

Foster, Jacob Kirkman
A discourse on the moral
influence of trade

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DISCOURSE

ON THE

MORAL INFLUENCE OF TRADE,

BEING ONE OF

A COURSE OF LECTURES

ON

MORAL INFLUENCE.

BY

JACOB KIRKMAN FOSTER,

OF ROCHDALE.

LONDON:

* PRINTED FOR THE AUTHOR;

AND SOLD BY R. BAYNES, PATERNOSTER ROW; LANCASHIRE, ROCH-DALE; AND ALL OTHER BOOKSELLERS.

1825.

<u>589645</u> <u>4.8.54</u>

F. F.

LONDON: PRINTED BY R. G. GUNNELL AND CO., SALISBURY SQUARE, PLEET-STREET.

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Whatever may be the judgment formed on the following Discourse itself, there can be but one on the subject of which it treats,—that if man is so much the creature of circumstances, is so modelled in his moral character by the hands into which he falls, the members of this Commercial Nation should be most vigilant and prayerful;—and that, while it behoves the Minister of the Sanctuary to warn the people of the danger to which, in this busy world, they are exposed, it is a paramount duty devolving on all who conduct our Manufactories, or who possess influence in the Mart, to see how they can most effectually

exert themselves in preventing the injurious influence which Trade has on moral feeling and practice, and in securing that which is good.

The great object of this Lecture is to arrest the attention of persons engaged in business, and to solicit their suffrage in this important work; and should the Author be so happy as even partially to attain this object, though he has neither the hardihood nor the vanity to defy criticism, he will be reconciled to its most severe vituperation, or, what is worse—to its neglect.

DISCOURSE,

&c.

Mark viii. 36, 37.—For what shall it profit a man, if he shall gain the whole world, and lose his own soul? Or what shall a man give in exchange for his soul?

How well soever men may be instructed in the secular advantages of Trade, they are not so generally aware of the influence which it has on their minds; they do not know, that the images and colours with which we are surrounded are reflected; and that it is impossible to be much engaged in worldly transactions, without being rendered, either the better or the If this is correct, and if this morally worse. transforming power of employment bears proportion to the degree of interest with which the mind embarks in its service, the general and ardent zeal discovered in business, must awaken trembling apprehensions for the spiritual safety of the tradesman, and shew the great importance of the subject to which your attention is now directed.

That such an influence really bears, and with great force, on mankind, you will immediately perceive, if you compare the moral character of individuals, or of nations engaged in trade, with the character of those who are not commercial.

The wants of men were originally confined to nature, and consequently few; the flock and the field constituted the business of life; but, as society became more artificial, man's necessities multiplied, and it was soon found convenient for one class of men to devote the whole, or, at least, a considerable portion of their attention, to the supplying of the husbandman's wants. and for their labours to be remunerated out of the more natural productions of the cultivated soil The first mention of the arts which lead to trade, is made by Moses, in his usually con-"And Adah bare Jabel: he was cise manner: the father of such as dwell in tents, and of such as have cattle. And his brother's name was Jubal: he was the father of all such as handle the harp and organ. And Zillah she also bare Tubal-cain,* an instructor of every artificer in

^{*} Vide Gen. iv. 20-22.

brass and iron." Noah must have been familiar with the art of building; and, early as the confusion of tongues, Architecture had been brought to great perfection. The bracelets which Abraham's servant presented to Rebecca, are proofs of ornamental ingenuity; and many an incidental remark in the most ancient history, shews the degree of refinement which obtained at a very early period. The Ishmaelites, to whom Joseph was sold, are recorded as the first commercial. or trading people. They dwelt in Arabia, and negociated with the Egyptians: it seems, too, that many of their articles of traffic were brought from the East Indies. The Phœnicians, who resided not far from Egypt, on the border of the Mediterranean, or, as the Scriptures term it, the great sea, next took the lead in the world of commerce, sending forth their ships to the three quarters of the globe. This, by the wealth and the power, always attendant on trade made the cities of Tyre and Sidon so illustrious. As they and Alexandria declined, Venice and Genoa rose into eminence. After this business was chiefly transacted by the commercially confederated cities, known by the name of the Hanse Towns: then Spain and Portugal; then the Netherlands more particularly; and, at length, as the continental merchants declined, our own country-very early known to the

Phænicians—gained that ascendency in the universal market which she still holds, and which is one of the principal means of her prosperity at home, and estimation abroad.

