

Randolph, Anson Davies Fitz, comp.

The

Man of Business,

Considered in his

Various Relations.

By

James W. Alexander, D.D.,

John Todd, D.D.,

William B. Sprague, D.D.,

Stephen H. Tyng, D.D.,

Isaac Ferris, D.D.,

Jonathan F. Stearns, D.D.



New-York:

Anson D. F. Randolph, 683 Broadway.

1857.

BV4596
B8R3

57540

ENTERED according to Act of Congress, in the year 1856, by

ANSON D. F. RANDOLPH,

In the Clerk's Office of the District Court of the United States for
the Southern District of New-York.

JOHN A. GRAY, *Printer and Stereotyper,*

16 & 18 Jacob St., Fire-Proof Buildings.

MEN OF BUSINESS :

THEIR RESPONSIBILITY IN RESPECT TO
GOVERNMENTS, CHURCHES,
AND BENEVOLENT INSTITUTIONS.



WILLIAM B. SPRAGUE, D.D.

MEN OF BUSINESS:

THEIR RESPONSIBILITY IN RESPECT TO
THE GOVERNMENT, THE CHURCH, AND
BENEVOLENT INSTITUTIONS.

IN the largest sense of the phrase *men of business*, must be included all those whose time is employed for purposes of profit or improvement—all, indeed, except such as are rendered inactive by disease or infirmity on the one hand, or inclination or habit on the other. The statesman, who watches the interests of his country with a devotion that never tires; the lawyer, who works night and day to secure a triumphant issue of his client's cause; the minister of the Gospel, who counts no sacrifice dear that may be necessary to accomplish the great ends of his office; the physician, who, in obedience to the midnight call, hurries away to the dwellings of the sick; the schoolmaster, to

whom is intrusted, in a great degree, the development and direction of the youthful mind ; the author, who now gives to himself a sort of omnipresence, and now sleeps out a brief existence in some corner of a bookstore ; and, finally, the farmer, whose vocation, involving obedience to the very letter of the Divine command, stands honored in the sight of both God and man ;—all these, I say, are, in an important sense, men of business ; and each is necessary to preserve the balance, and carry forward the purposes, of human society. In the present essay, however, I shall consider the phrase in a more restricted sense, as applying chiefly to those who are engaged in the different branches of commerce and the various mechanical arts, and in conducting banking establishments and other institutions connected with the financial interests of a community. I will endeavor to illustrate, briefly, the responsibility of this class in reference to civil government, the Church, and the great benevolent institutions of the age.

I.—CIVIL GOVERNMENT.

Whether the legitimate blessings of which civil government is the divinely constituted medium are to be realized, or in what measure

they are to be realized, depends chiefly on the character of those to whom its administration is intrusted; and that this is determined in a great degree by business men, no one who reflects at all can fail to perceive. For, in the first place, every business man, in common with the rest of the community, has a vote; and in this point of view, the numerical weight of this class is immense. But there are other considerations beside numbers that go to heighten their influence in regard to popular elections. The farmer, though he may have a well-considered opinion in regard to the comparative merits of different candidates, and may express it freely, as he finds opportunity, yet, from the very nature of his occupation, he has access to comparatively few other minds, and he is satisfied for the most part with reading the newspaper reports of what is going on around him, and occasionally commenting upon them to a neighbor, without even aiming at any thing in the way of direct control. The business man, on the contrary, is constantly brought in contact with others—has an opportunity of communicating his views and hearing theirs in return—of discussing the character and claims of opposing candidates, and of exerting not only a

direct, but often an extensive, influence to secure or prevent an election. Moreover, there is an energy imparted to the mind by business habits, which makes itself felt beyond the routine of daily engagements, and especially in a matter so identified with all the great movements of society, as the choice of rulers. Hence it is manifest that this class must necessarily exert a mighty power at the ballot-boxes; and they are responsible for the manner in which this power is used. Providence has given them peculiar facilities for assisting to exalt good men to places of honor and authority, and woe be to such as neglect or abuse this privilege.

