal regeneration and of the spiritual efficacy of the mass and other ecclesiastical ceremonies, it was logical to believe that the civil magistrate could make persons Christians. If baptizing a child would change the child's spiritual state, if coming to mass would affect a man's spiritual nature, all that was necessary to make a nation a Christian nation was to enforce by law the baptism of children, attendance at mass, etc. If salvation came through outward ceremonies the observance of which could be compelled by force, then it was possible to compel people to become Christians. They could not only be led to the water of life, but by thumbscrew and fagot could be made to drink. And such compulsion seemed a solemn duty to those who believed that the non-observance of baptism and other ceremonies left the soul to the lost. But the Baptist doctrine that a man could be made a Christian only by the free action of his own spiritual nature left the civil magistrate nothing to do. This doctrine implied that it was unreasonable as well as unjust to strive to force men in religious matters.

Thus the logical development of Baptist principles led to the great doctrine of religious freedom. A moment's thought will show that there is no ground for saying that the only reason why Baptists do not persecute, as did others, was because they did not have the power so to do. They often had occasion to speak on this subject. For instance, one Thomas An Inwall, a Baptist confessor in the Tyrol, when examined in prison, was asked whether in case his people had the power they would not force them to the power they would not force them to the doctrine on all nations, answered: "No, it would be foolish for them to endeavor to bring any one to belief by force, for God will accept only a willing and unconstrained heart." They saw that while a man might be forced to baptism and the Lord's Supper, he could not by force be brought to believe. As they believed that it was not baptism and other ceremonies, but only unconstrained belief that made a man a Christian, they saw that it was impossible to make a man a Christian by force, and so they never attempted it even when they had the power.

Others might abstain from persecution because their pity was stronger than their creed, but Baptists refrained from attempting to force men to become Christians because their fundamental principle was that it was impossible to do this. They taught that force could be used to control men's outward actions and so keep them from injuring their fellow men, but it could not control the working of their hearts so as to make them true Christians. So they taught that the civil magistrate should take no cognizance of the religious beliefs or purely religious practices of men, whether orthodox or heretic, Turk or heathen, but that these should be left to the judgment of God. This Baptist doctrine is not only New Testament doctrine, but it commands the adherence of the best thought of modern times. Baptists of to-day are justly proud of their ancestors. They were among the noblest men and women in the army of confessors and martyrs. They anticipate the ripest thought of to-day. They never persecuted, but were always and everywhere the apostles of religious freedom and civil liberty.

(Concluded next week.)

Truth is the beginning of all good, and self-love the greatest of all evils.—Plato.

From the Western Recorder.

From Dr. W. D. Powell.

A copy of that excellent paper, the *Christian Observer*, of December 28th, has been placed in my hands and my attention called to an article on "Baptism in the Greek Church." As the article seems to have been written in a kind, Christian spirit, I comply with your request to give in full the particulars which led to my remarks in a communication to the *Texas Baptist and Herald*.

When I was in Athens I met Dr. M. D. Kalopothakes, the native Greek Presbyterian minister referred to by the *Observer*. I learned to love him as a personal friend and esteem him highly as an efficient Christian worker. Indeed, I am glad of this opportunity to assure Southern Presbyterians, who formerly supposed Mr. Kalopothakes and his co-laborers in Greece, but who latterly have, for certain reasons, withdrawn their support, that a great and good work has been done, and that Mr. Kalopothakes, and his co-workers, who are now supported by the British and Foreign Bible Society, are thorough Presbyterians and love dearly their brethren in this country, and ought to have the heartiest sympathy and assistance, when needed, of the Southern Presbyterian church.

I addressed Mr. Kalopothakes' congregation, the pastor acting as interpreter. I was made welcome in his home, which I frequently visited. I conversed with him about his plans of work and most heartily endorsed his ideas of self-support. His wife and daughter are two godly, consecrated women who aid most efficiently in the work that is being done. I took tea with Mr. Kalopothakes one evening after I had addressed his congregation. It was a delightful evening. Among others, I met a Presbyterian minister who was attending the great University in Athens, where there are 3,000 students and seventy professors.

I asked him if he would kindly act as my interpreter at the University on the day following. He readily consented and asked what I wished. I replied that I wished to ascertain what the word baptism meant.

We met at 11 a. m. and went directly to the great library, where there are 200,000 volumes. I was introduced to the librarian and then to one of the professors. I asked through my interpreter if they would kindly inform me what the word baptism signified. "It has but one meaning—to submerge," he replied. "Why do you ask?"

My Presbyterian friend said that the word might mean figuratively something else. "Not at all," said the professor, "it never means anything but to put under the water and take out of the water." Then two other professors came up, one of whom spoke Spanish beautifully, and they all ratified what had been said, and looked rather surprised that any question should be raised as to the meaning of the word.

One of the professors brought two Greek and English lexicons, one I remember was by Dr. Sophocles, who was a professor in Harvard University for twenty-eight years, and both lexicons rendered the word to dip, to plunge, to immerse. I asked the professors what the word baptism meant in Latin, and they replied, "submerge." I inquired further what it meant in Spanish, and they said, "immersion." An intelligent Greek said, "Don't ask me, ask any common laborer you meet on the street and he will tell you." So when I returned to the hotel I requested the head waiter, who was a Frenchman, to ask the porter what the word baptism meant. He replied that it meant "to put under the water and to take out of the water."

