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ARTICLE I.—*Œuvres divers de Fénelon.*—Paris: Chez Lefèvre, 1844.

WE are no friends to Popery; to its doctrines, institutions, and ceremonies; and hesitate not to regard it as the great scheme of the evil one for frustrating the leading objects of Revelation. We repel with indignation her claims to infallibility; we abhor her despotism and tyranny; we regard as mere Paganized Christianity many of her rites and observances; we esteem, as unscriptural and irrational, much of her theology as consecrated by the Council of Trent. We have embraced all proper opportunities to oppose its errors and corruptions, its false doctrines and evil practices; and shall continue to do it as long as we have power to “contend for the faith once delivered to the saints.”

But while we thus bear our decided testimony against the Church of Rome, does it imply an excision of *all* the members of its communion? Should there not be a distinction between the dogmas of a church viewed in its corporate authority, and the character of its members considered in their private capacity? Adopting the test which our Saviour gives, “by their fruits ye shall know them,” we are bound to admit that many in that community have “brought forth the fruits of the Spirit,”

ART. III.—*Mercantile Morals; or, Thoughts for Young Men entering Mercantile Life.* By Wm. Howard Van Doren, pastor of the Second Reformed Dutch Church, of Piermont, New York. New York: Charles Scribner, 145 Nassau street. 1852. 18mo, pp. 437.

*The Successful Merchant: Sketches of the Life of Mr. Samuel Budgett, late of Kingswood Hill.* By William Arthur, A. M. New York: Published by Lane and Scott, 200 Mulberry street. Joseph Longking, Printer. 1852. 18mo, pp. 411.

WE have in these two volumes theory and practice, the abstract and the concrete. The first furnishes copious illustrations of the principles which ought to actuate a young man just entering mercantile life. The second exemplifies the practicability of carrying out those principles in actual business. If any one should pretend that integrity is incompatible with success, the career of Mr. Budgett may be adduced as a triumphant refutation of the position.

Mr. Van Doren has spent much of his life in the vicinity of New York, to say nothing of one or two winters in Philadelphia in attendance on medical lectures, and consequently, we may regard him, clergyman though he be, as not unacquainted with the subject of which he treats. He has used his powers of observation to good purpose. His work will, we hope, command the attention of that class of persons for whom it is designed. Discarding all attempts to prepare a dry abstruse essay on the morals of commerce, the author has intentionally indulged in a profuseness of illustration, drawn from history, science, and every-day life, with a view to render truth more attractive. We are not therefore to criticise the work as we would a logical treatise. The topics handled are the following:—Wealth not the chief end of life; the evil of making haste to be rich; the principles of commercial morality; the observance of the Sabbath; the advantages of temperance; and cautions against scepticism, novels and the theatre. Such a meagre resumé as this, however, will give a very inadequate conception of the character of the work. If a severe

critic were to single out any one thing more than another, next to an occasional looseness of connection, he would probably animadvert upon a too great exuberance of detail, sometimes almost fatiguing; as for instance, in the chapter on the theatre, where are heaped together over three-score and ten citations and examples to show the evil tendencies of the stage. Still, as was intimated above, considering the class of readers in view, allowance must be made for repetition and redundancy as a possible part of the plan. What enhances the interest of many of the illustrations, is the fact that they fell under the eye of the writer himself; for instance, the anecdote of the parsimonious suicide, p. 34; the deranged lawyer, p. 39; the mail robber, p. 76; the young bankrupt, p. 134; the hardened sceptic, p. 203; the Sabbath keeper, p. 263; the Sabbath breaker, p. 270; the novel reader, p. 373.

The principles which pervade the volume are sound, healthy, and evangelical. The word of God is faithfully and impressively recommended as a plain, safe, and infallible guide. The direction of the Psalmist is cordially endorsed, as the surest method of cleansing a young man's way. We are happy to learn that there is a probability of the Publishing Board of the Reformed Dutch Church, if not the American Tract Society, giving the chapter on the stage to the world in a separate form.