But if business men have a primary influence in the election of rulers, it is for them, too, chiefly to decide the measure of coöperation that rulers shall meet in carrying out the designs of government. Those who occupy high places, however they may be envied by the multitude below them, are really legitimate subjects for sympathy, in consideration of the manifold labors to which they are called, of the opposing interests which they have to adjust, and of the temptations by which they are often beset, to make shipwreck of a good conscience. It devolves on business men, more than any other

class, to determine whether they shall find the administration of government attended with greater or less difficulties ; whether the great interests of the state or the nation shall be properly attended to, or shall be sacrificed to the jealousies, and rivalries, and collisions incident to the malignant fever of party spirit. If this great and influential class, or any considerable portion of them, array themselves against the civil authorities, in the faithful discharge of their duty, it can not otherwise be than that the machinery of government will be retarded or rendered irregular in its movements, and not improbably some disastrous result will be worked out. There is often a diseased state of the public mind which passes under the name of a *panic*, which usually originates with business men, and of which they are more immediately, if not exclusively, the subjects. Such a state of things is eminently fitted to impair general confidence in the "powers that be ;" and while, at least by an indirect influence, it acts injuriously upon them, it is equally certain to have a disastrous reaction upon those by whom it is excited ; and thus the energies of government become sensibly impaired. Let rulers do their work as faithfully as they may, there will be

occasional financial embarrassments — dark clouds obscuring the commercial horizon, which no human sagacity could anticipate, and no human power could prevent; and yet nothing is more common, and surely nothing more unreasonable, than for those who suffer from such a state of things, to lay it to the charge of those in authority, as if they were of course responsible for whatever of evil may be inflicted by the providence of God, or the villainy of man, during their administration. It were a dictate of justice, in such cases, to sympathize with rulers, rather than to indulge impatient and bitter complaints of them; and even where they are justly chargeable with imprudence, not to say an absolute dereliction of principle, it were far better to wait—not, indeed, without suitable remonstrance, or, as the case may be, even expostulation, but without restless and indiscriminate abuse—for the next visit to the ballot-box to work a favorable change. Bad rulers only become more exasperated by fierce opposition; their administration gathers poison from all the hard paragraphs they read, and all the bitter words they hear, which is sure to be subsequently exhaled in acts still more oppressive; and the best service that can be rendered

to society is to tolerate them in as much quietude as may be, as long as they *must* remain, but to vote them intolerable the very first moment there is an opportunity.

Let it further be borne in mind that the class of which I am speaking, far more than any other, are brought in direct contact with the government; for while they look to it for the protection of their various commercial and financial interests, the government, in return, exacts from them a tribute in aid of its own operations. Here is a field in which the business man often has the opportunity (and alas! too often improves it) to indulge his cupidity for wealth at the expense of truth, justice, and honor. He who would be as quick to recognize the obligation of dealing fairly with his fellow-man, and to resent the imputation of fraud in any private transaction, as any other, seems not unfrequently to regard the public revenue as little better than a matter of private plunder; and a cheat committed upon the custom-house officer is more likely to be recalled as an instance of shrewdness or good luck, than as an outrage upon the common weal, or an offense against God. And yet, so far as the nature of the act is concerned, it matters not whether the

object against which it is directed be an individual or a community; for though the evil might seem to fall more heavily upon one than upon many, yet it is by no means certain but that, in its ulterior consequences, it might act with a more malign influence, even upon individual interests, than if it had been limited to a single person in its original design. Let every business man feel, when he is tempted to defraud the public treasury by concealment, by bribery, by false representations, that if he yields, he is playing the part of a traitor towards the government that is sworn to guard his rights and promote his interests; and that however he may succeed in wearing the mask, he is really an offender against integrity and honor, against his country and his God. And it is not enough that he avoid such dishonest and dishonorable acts himself; he is bound to discourage, if possible to prevent, or, as the case may be, to expose, them in others; and by every means in his power to coöperate with the government in securing to it its just dues, as well as carrying out its legitimate ends. Let this numerous and active class of citizens be scrupulously faithful to their obligations in this respect, and we should quickly find a new era of public prosperity opening upon us.

Is it not true, then, that business men have a mighty responsibility resting upon them, in connection with the operations of civil government—especially a government constituted like ours, which is so immediately identified with the will of the people, and which that will may at any time modify by a change of rulers—a change in which business men have always a leading agency? Who can estimate the amount of influence which they may exert, *must* exert, for good or evil, at this fountain of public weal or woe? Let them remember that the action of the government is in a great measure, though indirectly, controlled by them; that it is for them to say whether its movements shall be easy or difficult; that other classes virtually implore them to be faithful to *their* interests as well as their own. Nay, let it sink like lead into their hearts, that to them especially is committed the integrity of this Union,—that which we have always been looking to as constituting our highest praise among the nations; and that if we are enabled to outlive all the threatening convulsions, and to accomplish the glorious destiny which has *seemed* to be marked out for us, to them, more than any others—perhaps we may say more than all others, so far as mere human



influence is concerned, shall we be indebted for our national preservation and triumph.