I asked Bro. Sahallarios, who has charge of the Baptist church in Athens, if the Greek word could mean anything but immersion, and he said, "No." To my inquiry how the Presbyterians managed this question, he replied, "Very easily, by having a baptistry made in which they immerse infants, just as the Greek priests do." Said he, "Once they sprinkled some children and it created such a scandal that it came near breaking up the church, and they were compelled to have a small baptistry made. Adult Greeks are received into the Presbyterian church on the baptism which they received in the Greek church."

In Greece, Bulgaria, Asia Minor, Syria, Palestine, and wherever the Greek language is spoken, immersion for baptism is practiced. In Cairo I visited a Coptic Catholic church, called "The Church of the Virgin," and was shown a baptistry with the water three feet deep, where both adults and infants were immersed.

Russia, with its eighty million inhabitants, was converted from paganism by two Greek priests, consequently all the people have been immersed, and thousands of the people go annually on a pilgrimage to the river Jordan to dip themselves where our Savior was baptized.

Therefore, I maintain that the Greeks understand the word baptism to mean to submerge and to immerse and that they practice immersion for baptism. I may add that in Milan I saw in the celebrated cathedral the porphyry baptistry where all the children are immersed, and I was informed that all the Latin churches of the West practice immersion only for baptism. The baptistries at Pisa, at Florence and Rome prove that formerly all Latin churches practiced immersion for baptism. They have

never denied that it was the apostolic mode of baptism.

The above has been written in no spirit of controversy, for I have long since felt that our Presbyterian brethren allow their preconceived opinions, their great reverence for the practices of their fathers, and their extreme ideas of propriety to prevent a candid study of this subject.

They are blessed, good people, and in this one point they seem unwilling to be taught by the plain precept and noble example of our Savior.

As to the remarks of the *Observer* in regard to the superstitious ideas of the Greeks regarding baptism, I dare say that it is all true. As to the act being ludicrous, I have often seen that the case when a crying babe was being baptized in a Presbyterian church, and to the claim that the Greek infant submerge all of the body of the infant, but the face and then sprinkle, it shows a begging of the question. It was told that some of the priests do put all of the body under the water, but the face, and then complete the burial of the entire body. That only shows that infants are not proper subjects for baptism, and proves that the Greeks, in whose language the New Testament was written, do not understand or practice anything for baptism but immersion.

### Good News from Italy.

I feel sure that all who have contributed to the Italian Chapel Fund will be glad to learn that we have opened

#### ANOTHER CHAPEL.

The occasion was pleasant and encouraging. Dr. Taylor had expected to join me here in Florence, but was detained by illness, so I had to make the journey alone. On the way the Lord gave me several opportunities to preach the Gospel. In this country we need to remember the injunction to sow beside all waters. The railroad between Florence and Bologna is built directly over the Apennines, and in the short space of two hours we passed through more than forty tunnels. After ten minutes' delay in Bologna, we pushed on to Modena, about twenty-five miles distant, and from Modena to Carpi, a distance of ten or twelve miles. The pastor was absent having gone to Turin to bring home his invalid wife, who, at the risk of her life, had resolved to be present at the opening of the new chapel. A few months ago she seemed a healthy hearty woman, a true helpmate for her husband in his work, but to the surprise of every one it was found that she was suffering from cancer of the stomach in an advanced stage of development, and now after the most difficult and painful operation the doctors give her no hope of permanent recovery, and so she has virtually come home to die. This was the one sad note in the services the following day.

It had been announced that the doors would be opened at ten o'clock. The chapel stands on the principal thoroughfare of the town, and a few minutes after the opening the room was full. During the services hundreds stepped in for a moment at least, to see what kind of church the protestants had built for themselves. Doubtless some were surprised and perhaps scandalized when they saw no altar, no crucifix, no images, no candles, nothing except a pulpit, a harmonium, and verses of Scripture on the walls, it never having occurred to them that a church could exist without such things, or that one could pray without an altar or an image before which to bow. The services were opened by singing, the pastor acting as organist and leader of the music. He then read the Scriptures and prayed, and after the singing of another hymn, I preached. My sermon was simply a discussion of the word "Christian." In spite of the fact that the audience near the door was renewed every five minutes, the attention was very good. I endeavored to correct hurtful errors and to instill Biblical ideas on the subject, and to make the people feel what a blessed thing it was to be a Christian. It was touching to look upon the pale, patient face of the pastor's wife, as she sat before me drinking in the blessed truths of God's word. How sweet to her now that Christ in her Savior and heaven her home! After my sermon the pastor added a few appropriate and earnest words, and then the house was again full. He preached on "Humanity and its Remedy." The pastor then arose to add a few words only, but the people gave such close attention, and he himself was so stirred that he continued to speak thirty minutes. Let us pray that the good seed may fall on good ground and bring forth a hundred fold. The pastor is much encouraged and has since written me that all the meetings are well attended.