We are not, however, to discuss this subject in its political bearings; but to enquire, what moral Influence it has on those, who are, either directly or indirectly, employed in any department of trade; an enquiry, in which, as inhabitants of this country, we have a high practical interest, even those of us who may not be in a commercial position; since every gradation in society is sensibly affected by business and commerce.

Following, therefore, the most natural order, we shall endeavour to shew, in the first place, the beneficial influence, and then the demoralizing effects of trade on the community at large.

I.—Trade has a beneficial influence on the mind, inasmuch as it is a powerful stimulant to useful industry, and laudable exertion. Such is the constitution of our nature, that we *must* be employed; and, therefore, if not innocently, we shall be viciously, engaged. Listlessness, or frivolity, or profanity, will characterize the man who has no excitement of a virtuous kind to

labour: and, as the distinctions of intellect and of birth must be confined to the few, and as the number of those who are active from motives purely philanthropic is comparatively small, the profits of trade are an inducement to the many, and move and invigorate the activities of the larger portion of mankind. Not slothful in business, is the aphorism of St. Paul, and he who takes heed to it will find his advantage in soul, as well as in body. The Scriptures by no sanction indolence. They teach us to fill up even our hours of leisure with some useful employment; and impress with a consciousness, that we are more responsible for the time over which we have a discretional controul, than for that which is necessarily devoted to our ordinary calling. The Psalmist most beautifully depicts the living and moving scene which this world exhibits in the animal, as well as in the man. "Thou makest darkness, and it is night, wherein all the beasts of the forest do creep forth. young lions roar after their prey, and seek their The sun ariseth—man goeth meat from God. forth to his labour, until the evening. O! Lord, how manifold are thy works!" How much better is it, that one man should be employed in inventing, and another in manufacturing, and a third in selling, and others, in transporting the various productions of art, than that they

should sit in indolence, or busy themselves in mischief.

However the fastidious may affect to hold trade in contempt, it greatly refines the mind. Poets have feigned many pastoral beauties, and would lead their readers to conclude, that all which is simple and pure in morals, is confined to those who tend the flock, or cultivate the field: these rural excellences, however, are, in fact, too often found to be merely ideal; and, instead of the lamb-like innocence of the shepherd or the husbandman, we see a low and polluted taste, a slyness in vice, and a contracted understanding. Trade, however un-sylvan and artificial it may appear, calls forth a thousand inventions, awakening the dormant energies, and bringing the mind into an infinite variety of exercises, by which it is exalted and improved. Teach the savage the common arts of civilized life, and you shall soon behold him another kind of man.

Now, to a certain extent, this refinement improves the heart. It tames the ferocious passions, blunts resentments; it teaches delicacy, renders the social charities less vagrant, and consequently gives to them a degree of purity and strength; it accustoms the mind to rational

exercises; and all this is highly in favour of Religion. The person, thus blessed with civilization, may indeed, go no further in his moral improvement; he may remain lamentably short of spirituality; he may be a stranger to repentance towards God, and faith in our Lord Jesus Christ: but, as far as advancement has been made in mental refinement, it is good in its tendency, and, by the Spirit of Grace, is often rendered, like the ministry of the Baptist, subservient to the Gospel of our Saviour and Lord.

The compass of knowledge is much enlarged by trade. Not only is the mind strengthened by devising and constructing the numerous articles of traffic, but, by exporting them to foreign lands, the various classes of the human family are brought into contact; the merchant becomes familiar with the people, the dispositions, and customs of other countries. discoveries which enterprising commerce has made, have wonderfully enlightened mankind, and have rendered even the laborious tradesman better acquainted with his own globe, and with his species, than were the wisest of the ancient And this knowledge of the world has a good moral influence, inasmuch as it furnishes a comparison highly in favour of Religion. In exhibiting the cruelty and lust, the stupidity and ignorance, which are so attendant on the temple and the mosque, the graces of the Gospel shine with a two-fold lustre; and, in this respect, we assert, that Geography herself preaches Christianity.

Even a superficial observer may perceive an independence given to mind by trade. The artificer, however poor, does not feel himself an item of an estate, or disposed to pay homage to a feudal lord. His property being in his own skill and industry, he claims the liberty of thinking he is a man, and of standing, without slavish trembling, in the presence of the wealthy; and though this independence of feeling will, in many instances, be carried to excess, yet, in the aggregate, it is good, and certainly tends to the furtherance of the Gospel.