II. But the responsibility of this class has respect not more to the government than to the CHURCH; it is here, indeed, that their influence is most vitally felt; and it operates through channels analogous to those by which it reaches the springs of civil government.

The most obvious thought which occurs in illustration of this point is, that business men have a most important part to perform in reference to the Christian ministry. The Church is indeed, in the order of nature, anterior to the ministry; but the ministry acts as a handmaid to the Church; indeed it is the divinely appointed instrumentality by which the Church is to collect her members and achieve her victories. And the character of the Church at any given period may be learned with almost infallible certainty from the character of her ministry. "Like people, like priest," is descriptive of an important feature of both the Jewish and the Christian dispensations. Whether we contemplate the Church on a broad or a narrow scale; whether we note its movements for an age or for a year; whether we take in the whole body of Christ's

professed followers, or limit our view to one denomination, or even to the worshippers in a single sanctuary, we shall find that, with few exceptions, it takes the character which a previous knowledge of its ministry would have led us to expect. An enlightened, evangelical, discreet, and earnest ministry, on the one hand, just as naturally forms a church to an exalted type of intelligence, public spirit, and devotion; and an ignorant, conceited, worldly, or blustering ministry, on the other, just as naturally imparts to a church its own leading characteristics, as any other cause produces its effect. Whatever, then, affects the ministry, touches vitally the well-being of the Church. Whoever contributes in any way to elevate or to depress this divine institution in the regards of the community, is, for that reason, to be reckoned a friend or a foe to the Church. A moment's reflection will show us that business men have here a responsibility which it is not easy to measure.

For here, as in respect to civil rulers, their numerical importance gives them great influence. If a minister is to be chosen, especially in a populous place, you can not fail to be struck with the fact, that a great majority of those on whom the choice devolves, are business men. ✓

If the congregation are in doubt in respect to a candidate, and wish to obtain the opinion of some of the best judging among their own number, in regard to his qualifications, you will find that, in a vast majority of cases, the delicate office of hearing and deciding for the rest, will be intrusted to a few business men. And if there are other important preliminary arrangements to be made, the same class will almost certainly be put in requisition to make them. The fact that their respective vocations bring them so much in contact not only with each other, but with all other classes, in connection with the habit of prompt activity which almost necessarily results from their daily employment, secures to them an influence in deciding the important question of the settlement of a minister, which is peculiar to themselves. Whenever a congregation, especially a large and important congregation, is vacant, the magnitude of the interests involved in the question—how that vacancy shall be supplied—outruns all human comprehension. But that is the question that business men chiefly have to settle. It is for them to say whether there shall be a bright light fixed in that candlestick, that shall shine by an hereditary influence upon many success-

ive generations; or whether it shall be a dim light that shall scarcely show the path to Heaven; or whether there shall be a gloomy and protracted vacancy there, which shall be shared by a chilling worldliness and a frenzied fanaticism. Surely this is a responsibility that may well make them pause, consider, even tremble.

The minister is now chosen; and the proper ecclesiastical authorities have sanctioned the choice, investing him with the legitimate rights, and charging him "to be faithful to the duties," that belong to the pastoral office. But he is made of flesh and blood, just as other men are; he has physical wants, in common with his neighbors, that must be supplied; he probably has, or will have, a family to be provided for; and as he depends upon his vocation, as truly as other men depend upon theirs, for a support, to whom but the people he serves is he to look for the competent provision? This, indeed, is presumed to be definitely arranged as a preparatory measure to his settlement; but it sometimes happens that promises which were made in good faith, are but tardily or imperfectly fulfilled; or that, upon change of times or circumstances, the pledged stipend proves inadequate; and in either case pecuniary embarrassment en-

sues,—no matter whether the world take cognizance of it, or whether it be struggled with as a painful secret in the sufferer's own bosom. If a man of any other profession or occupation becomes crippled in respect to his finances, he can legitimately resort to other kinds of business to meet the exigencies of his condition ; but if a minister do that, he does it, in all ordinary cases, at the expense of lessening his official weight, if not of really secularizing his character. Many a faithful minister who has been placed in these embarrassing circumstances, has had his heart rent by the alternative of knowing that his honest debts must remain uncanceled, and his family be scarcely provided with even the necessities of life, or else he must make some movement to retrieve his condition, that shall bring him into such close contact with the world, as both to mar his reputation and impair his usefulness in his appropriate field. Now it devolves upon business men especially, to consider and provide against all such painful exigencies. Let them show themselves ready to minister to all the reasonable wants of him who ministers to them ; let them be quick to discover his needs, so that he shall not be subjected to the mortifying necessity of seeming to take on the cha-