Besides the chapel we have a roomy and comfortable parsonage, the terrace of which overlooks the entire town and many miles of the surrounding country. I was told that the former owner of the property, when he heard that it was to be transformed into a protestant church and habitation, was anxious to take it back at an advanced price. This property will save the board more than \$150 a year, for rent, and give us a hall far superior to the one we have had hitherto.

#### BURIED ALIVE.

In Naples there is a "Nunnery of the Buried Alive," which for four hundred years has been closed to the public. To enter this institution and remain forever buried to the world, and wholly given to the church, was considered a specially commendable and meritorious act. Some time ago a young girl was banished there

against her will, and as her family were unable to communicate with her they complained to the police, and the minister of justice gave an order for her removal. Finding themselves strenuously opposed at the door, the police entered by the windows. Once within the gloomy walls they determined to make a careful inspection, and they could scarcely believe their own eyes. Numbers of the nuns were almost in a state of insanity, and were living in filth and rags. They had been so long cut off from the outside world and condemned to silence and darkness that they had almost lost the power of speech, and their demeanor was more that of animals than of human beings. The young girl whom the police were seeking was found to be a mere skeleton.

Eight of the inmates had been shut up in this wretched place against their wills by the order of their parents. On receiving the reports of the police the prefect of Naples ordered the nunnery to be closed and the inmates released. The police have also been instructed to visit all the nunneries in southern Italy, which are closed to the public. This is what ought to be done the world over. Would it not be well to put an end forever to all institutions that receive and imprison the young against their will, or that encourage them to take life-long vows which they little understand, and which they will almost certainly regret? The days of such institutions in Italy seem to be numbered. The present administration, which is liberal and aggressive beyond precedent, has come into power for another five years, and we may look for some further radical changes. The greatest enemies of the Papacy are the Italians, for they, more than any others, have seen and felt its baleful influence. These things have greatly enraged the Pope and his party, and reconciliation seems now impossible. It cannot be long, however, till a new pope will ascend the throne, and no one can predict what changes he may make. Still as the man is nothing and the system is everything, no Romanist what has become will probably continue to be. None so blind as he who will not see.

JOHN H. EAGER.

From the Alabama Christian Advocate.

### Springing a Leak.

There is no cry, perhaps, which sends such dismay to a ship's crew or company as that "We've sprung a leak!" The battle with the monster of the deep on the outside, though lashed into all its fury, is not so unequal a contest as a grapple with him when he comes hissing through a crevice in the ship's bottom. It is noticeable that the very element which serves to float a ship is the same element which is its greatest enemy and which will work its destruction if allowed to overpower or invade it. The very ability of a ship to ride upon the water may be measured by its capacity to displace that element. Its very "life" and carrying power depend upon the amount of resistance it offers to the element with which it is surrounded; and this resistance is commensurate with the depth it sinks into the water without allowing the water to get into it.

The truth may be affirmed of the church in its relations with the world. A church which is not in the world is of no more use than a ship which is not in the water. A ship on the dock or in the "yard," though it may have full sails and gun steamers, and sound bottom and fine crew, if it does not go down to do business in the great waters is only an expensive plaything and a gaudy toy.

The church that withdraws itself from contact with the world by secluding itself in cloisters and monasteries, or by holding the world out of reach of it, by its stanchness, exclusiveness, selfishness, or cowardice, has forfeited its charter, and will, sooner or later, be swamped by the waves or stranded on the shore. The buoyancy and carrying power of any church—its ability to save men and bear them home to God—is exactly commensurate with the depth it sinks into touch and contact with the world about it. The only way to cross the sea is to get into it.

But there is much difference between a ship's getting into the sea, and the sea getting into the ship. We can conquer the sea by swallowing the water. So the church, while it must needs be in the world, must not be of the world. And the church or the preacher that hopes to conquer the world by making concessions to it, in admitting its vices or its methods, is pursuing the same course as did the doves when they invited the hawk into their cote. While the church ought to be in constant contact with the world, its attitude must always be one of resistance. A church which does not offer resistance to the world has lost its power to save men out of it; and a church without contact and conflict with the world is a ship without waves or winds—a soldier without weapons or war.

If we ask, "What ship is it that will take us all home?" we can answer. The ship which has hull enough under water to ride the waves, and resistance enough to keep them on the outside of her. This very resistance constitutes her strength, and the very waves and billows that would apparently throw her over, are the pulsings of an opposition and resistance with which she could not float nor move. So of the church. Constant resistance at once to the world constitutes at once its mission and its method. The very being and aim of the church are involved in it. But the moment that opposition and resistance ceases, and the world begins to pour

into the church, that moment the church begins to lose its soul saving power and to go down beneath the waves. Whenever there is enough of the world in the church to take away its resistance and opposition to the world without, her power for usefulness is gone. The mission of the church is to save men out of the world—from the world—and this is impossible if the church itself is saturated with it. This is true with reference to worldliness in general, and specific forms of it in particular.

The church has influence in a community for temperance only as she is free from complicity with whisky and whisky men. The only way to save men from drunkenness is to keep drunkards and drink-drinkers, license signers and whisky-sellers outside of the church. The church that admits or retains dancers, theatre goers, card-players, and the like, has lost its power to influence the community against worldliness.