Nothing can more strongly bind spiritual ignorance on the heart, than an indisposition to think for ourselves, on a subject involving our individual salvation; and nothing has such power in the formation of hypocrites, as the fear of avowing our religious sentiments. Thus you will see more profession, at least, of the Gospel, and may trust you also witness more real piety, in manufacturing, than in agricultural districts. In the former, there is little of fear to prevent

attendance on the word preached, while, in the latter, the operative classes are much more overawed by their superiors, and too frequently are deterred from regarding that ministry, which, leading them to a Saviour, is God's chief instrument of purifying the heart, and of correcting the outward deportment.

Trade also offers great facilities of benefitting mankind. If you reflect on the power of relieving want, and of furthering the Gospel of Salvation, acquired by commerce—the property it furnishes—the intercourse it promotes, you will instantly perceive the truth of this assertion. You will, however, behold this in a clearer light, if you enlarge your view.

Almoner of God. She seems pre-eminently appointed to distribute heavenly benefactions to all the people of the world. What species of distress does not some benevolent institution in our country endeavour to remove? What spiritual darkness does not some band of Christians try to dissipate? The very list of our public societies should excite devout gratitude in the heart of an Englishman, as it does astonishment in the mind of the foreigner. What, I ask, renders the sums thus contributed so

large and munificent, compared, not indeed either with our resources or obligation, but with the charities of other nations? It is not the richness of the soil; for, in this respect, many countries possess higher advantages than our own: but it is the wealth which Commerce, consecrated by Religion, supplies. A very considerable portion of the bounties raised for this purpose comes immediately from the commercial and operative classes of society, while the value of land is enhanced, and the land-holder's means of liberality consequently augmented, by the indirect influence of trade.

Chiefly, however, in the ingenuity seen in the modern system of Christian benevolence,-in doing good by a combined and multiplied power, -in the activity and well-connected co-operation which every where we behold in Christendom, and especially in our own Kingdom,-in this the moral influence of business is particularly recognized. The vessels which whiten every sea, and transport the workmanship of our artizans to every mart, carry with them also the Scriptures of truth, and Missionaries to preach the Everlasting Gospel to every creature. And do you not mark a beautiful Providence in the improving and widening operations of commerce, thus going before the Church's enlargement? Our merchants may

notonly in ancient language, be termed princes, but missionaries,—a title of greater eminence in spiritual heraldry. And, if you contemplate trade in this light, you will perceive in it a productive worth far above the ample fortunes amassed by its operations, and your hope of the ultimate evangelization of the world will be strengthened: you will see that, when it shall please God more generally to visit our commercial men with his grace, and to dispose and enable them to take the full spiritual advantage of their worldly traffic, there may be movements much more rapid than any hitherto observed, towards that state of things, when "the earth shall be full of the knowledge of the Lord, as the waters cover the sea."

These are some of the more pleasing views which we may take of commercial operations—some of the ways in which an all-wise and all-gracious Ruler, is pleased to render trade subservient to the interests of morality and of religion; and, amidst his calculations on the possibility of secular advantage under any particular mode of operation, the Christian tradesman should correctly estimate the moral powers of his professional apparatus, and, aided by the Spirit of Grace, employ ingenuity to make them

^{*} Isaiah xi. 9.

ragement of vice, and the improvement of virue,
—in fulfilling the grand designs of mercy to
renovate the heart, and to enrich man with the
graces and the blessings of salvation. He
should remember, too, that such calculations
cannot be neglected with impunity, that, as he is
bound to meet his credit, and to answer to his
family and to the world, for the due improvement of his commercial privileges, so is he
responsible for his opportunities of doing good,
and that he must act under the influence of this
accountability, if he would satisfy conscience;
and, above all, receive the approval of that
Being, who will require his own with usury.

II.—We have now to contemplate the darker side of this subject—the demoralizing effects of trade.

When you consider the artificial character of commerce; and that it collects together a number of persons in circumstances of strong temptation, and with diversified means of vicious gratification, such an influence will appear very probable. Trade, arts, and manufactures, seem in themselves to lead us farther from God, than the labours of agriculture: they carry with them so much that is human, while rural scenes and work are of more Divine character. What

wonder, that a system which so directly owes its being to the device and toil of man, should, in some respects, be defective, and in others corrupt? The moral evils, indeed, of trade are so numerous, that we can only mention a few of them, under the class of such as affect the principals, and such as bear upon the operative portion of the commercial world.