racter of a beggar; let them act habitually in the faith of that inspired declaration, "the laborer is worthy of his hire;" let him be able through their justice—for I will not speak here of generosity—to claim all his time for the appropriate duties of his high calling, and then it will be his fault, and not theirs, if, in his ministrations, there is any lack of service towards them. Happy, thrice happy is that minister who is cast in the midst of a congregation whose character is a pledge that, with reasonable prudence on his part, he has nothing to fear in respect to worldly embarrassment; whose enterprising, enlightened, conscientious, and liberal business men are always watching his interests with an almost fraternal regard, and not unfrequently surprising him with their generous benefactions.

There are other concerns belonging to the same category with the support of the ministry, which require the thoughtful and liberal regards of business men,—especially the building of churches and other humbler edifices for religious worship, and purposes of kindred interest and importance. "Time, that doth all things else impair," after a while leaves its finger-prints upon our sanctuaries; and however they may

be gratefully associated with the memories of our fathers whose hands reared them, and whose devout spirits consecrated them, we are obliged, by reason of their dilapidated state, or in obedience to the taste of the times, or perhaps to accommodate a growing population, to take them down, and build greater, or more beautiful, or more commodious. But this is a work of thought, and labor, and expense; there are often delicate and perplexing questions involved, which it requires great sagacity and discretion to meet; and sometimes there are opposing interests to be reconciled, that may seem to jeopard the success of the project; and there is a considerable amount of pecuniary means requisite—generally much larger than is originally contemplated. Here again the demand is chiefly upon business men. Others, indeed, lend a helping hand,—especially educated and professional men, by their wise and judicious counsels; but it is to the mechanics, the merchants, the bankers, that we look more especially to engage actively in the project, and speed it onward to its completion. I might say, with comparatively few exceptions, that every church in the land is a monument, to a greater or less extent, of the enterprise or the munificence of business men.

And there is the Sabbath-school — upon whom, if not upon our young men of business, are we to depend chiefly for sustaining and directing that? Here, indeed, is a noble field for the display of *female* beneficence; and it is an occasion for devout thankfulness, that so many of the gentler sex are found more than willing to occupy it; nor can it reasonably be doubted that this circumstance constitutes one of the most important elements of the efficiency of the institution; but after all, they who have the primary agency in establishing and guiding Sunday-schools, are the young men, whom, during the week, you will find scattered about in warehouses and workshops, insurance offices and banks, laboring diligently in their respective callings. The habit of mental activity, which they contract from the prosecution of their daily business, naturally quickens their mental operations in respect to other matters; especially are they prepared to address themselves with proportionably greater vigor and earnestness to their duties as Sunday-school teachers. And I may add, they have many opportunities, in the course of their business, to enlist the influence of others in aid of the object; to persuade children and youth who are not yet in the

school, to join it; and to quicken the sense of responsibility in reference to the same subject, on the part of parents. Let them bear in mind that the Sunday-school to which they belong, is, by common consent, placed peculiarly in their keeping—that while others are bound to labor, as they have opportunity, for the advancement of its interests, it is for them, more than all others, to decide whether it shall become more extended and benign in its operations, or whether it shall be left to languish into a state of inefficiency that may prove the harbinger of its complete extinction.

It belongs, moreover, chiefly to this class, to determine, so far as human agency is concerned, the actual state of religion in a community. As business men respect or neglect Christian institutions—as they walk in the fear and love of God, or show themselves indifferent to the divine precepts—it may confidently be expected that religion will be in a flourishing or a depressed state; and *that*, not merely from the fact that they constitute so large a class, but from the influence which their relations to society necessarily secure to them. We may illustrate this thought under two or three particulars.