Worldliness is the great foe of Christianity, and our only hope of conquering "the world" is to keep worldliness out of the church. Against worldliness in general and, particular, the movement called Methodism was an organized protest, and her life and perpetuity depend upon her fidelity to her youthful vows. Worldliness inside the church is our greatest danger to-day. We've sprung a leak! Let us stop the hole and make the pumps; lighten the ship of her watery load, so shall we weather the waves and "land us safe in heaven."

C. L. CHILTON.

Montgomery, Ala.

### Pastor and Church Before the Law.

"A case of more than ordinary interest was recently decided by the supreme court in Georgia. A pastor whose salary was in arrears obtained judgment against the church organization, and had the church building levied on and ordered sold to satisfy his claim. The congregation appealed to the supreme court where the decision of the lower court sustaining the pastor's claim was affirmed. The Chief Justice, in delivering the opinion of the court, took occasion to lecture the church pretty severely for its indifference to the wants of the pastor, and its disregard for its own financial obligations. The rule was laid down that the preacher's claim against the membership for his salary was as valid and binding as the claim of any employee against his employer. In a forcible manner he set forth the duty of all churches to treat their pastors fairly and honestly and gives cogent reasons why the church property should be considered subject to levy and sale to satisfy the demands of the pastor against the defaulting congregation."

Commenting on this case and the opinion rendered by the Chief Justice the *Memphis Appeal-Advocate* says: "The opinion will be read with great interest by clergymen all over the country who will regard him as a very Daniel come to judgment. There are many clergymen who are kept in a state of semi-starvation because of the failure of congregations to pay salaries agreed upon, and who, not having the courage of the Georgia preacher, continue to lead lives of self-sacrifice, sensible all the while of the injustice done them. Only a comparatively few clergymen are paid as well as they should be, and when the little that is promised in many cases is made dependent upon the caprice of individual members, the result is often times of the most distressful character."

It is not likely that the decision will precipitate many law suits. Pastors are not likely to seek redress that way. But it ought to have a good moral effect on delinquent churches. Undertakers tell us they have to make big bills because in the main their bills are not paid—debts incurred for funeral expenses are "the worst debts in the world." Our country and village pastors might challenge the correctness of this claim; but they can hardly resort to the undertaker's device to save themselves. It may be justly doubted if there are any more poorly paid laborers in the world than the average run of country pastors. But there is another side to this question. What about the quality of the pastor's service? Can the church sue for breach of contract by the pastor?

The *Baltimore Baptist* copies and endorses what we said in a late number about Dr. J. Wm. Jones, and adds: "When the writer was pastor at Lexington, Dr. Jones still retained membership with the church, and we know that he went far beyond a tenth of his income in giving to the Lord's cause." When this writer was pastor there later, the aroma of his good name and generous deeds was as fresh and fragrant as new mown hay. Ever since we have found him "yours to count on." The *Religious Herald* takes the same paragraph from the *Baptist and Reflector*, and says: "True, every word of it. A sure way of enlarging the revenues of missionary, educational and benevolent objects would be to increase his income. May his shadow never grow less!"

Paul, in his writings, often speaks of "the peace of God." This, indeed, is with him a favorite phrase. This peace God imparts to a soul that is reconciled to him by the death of his Son. One who has this peace is conscious of it. It is to him a matter of experience. He looks upon God as his friend, and rejoices in him. He is alike willing to obey his laws and be saved by his grace. He does not propose to have any will of his own that is opposed to that of God. "Thy will be done" is his constant prayer.—Sabbath Readings.

### Central Committee

On Woman's Work for Missions and in the Churches.

MRS. T. A. HAMILTON, Pres., Birmingham, Ala.  
MRS. GEO. B. EAGER, Vice-Pres., Anniston, Ala.  
MRS. GEO. M. MORROW, Treas., Birmingham, Ala.  
MRS. I. C. BROWN, Cor. Sec., East Lake, Ala.

### JANUARY—PRAYER CARD.

Cuba.—"They shall be my people and I will be their God." Missionaries, 21; members, 1,707; baptisms, 214; Sabbath-school scholars, 2,000; 20 young men studying for the ministry. High School for girls greatly needed.

Study Topics.—Cuba, as a mission field. Its relation to Spain. Physical geography. The cemetery, an important element in Cuban evangelization. Growing success and decreasing opposition. The Havana church building. A girls' high school.—new work of the Home Board.

Letter from Dr. Tichenor.

ATLANTA, Nov. 17, '90.

Ed. *Baltimore Baptist*: During my recent visit to Cuba, I spoke with Bro. Diaz about the girls' school he had established. He replied that he had been so pressed with other matters growing largely out of the persecution to which they were subjected, that he had not found time to take the necessary steps to organize it. Care with regard to the location, cost, teachers, etc., demanded more time and thought than he had possibly been able to give. He begged me to assure those who are interested in this enterprise, that he will, as soon as possible, make all the necessary arrangements and start the school.

Meantime he would be glad to have from ladies' societies and others, assurances of their willingness to aid him in this work. Let such societies as may be willing to support one of these girls, \$1.00 per annum, in whole or in part, communicate with Miss Annie Armstrong, No. 10 E. Fayette street, Baltimore, Md. Funds for this purpose may be sent to the Home Mission Board, Atlanta, Georgia.