Where there is so much to commend, and especially where the design is so laudable, it is not agreeable to add any thing in the way of censure. Yet, we would guard the author against that tendency to redundancy and glitter by which young authors are apt to be captivated; and we would recommend a more logical train of thought, and a less ambitious style. He is inaccurate in some of his historical instances. Tullus Hostilius, (p. 17.) was not a Roman Emperor, nor could he have pronounced the Christian religion vulgar, for he lived prior to its advent; nor did he scout any other God than his good sword. It was the atheist Mezentius who was guilty of that impiety. It was not Heliogabalus, (p. 54,) but Caligula, who wished his subjects had but one neck, that he might strike it off at one blow. It was not Brutus, (p. 96,) who said female virtue should be above suspicion, but Julius Cæsar, who made the remark when he divorced his wife.

From the broad field of Mercantile Morals we turn aside to individualize and study the character of "A Successful Merchant," as portrayed by the hand of Mr. Arthur, (who is not to be confounded with the popular American writer of the same name.) This piece of biography is exceedingly interesting.

Samuel Budgett, born in 1794, was apprenticed, when fourteen years of age, to his brother, who kept a small general shop at Kingswood, near Bristol. He early displayed a turn for trade in his boyish adventures, and had a keen eye to business. He seems to have been a born merchant. In the course of time he rose to be a partner, and finally sole master of the concern, when his genius had unrestrained scope. Having gradually enlarged the retail to a commanding wholesale business, he made Bristol the centre of his operations upon the grandest scale. Yet, large as the concern was, he resolutely adhered to his original determination, to eschew speculations, and be content with small but sure profits. He made his business as near a cash business as possible, no matter whom he offended, or whose custom he might lose. Order, promptness, punctuality, exactness, justice, these were the few and simple principles that governed the establishment. The business of each day was done up the same day; nothing was ever left over; the orders of the morning were filled and despatched immediately. The consequence was, that a vast amount of business was got through, and yet the men were dismissed to their homes at five or half past five, instead of being detained until ten.

To look at this man, pushing, driving, bargaining, with untiring industry and comprehensive forecast, displaying the most consummate tact, generalship, and energy, you would pronounce him decidedly avaricious, and an unscrupulous devotee of Mammon. Yet no judgment would have been more erroneous. It was not the love of money, but the love of trade that possessed him. The motive that urged him on, was the same that has made heroes, generals, statesmen, poets, painters; the pride of superior management and skill, the ambition of præminence in his particular vocation. His expenditures were as liberal as his calculations were close.

His maxim was to get all he could, to save all he could, and to give all he could. And he did it. The combination of these apparently heterogeneous elements was in him perfect. He not only gave frequent presents to his men, but if any of them fell into distress, he generously offered them, with good advice, five, ten, thirty, fifty, or a hundred pounds, a horse, or a horse and cart, to set them up again. His charities were of the same unstinted character. He never looked coldly or askance at the solicitor who sought his attention, or put him off with the chilling excuse, "I have had so many calls lately;" but he seemed glad to have a new opportunity of doing good. "Well," he would say, "what do you think I ought to give?" And whether the sum named was ten pounds, or fifteen, or twenty, it was always cheerfully forthcoming. He was also in the habit of dropping occasionally a five pound note into his pastor's hand, to be disbursed by him among the poor and distressed, who fell under his notice. He gave away annually one sixth of his income. Good books he distributed in incredible quantities.

The reader will probably have already anticipated that the union of so much generosity with so much industry is to be accounted for by the fact that Mr. Budgett was a sincere Christian. Indeed, the exercises of his inner life, and his zealous efforts for the conversion and spiritual improvement of others, are not the least striking features of his biography. Besides his anxiety to procure a chapel for the use of his numerous dependants on the Sabbath, he appropriated a capacious room in his warehouse to a religious use. Here every morning, about seven, or half past seven o'clock, family prayer was observed. If one of the heads of the establishment was not present, some labourer would conduct the devotions, which consisted of reading the Scriptures, singing, and prayer. Some fifty or a hundred porters, in their white frocks, would participate in these exercises, with decorum and interest, invoking the blessing of the Lord upon the business of the day.