With nothing is the progress of religion more immediately and essentially connected than a regular attendance on the public services of the Sabbath. Let these be deliberately and voluntarily neglected by the mass of any community, and we have no occasion to inquire whether or not Christianity exists there in its living power; for the very statement of such a fact is but another mode of saying that if there be any true religion there, it is, at best, in a sickly condition. On the other hand, let the ordinances of Christ's house be diligently and punctually attended, and let the surrounding population make conscience of being in the house of God on the Sabbath as often as its doors are open to welcome them, and no higher evidence need be asked for, that there the general tone of religion is healthful and vigorous. Which side of this alternative is to be realized, I say again, it is left, in a great measure, with business men to determine. It is lamentable that too many of them find an apology for being at least irregular in their attendance at the sanctuary, on the ground that the intense occupation of the week renders it necessary that they should spend the Sabbath in absolute repose; while many more, it is to be feared, are so eager in their worldly

pursuits, that they suffer them even to infringe upon holy time, and stay away from church because they can not spare from their business the hour that others devote to the service of God. And I may say in this connection, that in no way is the Sabbath more frequently profaned by business men, than in travelling, either by public or private conveyances. Would that this charge could be sustained against those only who make no profession of their faith in Christ, and who, therefore, are not amenable to the Church for the violation of Christ's commandments; but the melancholy fact is that many whose presence is always expected at the communion table, and some even whose general character would seem inconsistent with such a delinquency, are still occasionally found in railroad cars and steamboats during the hours of the Sabbath, with no better apology than that they are away from their families, and wish to lose no time in returning to them. I will only say that professors of religion who do this, assume a responsibility which they can very ill afford to bear. They venture in the face of the world to violate one of the plainest of God's commandments. How they can do this and keep a conscience void of offense—how they

can do this and not feel that they are chargeable before God and man with the grossest inconsistency—is a problem which it must be left to them to solve.

Whether or not the occasional services that are held in the church during the week are to be well or ill sustained, we must also look to business men to decide. These services are not, indeed, strictly of divine institution, and therefore we have no right to exalt them into the same category with the services of the Sabbath, or to make the observance or non-observance of them a test of Christian character; but that they are, when properly regulated, and not unduly multiplied, an important auxiliary to Christian growth, and a fitting antidote to a spirit of worldliness, none, it is presumed, who have had experience, will hesitate to affirm. Will business men encourage by their presence, and as the case may be, their more positive aid, this noiseless but efficient instrumentality for the promotion of the Church's spiritual prosperity? Will they endeavor so to adjust their secular concerns during the week, as to leave time for the weekly lecture or the weekly prayer-meeting, so that this shall form a part of their regular routine of duty? Will they even

give to these religious duties the precedence of secular engagements, when the latter press with more than common urgency; thus at once giving evidence of their spirituality and their desire to increase it? Or will they in their conduct ignore the very existence of these religious exercises; and shall the year open and close upon them without their having so much as once joined in these weekly devotions of their brethren, or heard these more private teachings of their pastor? It is for them to decide whether they will adopt the one course or the other; but *as* they decide, it is not too much to expect that the tone of religious character around them will be elevated or depressed; and possibly their course may involve the determination, so far as it rests with man to determine, whether the Spirit shall come down like the rain from heaven, or whether the surrounding community shall be, in a spiritual sense, as a dry and thirsty land where no water is.

Let the business men of a church show themselves faithful to all their Christian obligations; let them not only attend regularly and devoutly upon all the means of grace, but keep their hearts with all diligence, and resist the first inroads of a worldly spirit amidst the cares and

temptations incident to their daily occupations ; let them, in a word, show themselves decided and earnest Christians ; and they can have no adequate conception of the amount of good which they will thereby accomplish. That they are placed in circumstances involving powerful temptations to the neglect of the more spiritual duties of the Christian life, and sometimes rendering these duties a matter of great difficulty, can not be denied ; but these very adverse circumstances, by being resolutely and successfully met, impart fresh vigor to the spiritual system ; just as the physical powers are braced and strengthened by exposure and toil. If you will look for the individual who has come nearest to the stature of a perfect person in Christ, you will be most likely to find him among those who have had to encounter the greatest difficulties in their spiritual course ; and you will find that his attainments are to be referred, in no small degree, to that watchful care, that vigorous effort, that unyielding resolution, that has been necessary to save him from falling under the influence of temptation.

If we observe how large a proportion of the members of the Church consist of business men, we can not fail to see that they must have much

to do in determining the general tone of religious feeling and action. Let them be watchful and earnest Christians, and the church to which they belong will give out no feeble or dubious light. She will be an epistle for Christ, known and read of all men. But these men, being thus conformed to a high standard of Christian character, will not live for themselves alone—they will exert a mighty influence upon the surrounding world. Let it appear that their religion is an all-pervading principle—that they are Christians in the week as well as on the Sabbath—that, while they reverence God's institutions, and delight in exercises of devotion, they never stoop to a dishonest or dishonorable, or even doubtful action, in the prosecution of their worldly business; let them, I say, thus let their light shine, and I hazard nothing in saying that the world will not only take knowledge of them that they have been with Jesus, but will feel the quickening power of their good example. The multitude with whom they are brought in contact from day to day, and who witness their integrity, and humility, and devotion, and especially their conscientious adherence to principle, while they are acted upon by temptations that sweep others away, will not be

able to resist the conviction that their religion is a living reality; and there is good reason to hope that some of them at least may open their own hearts to its renovating power.