I found our work in Cuba in good condition, and our brethren, who are enduring a great fight of afflictions, strong in faith and earnest in their zeal to promote the Master's Work.

Your brother,

I. T. TICHENOR.

Mr. Diaz has written to learn the latest information about the action of the societies. He sends the following letter, dated Nov. 25, 1890:

Miss Annie Armstrong—  
DEAR SISTER: My motive in writing to you to-day is to know if you are still of the opinion to aid in sustaining the Female College in Havana according to our proposals while I was in the states. I have been working with that idea and have eight girls ready in the school from ten to twelve years of age, and more waiting to enter, up to the number of twenty-five, as we agreed. But I have not the means of supporting any more, and would like to know just what your plans are before taking any further steps in the matter. I shall be pleased to hear from you upon this subject, and anything that you wish to send us, please do so through the Home Mission Board.

I am your brother in Him,

A. J. DIAZ.

Now, what answer shall be given to this letter? It remains with each state central committee to place the matter before its societies and get responses from them. It is only contemplated to educate twenty-five girls, the tuition for each to cost \$120, for the twelve months' term. Eight girls are already arranged for. Seventeen students divided among the fourteen states connected with Woman's Missionary Union ought not to be too great an additional burden. When we think of what we owe our Lord, of our inestimable privileges, of what we are due to our less favored sisters, of what a power they may become in the evangelization of Cuba, we do not think there will be any hesitancy at accepting this new conflict. If undertaken joyfully as another opportunity of showing loyalty to Christ, the charge will be like the burden of wings, to a bird, the means of rising above our own selfishness and earthliness, and soaring into the sunlight of Christ's helpfulness and heavenly-mindedness.

Any society desiring to educate one of these girls, or willing to aid by one year's tuition, or part of a year, will please signify his decision at once to the state central committee, which will promptly notify the Woman's Missionary Union, 10 E. Fayette street, Baltimore, Md. This information will be immediately sent through the Home Board to Mr. Diaz. Shall the twenty-five girls be educated?

Ladies' aid society, Franklinville, Antioch association, will send a box to a missionary in Texas.

Ladies' aid society organized at Concord church, Pine Barren association, with fifteen members.

Mrs. Geo. M. Morrow, Birmingham, accepts the position of treasurer of the central committee, Mrs. Purser declining to serve.

Ladies' aid societies of Anniston, East Lake, Oswichee, Bladen Springs, Ashland, Mrs. Purser, Birmingham, and Mr. Will







# Alabama Baptist.

MONTEGOMERY, ALA., JAN. 29, 1891.

\$100 Beward. \$100.

The readers of the ALABAMA BAPTIST will be pleased to learn that there is at least one dreaded disease that science has been able to cure in all its stages, and that is Catarrh. Hall's Catarrh Cure is the only positive cure now known to the medical fraternity. Catarrh being a constitutional disease, requires a constitutional treatment. Hall's Catarrh Cure is taken internally, acting directly upon the blood, and mucous surfaces of the system, thereby destroying the foundation of the disease, and giving the patient strength by building up the constitution and assisting nature in doing its work. The proprietors have so much faith in its curative powers, that they offer One Hundred Dollars for any case that it fails to cure. Send for list of testimonials. Address F. J. CHASEY & CO., Toledo, O.

Sold by Druggists, 75.

Scripture repentance is that deep and radical change whereby a sinner turns from the idols of sin and self unto God, and devotes every moment of the inner and outer man to the captivity of his obedience.—Chalmers

CONSUMPTION CURED.

An old physician, retired from practice, having had placed in his hands by an East India missionary the formula of a simple vegetable remedy for the speedy and permanent cure of Consumption, Bronchitis, Catarrh, Asthma, and all Throat and Lung Affections, also a positive and radical cure for Nervous Debility and all Nervous Complaints, after having tested its wonderful curative powers in thousands of cases, has felt it his duty to make it known to his suffering fellow-men. Actuated by this motive and a desire to relieve human suffering, I will send free of charge, to all who desire it, this recipe, in German, French or English, with full directions for preparing and using. Sent by mail by addressing with stamp, naming this paper, W. A. NOYES, 230 Powers' Block, Rochester, New York.

"Ambition for distinction is not a virtuous vice. It is a falsity that places heroes and great men on such a basis. We are great not in being an inch taller than our neighbor, but in being equal to his needs."

## Electroprise.

This little electro-medical instrument has and can do more for the cure of the grippe, pneumonia, bad colds, sore throats and all other chronic and acute diseases than all the medicines in the world. All are invited to call or write, and obtain the fullest particulars in regard to its value and the manner in which it is used. DuBois & Webb, 151 1/2 First Avenue, Birmingham, Ala.

Dr. Broadus says if you find me a pastor who does not sometimes rest, he ought to, or he don't work hard enough to make rest necessary.

If you feel weak and all worn out take BROWN'S IRON BITTERS

The best way to bear crosses is to consecrate them all in silence to God.—Fletcher.

ADVICE TO MOTHERS.

MRS. WINSLOW'S SOOTHING SYRUP should always be used for children teething. It soothes the child, softens the gums, allays all pain, cures wind colic, and is the best remedy for diarrhoea. 25 cents a bottle.