We consider, then, the bad moral influence of trade on the merchant and the master.

Some solicitude, indeed, must cleave to the husbandman about the produce of his soil; yet, having performed his limited duties, nothing more remains for him to do, than to trust in Divine Providence for a fruitful harvest. more depends on his efforts; and all the fretfulness of anxiety, with which he may afflict himself, will fail to add one sheaf to his garner. But the merchant feels, throughout the whole process, that, under God, much of success is committed to himself. His anxieties, therefore, very naturally remain heavily pressing upon him. His invention in manufacturing, in introducing into the market, and in vending to the best advantage, is ever at work. His cares in the purchase, and in the sale, accumulate. The exchange is ever fluctuating—the debtor is uncertain; and, in some engagements, and at particular seasons, there is a degree of speculation, which, rendering commerce almost a game of hazard, greatly increases anxiety. And we may here remark, that persons should endeavour, though at the expence of some sacrifices, to conduct business in the manner best calculated to preserve their minds in a state of tranquillity; for though the Christian may, indeed, by faith, cast all his worldly cares upon the Lord, yet it is his duty to avoid, as much as possible, temptation arising out of his secular affairs. That position of trade is most enviable, which is least associated with anxieties.

Our circumstances often assimilate our dispositions to themselves; we take the form of the mould in which we are cast; we imbibe the spirit of our employment. Thus, in the air of Court there is a ruling passion for heraldry, for family and blood; they who inhale the spirit of 'academic shades and learned halls,' will be inclined to pay idolatrous homage to mind; and it is difficult to reside much in shops, and markets, and exchanges, without forming a covetous disposition. When a man's cash-book becomes his daily manual; when his head is for ever filled with profit and loss; when much of his conversation turns on the gainsof traffic,

and his chief attention is directed to their increase; -when, in short, he seems to live and move, and have his being in money, he is in imminent danger of becoming worldly, predominantly worldly, in the element of his character. The great success of some commercial individuals, shews the young tradesman that high rewards are open to every candidate: the affluence, the equipage, the power to which some, once poor as himself, have risen, make him think it more than possible he may reach as elevated a station as theirs,—and when once the idea of becoming rich seizes on the affections, we are perfectly unable to calculate on the extent to which it may carry its domination. With anger, it may be compared to the breaking out of water. Hence, the mind is so often filled with golden dreams, and you see the man, already possessed of wealth, tenfold more than once he either expected or desired, tempted to hazard another speculation, or to embark in another scheme of pecuniary advantage. Hence, it so often occurs, that the most successful are the most illiberal: fortune has bestowed upon them her ample treasures, but she has not vouchsafed them a heart to give as freely as they have received, or even to find enjoyment in a rational expenditure.

are the men learned in the arithmetic of covetousness, who, when solicited for charitable contributions, tell you they knew the acquiring of their property, and will not improvidently throw it away: and certainly they do exercise the most tenacious carefulness, pleased that their grasp improves in firmness, as age lessens the muscular pliability, and so they continue to act, till death wrests the precious store out of their hands, to place it, perhaps, under the controul of such as will give it the most prodigal circulation. Such is the man whose disposition is supremely worldly-who loves the world and the things which are in the world. The annals of charity, however, happily furnish numerous exceptions from this churlis hness, in persons who are disposed to negotiate for another world; who so far understand the text as to estimate souls of higher value than gold; who enhance the worth of their liberal bounties by accompanying them with personal service, founded on those habits of economy and energetic activity, acquired in the school of business.

In the world of commerce there are many false and injurious principles to which the tradesman is exposed. Many of the maxims which too widely obtain are not derived from the Scriptures, and would almost lead to the conclusion, that some in this class, imagine themselves a community, chartered with a right of legislating for themselves a whole code of morals. But apart from sentiment,—when the art has risen to high perfection, and when many competitors are in the market, there are strong temptations to act unjustly towards the laborious ranks, by an oppressive reduction of their reward; and to depreciate the goods, and the character of a rival, and, in a thousand indirect and dishonourable ways, to circumvent him.