Blessed be God, Christianity has always had its full share of witnesses in the ranks of men of business. I might refer to many noble examples of this now among the living—men distinguished alike in the walks of busy life, and in the walks of Christian life; but I will limit myself here to a single case, and that shall be taken from among those who have already passed to their reward. I refer to the illustrious JOHN THORNTON. As a business man, he was at the head of the mercantile community in London. He had a hand in all the great commercial movements of the day. Probably there was not a merchant then living who, in point of careful attention, of honorable enterprise, of splendid success, could be regarded his superior; and yet it would have been difficult to find among his contemporaries one whose heart beat more warmly for the interests of Christ's kingdom, or whose hand moved more freely to sustain and advance them, or whose life was more emphatically a life of faith on the Son of God. He not only showed the practicability of uniting the eminent mer-

chant and the eminent Christian, but he left behind him a savor of piety that will last as long as the world stands. Not every merchant, indeed, if he does his best, can become a Thornton; but every one may be an active and devout Christian, and may learn from the record of Thornton's life how to unite commercial and religious activity.

III. But I am to consider the responsibility of business men in yet another aspect—I mean in its relation to THE GREAT BENEVOLENT INSTITUTIONS OF THE AGE. These institutions may naturally enough be divided into two classes: those which are more immediately concerned in the propagation of the Gospel, and which are designed to act directly upon men's spiritual and immortal interests, and those which look more to the interests of the life that now is—that have respect to the intellectual, social, and civil condition of the world. And there are some that are of a mixed character, having regard to both the present and the future—to man's welfare as the creature of a day, and to the higher interests of the world to come. Indeed this is true to a certain extent of all truly benevolent institutions; for man's entire existence is a unit—his entire

nature is a unit; and whatever is adapted to subserve any of his true interests, has an indirect bearing upon all of them.

In the first of these classes may be included all Missionary, and Bible, and Tract societies, and other kindred institutions, which, during the last half century particularly, have been multiplying so rapidly in various parts of Protestant Christendom, and making such a vigorous onset upon the territories of darkness. To the second class belong all our industrial and economical associations—all that are designed to aid the interests of agriculture, commerce, or manufactures—all that contemplate the progress of the human intellect, the advancement of civilization, the perfection of civil government, or the mitigation and ultimate removal of any of the great evils incident to human society. In respect to both these classes, as well as any that are of an intermediate character, it may safely be said that the burden of responsibility rests upon business men.

If we trace these institutions back to their *origin*, we shall find that, but for the agency of this class of our citizens, most of them, to say the least, would never have had an existence. Be it so that those associations that are more strictly of a religious character, have been more

commonly suggested and projected by ministers of the Gospel, yet, in almost every case, they have had some of the more active and enterprising spirits in the community associated with them; and the latter have generally had quite as much to do as the former in so arranging things at the outset as to promise a successful result. The skill and tact which they have acquired in connection with their business habits, have availed them much in framing and putting in motion systems of moral machinery, designed to operate for the renovation of the world; and they have not unfrequently discovered, in a projected plan, serious errors that needed to be corrected, or weak points that required to be strengthened, which no other than a practised eye like their own could detect. But in regard to those institutions which are of a more general and secular character, it is not too much to say that they originate almost entirely with men of business. The different professions may indeed be represented at their organization, and may sometimes bear a very important part in it; but if you inquire for those who have done the most, you will find that they are the men who have left their stores and warehouses, to come and labor thus for the public weal.