A Christian will find his parentheses for prayer even in his busiest hour.—Cecil.

Wanted to Sell  
A splendid \$85 organ for \$75. New and guaranteed for three years. Ad dress HARE & POPE.

Tell me whom you live with and I will tell you who you are.—Spanish Proverb.

A Pleasing Sense  
Of health and strength renewed and of ease and comfort follows the use of Syrup of Figs, as it acts in harmony with nature to effectually cleanse the system when bowd or bilious. For sale in 50c and \$1.00 bottles by all leading druggists.

Conscience is harder than our enemies, knows more, accuses us with more nicety.—George Eliot.

BROWN'S IRON BITTERS  
Cures Dyspepsia, Indigestion & Debility.

When the law of God is in our hearts, our duty will be our delight.—Henry.

Future Preparation

Is an instinctive law of nature—how necessary it is to be prepared for that night fiend to children and horror to parents, croup, Taylor's Cherokee Remedy of Sweet Gum and Mullein is the panacea for coughs, colds and consumption.

I do not like the term "serving God," because serving is not always mixed with happiness and delight. When we have given up our lives to God, it ought to give us our greatest joy and delight to do anything for him. And it does, if only we have given up to him.—Ex.

Hornsford's Acid Phosphate

For Night Sweats

Of consumption, gives speedy benefit

The coveting of qualities is always right, and coveting of things always wrong.

"There is a slave, whom we have put in prison." Aye and we'll keep him there, he was a tyrant once, but his reign is over, his sceptre lies in the dust. His name is Pain, and his conqueror is the far-famed and world renowned Salvation Oil.

A child of God should be a visible benediction for joy and happiness, and a living doxology for gratitude and adoration.—Spurgeon.

"The power of music all our hearts allow," but there are a few ignorant persons who have not learned yet that all colds are cured by Dr. Bull's Cough Syrup. Buy it and try it, 25 cents a bottle.

Persons could not do better than devote their life to be the apostle of this one thing, the compassionate paternity of God.—W. Faber.

"There is a general cry in the mercantile world when asked about the merit of a cheap article."

**John's Baptism.**  
Was it From Moses or Christ?  
I wish to inform my brethren, that with continued improvement, I expect to have this book ready to be delivered on my seventh birthday, April 10th. I can confidently say it will be one of the most useful books I have offered to my denomination. To secure prompt execution and prompt delivery, and to afford it at \$1, I will need 2000 prepaid orders before the first of March. To influence our brethren to help us in this, I offer as a premium, a valuable little book, beautifully bound in linen and embossed in gold entitled, What is it to Eat and Drink Unworthily? It should be on the center table of every Baptist family, and is a neat, useful present to give to a child or friend (price 25 cents). Many brethren can procure a pre-paid order, and we will give the premium book for each order. Address J. R. GARRETT & SON, Southern Baptist Book House, Memphis, Tenn.

"Do good wherever you can. No matter where, no matter who. Wherever it is dark, light a candle. Whoever needs a lift, give him your hand."

**FARM FENCES.**  
Few improvements show up so good advantage on a farm as good fences, and no kind of fence looks so well as the Combination Picket and Wire Fence as made by the Garrett Fence Machine. Any farmer who contemplates building any fence this winter or next spring, should write to S. H. Garrett, Mansfield, Ohio, for his illustrated catalogue, which will send free. He also furnishes galvanized annealed steel wire and other fencing material at wholesale prices direct from factory to farmer.

The issue of every Christian's destiny is wrought with threads of mercy, and mercy impresses her lovely character on every trial she is called to bear.—Dr. Raffles.

**Tried and True**  
Is the positive verdict of the people who take Hood's Sarsaparilla. What used to be considered the good effects of this excellent medicine are soon felt in nerve strength restored, that tired feeling driven off, a good appetite created, headache and dyspepsia relieved, scrofula cured and all the bad effects of impure blood overcome. For a good blood purifier, take Hood's Sarsaparilla.

**QUARTERLY REPORT.**

The following is the report of the Central Committee receipts for the quarter ending Dec, 1890:

Woodlawn, L. F. M. Society, by Mrs. J. L. Johnson	\$18.00
Russellville church, individual Christians offering by Mrs. Ophelia Henley	5.00
"Selma	70.00
"Orrville	44.00
"Town Creek	13.20
"Carrollville	31.00
"Shiloh church	3.45
Livingston L. M. Society	5.00
S. Side church, Birmingham, Sunday-school	12.00
S. Side church, Birmingham, W. M. and Aid Society	209.50
S. Side church, Birmingham, Sunbeams	88.50
S. Side church, Birmingham, Pastors' Aid Society	91.28
Belleville, Ala. Ladies' Aid Soc.	4.50
Bethel church, " "	15.00
Talladega, W. M. Society, by Mrs. E. Russell Dean	32.85
The value of contributions from the different churches to the Missionaries' Boxes recently sent out are as follows:	
Rubama church, East Lake, Ladies' Aid Society	75.00
South Side church, Birmingham	100.00
Livingston, Ala.	31.75
Woodlawn, " "	28.00
First church, Birmingham	15.00
Evergreen	100.00
Third church, Birmingham	7.00
" " additional	6.75
New Hope, Ala.	10.00
La Fayette, " "	10.00
Oxford, Sunbeams	20.15
Talladega	55.00
Cusseta	25.85
Pleasant Ridge	2.25
Rock Springs	1.75
Providence	2.25
Livingston church, Ladies' Aid Soc. Christmas offering	5.00
Bethel church, Christmas offering	20.00
Mrs. D. I. Purser, " "	10.00
Newbern church, " "	7.00
Making Total for Quarter,	\$1,242.70
Reported by Miss Mattie Ellis, Vice President, Selma Association.	