There is reason, however, notwithstanding these temptations, to believe the number of commercial men, who are strictly honourable, is by no means small: yet even here is there dan-The maintenance of a fair and upright character is of the last importance to the credit of business, and this is so well known and felt, that many a house would consider it an omen of ruin to betray confidence, or, in any way, to commit a dishonourable action. This feeling, as far as it goes, is of incalculable benefit to society; yet will it easily be seen, that the basis of this honesty is not the fear of God, but the fear of man; is not a regard for the species cherished by Christian benevolence, but the result of calculating self-interest; is founded on an

extensive knowledge of worldly advantage, and not on an enlightened and tender conscience.* A man should be honest in a desert. The sentiment, "thou God seest me," should be a more powerful safeguard from baseness, than a cloud of mortal witnesses; and, in proportion to the influence of Christian principles, as we are renewed in the spirit of our minds, this conscientious integrity will govern our transactions. The honest conduct which spreads such a glory over our marts of commerce, is to be respected, let it originate in what motives soever it may; but we must be careful, that higher principles actuate us, and not hastily conclude we yield Christian obedience to the commands of God, when we only respect the rule of secular profit.

There are, perhaps, few evils in all the influence which trade has on the mind, against which the Christian should be more on his guard, than against acting fairly in business, from no other than worldly considerations—it is motive that christianizes action; and spirituality of mind must be greatly injured whenever the fear, the love of God, does not predominate.

^{*} See this observation finely illustrated and powerfully enforced in Dr. Chalmers's Discourses on Commerce.

This desirable state of mind will only be supported by taking the word of God as the rule of our actions, by a constant dependence on the grace that is in Christ, and by cherishing a spirit of prayer, while we perform our earthly labours.

As men pursue business with different degrees of success, the less prosperous will always be tempted to envy, or malign their neighbours' attainments. A hateful and destructive feeling! The Christian tradesman, in many circumstances, will need, therefore, peculiar vigilance and prayer, that the Holy Ghost may continually shed abroad in his heart that charity which regardeth not her own, so as to rejoice in the calamities, much less the iniquity of others, or to envy their prosperity.

These hints are sufficient to remind the superior in trade, how cautious he ought to be, what care he should take of his spirit, if he would unite the diligence of the man of business, with the spirituality of the man of God. And it is a delightful sight, and highly ornamental to the Gospel, to behold a man busy in this world's affairs, yet displaying unostentatiously the graces of the Christian in all his negociations. Such a one deserves more esteem than does the recluse, who shrinks from

the test of his religion; he works out the principles of Christianity; and shews how beautiful they are in operation: and, however he may be reproached, at first, for glorying in that cross of Christ, by which he is crucified to the world, and the world to him; he will soon command the respect and confidence of the market, or exchange, as well as of the family and of the church.

We now consider the bad moral effects of trade on servants; and on the more laborious classes in society.

If, as we have before remarked, there are tendencies in business favourable to this order of the community, there are also those of an opposite character. Rural simplicity and virtue, though by no means equal to poetic fable, still must be considered as occupying more advantages amidst scenes of agriculture than those of commerce. Great towns and much intercourse with mankind, the natural consequences of trade, while they enlarge the mind, too often injure its simplicity. Knowledge is gained; but, like Eve's, it frequently proves a knowledge of evil. The fruit of the spiritual garden loses its bloom in the contact of business; the artificial character which trade forms, is highly injurious to

a religion in which is no guile, and which teaches men to become little children, that they may enter into the kingdom of heaven.

That independency of spirit, which we have shown, to a certain extent, to be favourable to godliness, becomes, when carried beyond that point, bold and impertinent, dishonourable to the Gospel of humility and kindness. Instead of the milder graces, which attend the wisdom that cometh from above, there will be a boisterous rudeness; and the same fearless tone of mind will rashly plunge into the deep subjects of revelation, and drown its possessor beneath the many waves of vain speculations. Hence, in manufacturing districts especially, there is a disposition, rather to question than to adore; you find more disputants than practical Christians,-much exposure to the cunning craftiness of those, who, by destructive wiles, lie in wait to deceive.