If we inquire further, on whom devolves the responsibility of *sustaining* our benevolent institutions, we can reach no other conclusion than that it is upon our business men. Facts prove abundantly that it *is* so, and a moment's reflection will show us why it *must* be so. For, in the first place, these are the men who generally have at their command the *means* of sustaining these institutions. It is with this class that much the larger part of the wealth of the entire community is lodged. Not a small portion of them, indeed, have begun life with nothing; but by industry, economy, perseverance, they have come in possession of a large estate, and every year and every month is adding largely to it. And even those who are less prospered, are commonly able to secure such a competence as will justify them in the indulgence of a benevolent spirit towards at least some of the great objects which solicit their aid. But while these are the men who have generally the means to bestow, they are those also who, from their peculiar circumstances, are most likely to be willing to bestow them. There are, indeed, some rich men who have retired from business, and I may add, some who were never engaged in active busi-

ness, who evince a noble spirit of liberality, and keep themselves almost as busy as the busiest in dispensing the bounties which Providence has intrusted to them. But it must be acknowledged that these are exceptions from the general rule. It much more frequently happens that, if you approach the man who has retired upon a large estate, with an application for charity, you will find him with his hand clenched against the claims of your object, or if he opens it at all, it will be sparingly, and grudgingly, and to little purpose. Such a man, no matter how large his regular income may be, feels that his machinery for making money has stopped, and *that* naturally makes his benevolent pulsations more sluggish; whereas, on the other hand, the man who is still actively and prosperously engaged in worldly concerns, can give away even profusely, and yet take but little note of it, because he confidently expects that *what* he gives will quickly be made up to him in the ordinary routine of his business engagements. I have my eye upon a man at this moment whose unceasing activity in his worldly calling is not exceeded by that of any other man I know, and yet whoever approaches him for pecuniary aid—whether it be the beggar, for money to pay for his night's

lodging, or the agent for some great scheme of public beneficence, asking for thousands—his heart and hand are always open, and his very countenance shows that it is no self-denial to him to be charitable. I can think of another man who used, when he was at the head of a great commercial establishment, to be accounted liberal; at any rate, I know that many individuals and several institutions were the better for his benefactions; but having made his fortune, he has retired to enjoy it; his mind and body have together become inactive; his hand will now scarcely open even to the imploring voice of suffering; in short, he has sunk into the indolent and sensual enjoyment of himself. This latter may indeed be an extreme case; but it is a fair representation of a large class of cases, so far as respects the chilling influence of the change from an active to an inactive life, upon public spirit or Christian beneficence. ✓

And here I can not but drop a word in the way of protest against the practice which has never been uncommon, and which certainly is not now upon the wane, of men who have been largely engaged in commercial or other business, when they have reached a certain point, settling down into a state of inactivity, in order to en-

✓ joy their fortunes. I do not mean that it is not perfectly proper that men who have for many years led a busy life, and been much engrossed by worldly care, should in process of time, relax from their severe labors, and even avail themselves of the facilities for *comparative* repose, which their successful enterprise may have secured to them. Still less do I mean to intimate that they are bound always to continue in the same vocation; or that they may not even, in the technical sense of the phrase, "retire from business," and still have an abundance of useful occupation. ✓ What I would bear testimony against is a deliberate settling down, in the midst of a profusion of this world's bounties, with nothing to do. The evils connected with this are manifold. The man who has been active for half a century can not, if his various faculties are spared to him, form a habit of inactivity then, without making himself wretched. The mind that has so long been kept bright, can not be left to rust, the hands that have so long been kept busy, can not be habitually idle, but that the curse that always hangs upon the footsteps of indolence will quickly begin to develop itself. Presently you may expect that a morose and impatient spirit will imprint itself upon the

countenance and breathe through the lips ; and at no distant period, you need not marvel, if the man who went into retirement to enjoy his fortune, should be found taking on the character of a misanthrope or a hermit. And then let it not be forgotten that this man has resting upon him obligations to society, obligations to the Church, obligations to God, as truly as when his faculties were kept in vigorous exercise ; and what sort of material for his final reckoning is that which he is accumulating by this habit of indolent, selfish, I may say brutish, indulgence ? ✓

It is to be reckoned among the propitious signs of the times, that the spirit of Christian liberality and public enterprise is constantly assuming a more vigorous tone, and promises to become ultimately the reigning spirit of the business community. Who are they who, when our great missionary institutions are ready to falter in their operations, if not absolutely to stand still, are most ready to step forward, and by their subscriptions of hundreds and thousands, to put the machinery at work again even more vigorously and effectively than ever ? They are our business men. Who are they who are most ready to sustain hospitals for the sick, and almshouses for the poor, and to make the

prisoner's life a process of reform, and to carry into his cell as many comforts as may consist with the legitimate operation of the penal sentence? They are our business men. Who are they that sustain the great interests of education and public improvement—that plant colleges, and endow professorships, and build observatories by which heaven and earth are brought into new relations with each other? Here again, I answer, they are our business men. There are on every side of us princes in liberality as well as in wealth; men to whom the mere presentation of any object of public importance is a sufficient pledge that it shall be provided for; men who greatly lighten the burden of solicitation by keeping an eye out and a hand open for every great exigency; and there is every thing to indicate that these mighty men in the walks of beneficence will increase, until the world shall brighten into a great field of millennial glory.