**BIRMINGHAM CHURCHES.**

WOODLAWN.—Preaching at both services by the pastor; congregations fine; interest at both services good.

SOUTHSIDE.—Pastor Hale preached for Dr. Pickard in the morning, and took collection for the new church. The First church subscribed over seven hundred dollars for the South Side building. Three or four thousand dollars are still necessary to get the roof on. The walls are injuring and the wood work rotting. Four additions by letter.

FIRST CHURCH.—At 11 o'clock pastor Hale, of the Southside, preached a warm and helpful sermon. Subject, "The brand of slave." At the close of the discourse, Capt. W. C. Ward made a statement of the

"Continual dropping wears away the stone."

The continual breaking of lamp-chimneys costs a good deal in the course of a year. You can stop it. Get Macbeth's "pearl top" or "pearl glass." You will have no more trouble with breaking from heat. You will have clear glass instead of misty; fine instead of rough; right shape instead of wrong; and uniform, one the same as another.

You will pay a nickel a chimney more; and your dealer will gain in good-will what he loses in trade; he will widen his trade by better service.

CHAS. A. MACBETH & CO.

**EGGS.**

For Night Sweats

Of consumption, gives speedy benefit

The coveting of qualities is always right, and coveting of things always wrong.

"There is a slave, whom we have put in prison." Aye and we'll keep him there, he was a tyrant once, but his reign is over, his sceptre lies in the dust. His name is Pain, and his conqueror is the far-famed and world renowned Salvation Oil.

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condition and need of the Southside church, and the First church raised for them \$720. At night the pastor preached the last of the series on the life of Paul. Despite rainy, bad weather, large crowds have attended services. There was a large audience last evening. The First church grows rapidly in numerical, financial and spiritual strength.

AVONDALE.—Pastor Green has been absent in Montgomery for the last two Sundays by the bedside of his wife, who has been sick with pneumonia, the pulpit being filled by students from Howard College.

EAST LAKE.—Pastor preached at both services to good congregations; 150 in Sunday-school.

PURDY MIXES.—Pastor Lee preached at both services. The strike is off, and the outlook is now brighter.

BESMER.—Pastor preached at 11 a. m. from John 6:38. Interesting song service at night. Two arose for prayer.

REPORTER.

At the early age of nineteen Louis C. Wright fell asleep in Jesus at his home in Bolling, Butler county. His sickness was of short duration and a promising career was mysteriously ended, to the deep grief of his many friends. We extend our sympathies to his heartbroken sister, Mrs. Tucker.

Uniontown, Jan. 24, 1891.

"Aunt Betsy" Meadows died at the home of her brother, James Fluker, after a few days' sojourn there, in her 84th year. She was a staunch Georgia Baptist for many years, after the Jones-Mercer type. Near fifteen years had been spent in the home and care of her brother, "Uncle Baldy," and sister-in-law, "Aunt Ducky" Fluker. Brother, over eighty, sister, eighty-four, sitting quietly in his sitting room, presented to one's mind quite a striking tableau in nature and Providence. How few such scenes are witnessed on earth! W. W.

**ROCKY MOUNTAIN BLOOD BALM.**  
ALL SKIN AND BLOOD DISEASES.

The Best Household Medicine.

Once or twice each year the system needs purging of the impurities which clog the blood. From childhood to old age, no remedy meets so successfully the same certainty of good results as BOTANIC BLOOD BALM.

W. C. McQuay, Webb City, Ark., writes: "B. B. has done me more good and cost me less money than any other blood purifier I ever used. I owe the comfort of my life to it." P. A. Shepherd, Norfolk, Va., August 20, 1889, writes: "I depend on B. B. for the preservation of my health. I have taken it for nearly twenty years, and in all that time have not had to have a doctor."

For full particulars, send for "Book of Wonders," BLOOD BALM CO., Atlanta, Ga. Sent free.

**DONALD KENNEDY**

Of Roxbury, Mass., says

My Medical Discovery seldom takes hold of two people alike. Why? Because two people have the same weak spot. Beginning at the stomach it goes searching through the body for any hidden humor. Nine times out of ten, inward humor makes the weak spot. Perhaps its only a little sediment left on a nerve or in a gland; the Medical Discovery slides it right along, and find quick happiness from the first bottle. Perhaps it's a big sediment or open sore, well settled somewhere, ready so fight, and think it pretty hard, but soon you thank me for making something that has weak touched your spot. Write me if you want to know more about it.