It is gratifying to notice the unsectarian tone of this good man's religion. While he was an earnest Methodist himself, and rejoiced, as well he might, in the abundant fruits of Mr. Wesley's labours at Kingswood, he was ever ready to encourage

and aid the Church of England rector, the Moravian minister, or the Independent pastor.

It is impossible to rise from the perusal of such a man's life, without an increased respect for the commercial body of which<sup>1</sup> he was so worthy a member, and a wish that there may be many like him. We rejoice to believe that his was not a solitary instance of the realization of the triplet of duties, "Not slothful in business, fervent in spirit, serving the Lord."

That honesty and success are incompatible, is an opinion which has gained, among a certain class, a wide currency. It has been boldly and unblushingly asserted, and that by mercantile men themselves, that no merchant who is a strictly honest man, can succeed in our great commercial emporiums, and that to act upon the golden rule, will ruin any man's business. It is too probable that numbers act on this persuasion. The President, in his last message, complains of the frequency of frauds upon the revenue. "The reports of the Secretary of the Treasury, heretofore made on this subject," he says, "show conclusively that these frauds have been practised to a great extent. The tendency is to destroy that high moral character for which our merchants have long been distinguished; to defraud the Government of its revenue; to break down the honest importer by a dishonest competition; and finally, to transfer the business of importation to foreign and irresponsible agents, to the great detriment of our own citizens." This is not a very flattering picture of the mercantile morals of the present day.

It would seem as if mankind were still very much the same as in the ancient times, when prophets and apostles fulminated the terrors of another world before the iniquitous. Overreaching traders are no novelty. There were those in former days, of whom the language was used, "he is a merchant; the balances of deceit are in his hands; he loveth to oppress:" and although they grew rich by fraud, they used the same pleas of self-vindication that we find employed now; "in all my labours they shall find none iniquity in me that were sin." The very same pretence soothed the conscience in the old world that soothes it in the new. Not only are men ready to ascribe their wealth to their industry, "sacrificing unto their net, and

burning incense unto their drag;" but they go farther, and insinuate that success sanctifies all the tricks of trade. They would have us believe that the ordinary methods of dealing are not very criminal or reprehensible; either because the practice is universal, or because they are to be viewed in the same light as stratagems of war.

It is important that men's minds should be disabused on this subject, and that errors so pernicious should be dislodged. The rising race of merchants, at least, if the veterans are too old to unlearn, should be accustomed to believe and think that success is not necessarily divorced from honesty, and that the blessing of the Lord maketh rich, and addeth no sorrow.

The pulpit should speak out plainly and faithfully on this point. There is great and pressing need to inculcate the truth even upon church members. "To the preacher, above all, who has constantly to deal with men immersed in trade, it is of an importance not to be calculated, that he should know the life which all the week long his hearers are leading—its temptations, its glosses, its rivalries, its depressions, its joys; its anxieties, which cast the care of the soul into the shade; its ambitions, which outweigh the claims of truth and right. Ignorant of these, he must leave many to flounder in temptation, whom he might be the means of extricating; many to be worried with care, when he might win their attention to better things; many to sink under their load, to whom he might have given a timely solace; many to go on in a course of gainful sin, whose conscience he might have reached and aroused. Too often the man of business feels that the remarks from the pulpit only show that his case is not at all understood."—*Arthur*, p. 34. Vague generalities and trite commonplaces are not the materials with which to rouse and secure the attention of a class of persons who know the value of time, and who are themselves accustomed to come at once to the point.