Trade particularly shews its bad influence in corrupting the principles, and depraving the morals, of many of the working classes. A moment's reflection on human nature will lead you to perceive, that the crowding together of so many persons of both sexes, for so many

hours in the day, in manufactories, must have very injurious tendencies. In such associations, lisping youth becomes familiar with the vile conversation of the grey-headed sinner. The shyness and timidity of modesty, at once the safety and the ornament of the youthful, especially of the female, character, are speedily destroyed: you cannot, however, adequately conceive, without personal observation, what seminaries of vice such places become, unless under the controll of a virtuous and strict government. Happily, in Sabbath Schools and other Christian exertions, as well as in the highly commendable care which some masters take of the morals of their servants, we have many counteracting agents: but, though a little retarded in its progress, the plague is far from being staid; and, till they who conduct our manufacturing operations, shall be more generally alive to this important duty; till there shall be more of classification in each factory; till, under the observation of a truly conscientious overseer, all obscene and profane language shall be prevented, at least within doors; till the youth shall have some religious instruction provided for him each day by his master; and till the Sabbath-breaker, and the drunkard, and the vicious of every age, let their excellence in

art be what it may, shall be visited with stern rebuke,—all other efforts will avail but little.

I know that individual masters sigh over the abominations they witness, and make solitary efforts at reformation; but this work of correction can only be effected on a broad scale, by a co-operation of the leading manufacturers: and a combination for this hallowed purpose, that should form a code of regulations adapted to the various branches of trade, and that should pledge itself to carry, far as possible, these determinations into the actual conduct of business, would be one of the greatest blessings our principal tradesmen could confer upon their country.*

We might, in pursuing this subject, point out the evils resulting from the occasionally high

^{*} The Author would respectfully submit, whether the chief manufacturers in any paticular town or district, might not, without in the least affecting their separate interests, form themselves into a society for these purely moral purposes: and whether a kind of instructive committee might not be appointed in the centre of a large manufacturing country—say at Manchester, Birmingham, &c., who should circulate hints and regulations for the modification of these local associations.

rewards of mechanical labour, with other circumstances, in the promotion of extravagant habits, and especially that of intoxication. We might show the frightful magnitude of this sin by adverting to the private, domestic, and public iniquity, and disorder, and misery to which it so often leads;—but we forbear.

Enough has been said to convince us, that is Commerce is a pillar borne in front of our nation, as she marches onward to prosperity, is has its dark, as well as its bright side: and he therefore, who forms any proper estimation of spiritual realities, and who knows how much man is the creature of circumstances, will contemplate the eminence we hold in the commercial world with trembling gratitude.

It cannot, however, be too much impressed on your mind, that the substantial reason why any of the circumstances in which we are placed have an injurious influence, is the depravity of the heart. Were man pure and holy, the prince of this world himself might come, and exhaus his temptations, without compassing his mora and spiritual harm. As the case is, there is no condition of prosperity, or adversity—of leisure or activity, that will not, unless grace prevent prove ruinous to the soul. What demonstration is this, that man is very far gone from original righteousness, that his heart is naturally inclined to evil; and, consequently, that it must undergo a moral change—"a death unto sin, and a birth unto righteousness." The hearty, the experimental Christian, is the only person, whether in trade or not, who, kept by the power of God through faith, will so pass through things temporal, as finally not to lose the things that are eternal. Without the spirit of Christ guiding us into all truth necessary for our salvation, we shall alike abuse the privileges, and be injured by the disadvantages of our worldly circumstances.