**LOTS AND STOCK ON CO-OPERATIVE PLAN.**

FIVE HUNDRED LOTS, 50x100, within two blocks of dummy line, and Five Hundred shares capital stock (par value \$100), upon guarantee that 500 lots are sold in three months and dummy line completed in six months or money refunded. One lot and one share for \$500, \$500 cash, and \$500 a month; 5 cent face to stockholders; 35 minutes to Birmingham. After this sale the stock will represent the value of the dummy railroad and stock in the Birmingham and Montgomery Railway Co., 1801 Second Avenue, M. T. SUMNER, Pres.

**FINE COTTON SEED FOR SALE!**

Two Bales to the Acre Made from Them! Having sold my farm, I have 100 bushels of select cotton seed for sale at a moderate price, also Green and Red Sugar Cane and Dooley Yam Potatoes, prices reasonable. C. B. FERRELL, Montgomery, Ala.

**A GREAT AMERICAN MAGAZINE.**

The Success of "The Century" and Its Plans for 1891.

The Century Magazine is now so well known that to tell of its past success seems almost an old story. The N. Y. Tribune has said that it is "the most successful magazine for young folks, issued by the same house, 'are read by every young person in the country.' The magazine's popularity, and large editions of both are sent beyond the seas. It is an interesting fact that a few years ago it was found that seven thousand copies of The Century went to Scotland, a quite respectable edition in itself. The question in England is no longer 'Who reads an American book?' but 'Who does not read the American magazine?'—and the answer is 'The Century'.

A few years ago The Century about doubled its circulation with the famous War Papers, by General Grant and others, adding many new readers later with the Lincoln History and Kennan's thrilling articles on the Siberian Exile System. One great feature of 1891 is to be

"THE GOLD HUNTERS OF CALIFORNIA," describing that remarkable movement to the gold fields in '49, in a series of richly illustrated articles written by survivors including the narratives of men who went to California by the different routes, so counts of the gold discoveries, life in the mines, the work of the vigilance committee (by the chairman of the committee), etc., etc. General Fremont's last writing was done for this series. In November appears the opening article, "The First Emigrant Train to California,"—a story of the Rockies in 1841,—by General Bibb, a pioneer of pioneers. Thousands of American families who had some relative or friend among "the Argonauts of '49" will be interested in these papers.

MANY OTHER GOOD THINGS ARE COMING,—the narrative of an American's travels through that unknown Tibet (for 700 miles over ground never before trod by a white man); the experiences of escaping War Prisoners; American newspapers described by well-known journalists; accounts of the great Indian Fighters, Guster and others; personal anecdotes of Lincoln by his private secretary; "The Faith Doctor," a novel by Edward Eggleston, with a wonderfully rich program of novelettes and stories by most of the leading writers.

It is also announced that The Century has purchased the right to print, before its appearance in France or in any other country, extracts from the advance sheets of the famous Lafayette Memoirs, which have been recently preserved for half a century by the French government. The Century is eagerly awaiting the publication of this personal history of the Lafayette—greatest of our American heroes.

The subscription price (\$4.00) may be remitted directly to the publishers, The Century Co., 33 East 57th St., New York, or to the nearest bookseller. The publishers offer to send a single copy may be purchased of any newsdealer. The publishers offer to send a free sample copy a recent back number (no any one desiring it.

There are poor imitations. Get the genuine.

## A GREAT HUMORIST.

No writer of the present day has achieved a greater reputation for wit, humor and pathos than the inimitable M. Quad, of the Detroit Free Press. His fame and popularity are universal. He is strikingly original, naturally and spontaneously funny. His humor is always clean and wholesome, never descending to the coarse or vulgar. There is wisdom with his wit—strong common sense mixed with racy, unstrained humor, which makes his articles wonderfully pleasing to the general reader. M. Quad writes exclusively for The Free Press.

As a family newspaper The Free Press is unexcelled; it occupies a unique place in journalism. It is famous for its original literary features, price at 10 cents, and devoted to home interests, and "Merry Times," for the little ones, conducted by Mrs. Margaret Eyring. Many new and attractive features are promised for the coming year.

The price of The Weekly Free Press is \$1 per year. Among the many "Special Offers" the following are notable:

The Weekly Free Press and the Home Magazine—handsome 24-page monthly—conducted by Mrs. John A. Logan—each one year for \$1.10.

The Weekly Free Press and the Free Press Art Album—containing six beautiful pictures—for \$1.10.

No one can go astray by subscribing for The Free Press; it is a constant source of delight. Send to the publishers at Detroit, Mich., for a specimen copy.

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## LADIES ONLY.

DR. ADDAM'S FEMALE REGULATING PILLS are always safe and reliable. Twelve thousand testimonials from all over the world. Beware of dangerous substitutes and imitations. Price, \$1.00 per package. Sent by mail securely sealed from observation. Dr. G. F. Addam, No. 3701 Cottage Grove Ave., Chicago, Ill., U. S. A.

**PRIZES AND GIFTS!**

Nineteen different designs, unobtainable and better than cards, at 10 and 15 cents each, 50,000 now in use. Samples for inspection, sent to S. S. Superintendents, Teachers and Parents upon application to S. S. BUILDING COMMITTEE, P. O. Box 212, Saint Clair, Penn'a. Mention this Paper.

**An Honest Old Quaker + Company.**

**Are You Insured?**

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