It is possible that some may think this a descent from the dignity of the pulpit, bringing sacred things into profane familiarity. Let such listen to Chalmers, grappling with the objection in one of his masterly Commercial Discourses. "It is not vulgarizing Christianity to bring it down to the very humblest occupations of human life. It is, in fact, dignifying

human life, by bringing it up to the level of Christianity. It may look to some a degradation of the pulpit, when the household servant is told to make her firm stand against the temptation of open doors, and secret opportunities; or when the confidential agent is told to resist the slightest inclination to any unseen freedom with the property of his employers, or to any undiscoverable excess in the charge of his management; or when the receiver of a humble payment is told, that the tribute which is due on every written acknowledgment ought faithfully to be met, and not fictitiously to be evaded. This is not robbing religion of its sacredness, but spreading its sacredness over the face of society. It is evangelizing human life, by impregnating its minutest transactions with the spirit of the gospel. . . . . It may appear a very little thing, when you are told to be honest in little matters; when the servant is told to keep her hand from every one article about which there is not an express or understood allowance on the part of her superiors; when the dealer is told to lop off the excesses of that minuter fraudulency, which is so currently practised in the humbler walks of merchandize; when the workman is told to abstain from those petty reservations of the material of his work, for which he is said to have such snug and ample opportunity; and when, without pronouncing on the actual extent of these transgressions, all are told to be faithful in that which is least, else, if there be truth in our text, they incur the guilt of being unfaithful in much. It may be thought that because such dishonesties as these are scarcely noticeable, they are therefore not worthy of notice. But it is just in the proportion of their being unnoticeable by the human eye, that it is religious to refrain from them."

The principles of morality, that is, the duties of the second table of the Decalogue, are as applicable to the every-day transactions of trade and commerce as to any other relations of life, and that application should be shown by the preacher.

" Truth is not local; God alike pervades  
And fills the world of traffic and the shades,  
And may be fear'd amid the busiest scenes,  
Or scorn'd where business never intervenes."

The apostles did not hesitate to reprove the grasping cupidity



of their contemporaries, and to warn them that the price of the labourer kept back fraudulently would enter into the ears of the Lord of Sabaoth; and to charge the rich not to trust in uncertain riches, but to do good and communicate of their superfluity. Our Lord himself has set an example. When one wished him to interfere in dividing an inheritance, he made it a text for a sermon against covetousness. "Take heed," said he to the listening crowd, "and beware of covetousness."

There are a variety of maxims that have obtained prevalence in the mercantile world, which Mr. Arthur has handled at some length in his rather frequent and by no means incompressible digressions. Some of these maxims are unsound, and others have a substratum of truth, but are liable to abuse and perversion.

That one should buy in the cheapest market, and sell in the dearest, is a principle the propriety of which can hardly be disputed. Yet it is easy to conceive of grasping men endeavouring to affect the state of the market one way or the other by unfair means. Stock-brokers are accused of publishing articles in the newspapers, or raising unfounded rumours, calculated to depress or raise stocks in which they are personally interested. Wholesale dealers endeavour to obtain a monopoly of certain articles, that they may ask exorbitant prices without fear of competition. Buyers take advantage of the ignorance or the necessities of sellers, to purchase at ruinously low prices. It is naught, it is naught, say they; but when they have succeeded in making a good bargain, they boast of their cunning. Merchants are in the habit of exposing certain descriptions of goods or wares at a low figure, even under cost, and making it up on other things; while they create the impression that they sell every thing equally cheap. But as their rivals soon learn to be no less expert at underselling, the stratagem loses its effect.

It is also deemed perfectly proper to conceal defects in goods, and to leave it to the purchaser to find them out. Paul had reference to a practice of this sort in his day, when he spoke of human conduct being subject to a sun-trial, *εἰλικρινεία*, 2 Cor. i. 12, such as was employed in regard to goods kept in a dark corner, in order to conceal their defects. But the cus-

tomer relies on the skill of the seller, and he has a right to do so. He pays him for his skill and his time, as well as for his goods, Tully to the contrary notwithstanding. That skill forms part of a merchant's capital, and contributes to increase his profits. No man is expected to sell at what will not yield a living profit; but then he has no right to impose a damaged or inferior article for a superior one on a customer who confides in his word. He abuses the confidence placed in him.

But it will be said, every one must take care of himself. That is the very spirit of Cain. "Am I my brother's keeper?" Yes; in a certain sense I am. Selfishness is put under the ban by Christianity. "Look not every man on his own things, but every man also on the things of others." "Let no man seek his own, but every man another's wealth." When was the golden rule tabooed from the sphere of merchandize? It will not do to say, "Every man for himself, and God for us all!" Certainly it is highly unbecoming for Christian people to adopt such selfish maxims, or to lower themselves to the level of vulgar scrambling. They of all men ought to have some consideration for the accommodation of others. While they show that they are too wise to be taken in themselves, they ought also to show that they are too just and too generous to take undue advantage of others.