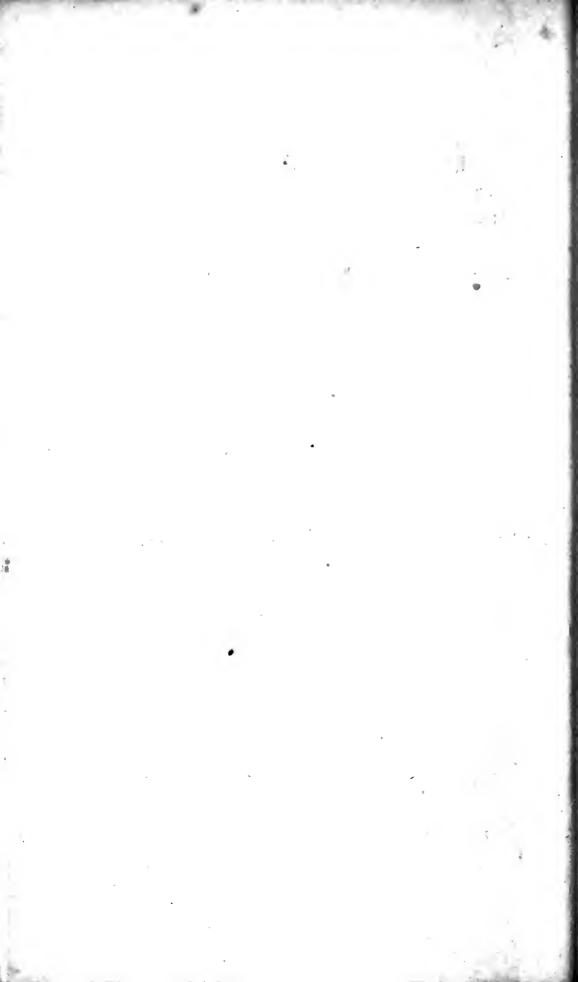
Religion, then, true religion is the proper business of all men. You are to seek first the kingdom of God and his righteousness. Interested in the blessings of this kingdom, in the blood and righteousness of the Redeemer, and cleansed, by the washing of regeneration, and renewing of the Holy Ghost, you are rich for eternity—without this, you are poor indeed.

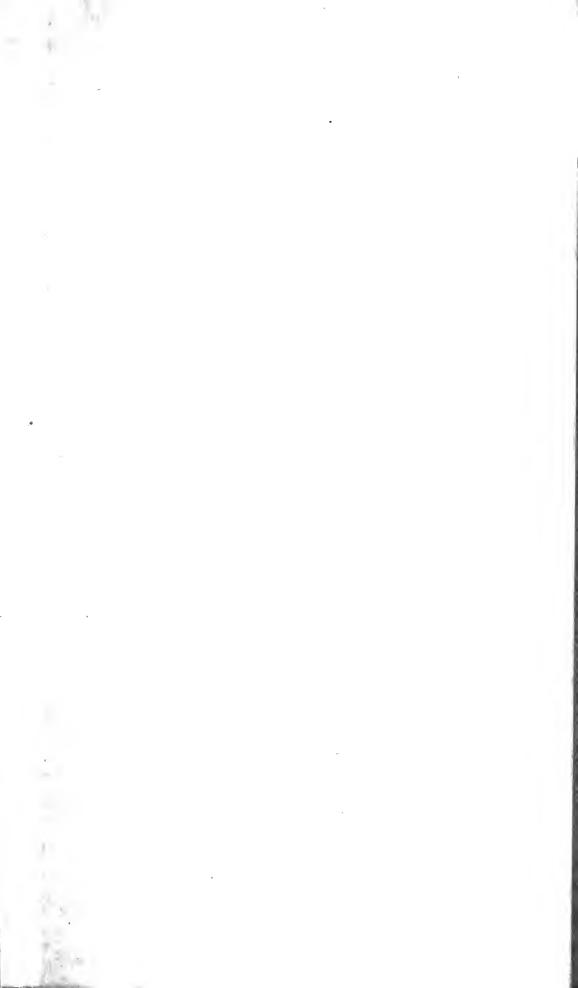
I ask not then, what your hands find to do, but what is the temper of your heart—How you negociate for Heaven? Remember, you have a soul: let neither the success, nor the vexations of business obliterate from your minds this practical truth. Remember, there is but one mart in which the merchandize of wisdom is to be obtained; and, that all your acquisitions are useless, if you get not understanding. What shall it profit you, if you shall gain the whole world, and lose your own soul? If, however, you feel an absolute need of spiritual blessings, and are inquiring, "how shall man be just with God?" "how shall be be qualified for the heavenly inheritance?" it will encourage you to hear, that these enquiries are answered in the righteousness and gracious influences of Jesus Christ; and that, as you have no capital, no moral recommendation, you may negotiate without money, and without price.

But if, absorbed in worldly cares, you ask no such questions, let me tell you, there will come a period when trade, and all which its gains can procure, shall be no longer. Ah! where are the artificers, and the manufacturers, and the merchants of the nations that have appeared most conspicuous in the history of commerce?—Where are the men by whom business was governed in our own neighbourhood, even half a century ago? Moved, almost to a

man, from this active scene, into a world of reflection—the statements of Revelation, and not the gains of traffic, are to them only important; and they feel, that they were wise or foolish, happy or miserable, as they wrought out, or neglected their own salvation.

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