It is said, in defence of the vending of intoxicating liquors, opium, materials of gaming, infidel books, licentious novels, &c., If I do not keep them, others will. Here again is an evasion of the true state of the question. The point to be considered is not the money to be made, but the amount of benefit or injury accruing to individuals and society at large. If it is wrong, or of doubtful propriety, for any one to engage in demoralizing pursuits, then it is wrong for all, without exception. "The vender of spirits has a right to sell arsenic, prussic acid, the deadly nightshade, or any other fatal drug, so long as he endangers nobody's life or peace. But the moment those articles begin to destroy the peace, ruin the health, or the souls of his fellow-citizens, every law, human and divine, unites in crying aloud, Stop that destroyer!"—*Merc. Morals*, p. 283.

Another very dangerous policy is the credit system. Within proper limits it is laudable, and thousands of energetic

young men owe their all to it. Even Mr. Budgett, with his vigorous adherence to prompt payments, gave credit for a month. If the bill was not met at that time, no more orders were filled. But the credit system has been fearfully abused. Men have not scrupled to contract debts on very slender prospects of ability to meet them. Trade became inflated, speculations multiplied, and the banks expanded their issues, in spite of the warning voice of our statesmen, until, in 1837, came the universal crash, the general bankruptcy law, shameful public repudiation, and untold private misery.

The Scriptures are very explicit, when they enjoin upon us, "Owe no man anything, but to love one another." No one should permit himself to contract a debt, without a reasonable prospect of being able to pay it. Not only is punctuality in meeting pecuniary obligations essential to an unstained reputation, but it is important to one's peace of mind. Who can depict the anxieties, the trepidations, the mental anguish, that distract the unhappy man who finds his affairs entangled in almost hopeless embarrassment? He passes sleepless nights, hears the clock strike every hour, walks the floor in restless nervousness, desperately revolves how he is to meet his engagements, with an aching head and a throbbing heart, trembling at the prospect of having his name announced among the list of bankrupts, dreads to disclose his situation to his wife, and shrinks from the necessity of curtailing the expenses, perhaps the extravagances, of his family. Who can adequately describe the miseries of a person that is plunged in debt? And it has happened that the tempter, who is ever on the alert, takes advantage of the opportunity to suggest horrible thoughts to the mind, and present temptations his victim may not have strength to resist.

To counteract the influence of such pestilent errors, the pulpit must teach that wealth is not the only object worth living for. It must remind men continually that we were not created solely to make money and accumulate property. It must teach the comparatively little value of mere wealth, and that a man's life consisteth not in the abundance of his possessions, but in the right use of them. It must draw the distinction between a wise employment of money, and that love of it which (not

money itself, as it is sometimes misstated,) is the root of all evil. It must present the frailty of life, and the solemnities of a coming judgment. It must impress upon all that they are hastening to a world where investments and storehouses, and stocks and railroads, and gold and silver, are at a tremendous discount.

It needs the presentation of motives like these, it needs the putting forth of all the moral power which the pulpit can wield, to stem the popular current, and check, if possible, the mad haste to be rich.

But if commercial men will not listen to the instructions of the pulpit, at least they might attend to the warnings of statistics. We are told that an inspection of the Directory of one of our principal cities furnishes the following result: "Counting the number of firms in 1838, found under a given letter, and then counting those surviving in 1846, deducting for deaths and retirements, there were left two hundred and fifty firms which must have become bankrupt during the short space of eight years."—*Merc. Mor.* p. 133. To this we may add still more appalling statistics, which we have gleaned from other sources.

General Dearborn, of Massachusetts, stated some years ago in a public address, that he had ascertained, after some research in the city of Boston, that seventy-seven (another paragraph reads ninety-seven,) out of every hundred persons who obtained their livelihood by buying and selling, failed or died insolvent. A memorandum taken by another person in 1800, of every merchant on Long Wharf, and compared with a list of 1840, showed that only five in one hundred had not either failed or died destitute of property. The Union Bank of Boston started in 1798. A director of that bank stated that on examination it appeared out of one thousand accounts opened with them, only fifty remained in 1838; the rest, in forty years, had all either failed or died without property. Houses, whose paper passed without a question, had all gone down in that time. Of bank directors, generally the most substantial men in the community, more than one-third were found to have failed in forty years. These representations make bank-

ruptey almost as universal and inevitable as the advance of death.

Mr. Cist, the indefatigable editor of the Cincinnati Advertiser, published some years since a variety of houses of fortune which fell under the notice of the United States Marshal. He knew a man who had once owned a large iron establishment, a day labourer in another man's foundry. He knew one of the first merchants of Cincinnati in 1824, whose credit was unlimited, to die ten years afterward intemperate and insolvent. He knew a bank director and president of an insurance company die in five years in a similar condition. He knew another individual worth, in 1837, half a million of dollars, to die insolvent. He knew a judge of a court, and a public man who was founder of the Penitentiary system in Pennsylvania, both to die paupers, and to be buried at the public expense. He knew a man who, in 1815, was worth one hundred and fifty thousand dollars and upwards, in Pittsburgh, ruined by intemperance, and subsisting on charity. He knew a lady, the descendant of a Governor of Massachusetts, and niece of a Governor of New Jersey, reduced to take in washing. He knew another, who, thirty years previous, had been the admired cynosure of every eye, in the first circles of wealth and fashion, drudging at one dollar and fifty cents a week. He found the widow of a distinguished Professor, eating her humble supper with her daughter from a board laid across an old barrel for a table.

Are not these sad illustrations of the scriptural assertion, that "riches make to themselves wings and fly away?" The text is often misquoted, thus: "riches take to themselves wings;" but the true language is much more striking. They *make* to themselves wings. You may secure your property ever so well and wisely, you may tie it up ever so tight; and before you have turned round, the wings are sprouting—wings that you never saw nor suspected; and while you are complacently congratulating yourself on your sagacity, the wings suddenly expand, your riches take flight, and away go your dreams of independence and prosperity.

There is a great temptation with many to dash out beyond their means, under the mistaken notion that extravagant ap-

pearances will make an impression of a flourishing business. And there is another irresistible temptation: when a man finds he is going over the dam, in his despair he stretches out his hands and clutches at the nearest person, be it friend or stranger, and drags fresh victims along with him to the bottom.

Men engaged in merchandise should endeavour to unite the claims of business and religion. Let them be diligent and industrious; but let them also be scrupulously honest, strictly conscientious, liberal, and pious. Let them make honestly, and give freely. So shall they lay up treasures in heaven, whose texture no moth shall fret, whose brightness no rust shall corrode; treasures of happiness, and true wealth, and glory, which will cast those of earth into the shade.

ART. IV.—1. *De Caroli Timothei Zumptii vita et studiis narratio Aug. Wilh. Zumptii.* Berolini in libraria Dümmleriana 1851. 8vo. pp. vi. et 197.

2. *Erinnerung an Karl Gottlob Zumpt in seiner Wirksamkeit als Schulmann und für die Schule.* Vorgelesen in der berlinischen Gymnasiallehrengesellschaft am 15 August, 1849, von E. Bonnell.

THE life of a scholar is like a deep, wide river flowing through an extensive plain. Smooth and tranquil, no cataract, no rapids, no sudden bend or change of direction bring variety into its uniform motion. Silent it creeps along, between its low grassy banks, with little to diversify the view, with nothing to attract the painter. But without that river the commerce of the country would languish; crafts small and great are gliding on its waters from place to place, carrying merchandise, facilitating the intercourse of men, and promoting their happiness. And such was the life of Zumpt. No changes, no vicissitudes, no great events or occurrences mark its course; there is nothing in it to invite description. But in its still current it watered the fields of Latin learning, and dug a deep channel for the gold-bearing streams to come after.