I may be allowed to remark in this connection, that there is probably nothing that interferes more with a due regard to objects of benevolence on the part of men of business, than the mistaken idea that the interests of their children will be promoted by their being left rich. It is

wonderful how much the sagacity of men who are acknowledged to be shrewd on all other subjects, fails them on this. They repose in the general idea that riches contribute to happiness, while they overlook the fact that happiness has its foundation in character, and that whatever affects that favorably or unfavorably, has a corresponding effect upon the general well-being of the individual. Now let us see how the matter stands in regard to the case we are contemplating. God has supplied to us the elements of our character in the faculties he has given us; but the character is formed in the directing and moulding of these faculties; and this is the appropriate business of education. The great object to be aimed at in the training of a child is to lead him to exercise his faculties vigorously and in the right direction; for it matters not though he should possess the original powers of a Newton or an Edwards, it is impossible that he should be either great or good without becoming used to high intellectual and moral effort. But do we expect either men or children to exert themselves without a motive? And do we not expect that in proportion to the strength of the motive will be the amount of effort? And is it not true that children who

are trained to the expectancy of a large estate, are placed in circumstances that are fitted to cut the very sinews of even a naturally active and resolute spirit? The first thought that occurs to them is that they have no need to submit to the drudgery of hard labor for their subsistence; and this naturally generates a spirit of idleness; and in the track of idleness usually follows ignorance, and not unfrequently vice, and ultimately ruin. Children of this class, though they may congratulate themselves, and be congratulated by others, upon their easy condition, are generally more to be pitied than the children of the humblest peasant, who has nothing to give them but his blessing. I speak with confidence on this subject, because there is such a long record of facts spread out before me. There are instances, I acknowledge, in which children who have inherited large estates, have been saved from the temptations incident to such a lot, and have made their riches tributary to reputation, usefulness, even true greatness. But the cases are incomparably more numerous in which such children grow up with an incubus upon their faculties, which they never throw off, and actually live and die like useless, perhaps noxious, weeds in a luxuriant soil;

while much the greater part of those who occupy the highest places of influence and honor in the different walks of society, have known from the beginning what it was to depend upon their own efforts, and not unfrequently have struggled up to the eminence they occupy, through barriers which, to an irresolute mind, would have seemed absolutely insurmountable.

I will venture a word of counsel to the opulent business man who is about to make his will. By all means, take proper care for your own family; for the wife who has been associated with you in bearing life's burdens; for the children of whom you are the divinely constituted guardian, and some of whom not improbably may be entirely dependent on the provision you make for them; and perhaps for other relatives also, whose necessitous condition may justly entitle them to share in your beneficence. But forget not that there are great objects of religious and public interest, to which even a small portion of your wealth would be a most acceptable offering, and say whether it were not better to appropriate a portion to these, than to multiply the temptations to your children to a life of ignoble ease, perhaps of profligacy, terminating in ruin. Before you perform this important duty, let your

judgment, enlightened and unbiased, have its perfect work; let your conscience be quickened to its highest tone of sensibility; let your mind expand to take in the future as well as the present; and above all, let your spirit be in communion with the God of all counsel and wisdom, and then I will not fear to contemplate the result—I will not fear that you will forget to make provision for perpetuating your good influence after you have fallen asleep.

But business men have much to do in *directing*, as well as in sustaining, our benevolent institutions; their quick discernment, their wisdom, their tact, to the cultivation of which their habits of life are so favorable, are as necessary to give to these institutions their right direction, and secure their legitimate results, as is their money to keep them in vigorous operation. There is a certain kind of practical knowledge which men engaged in active business acquire, but which is not so easily gained by any of the professions, that may be turned to good account in any of the departments of benevolent activity. Hence it will be found, even in respect to those institutions that are more immediately of a religious character, and in which ministers of the Gospel are commonly ex-

pected to take the lead, that in their general management great reliance is placed on the common sense and sagacity of our enterprising merchants; and in cases of great difficulty and embarrassment, such is the confidence reposed in them, that there are few who hesitate to defer to their judgment. Who that has been accustomed to attend the anniversaries of our benevolent institutions, does not remember more than one case in which this remark has had a striking exemplification? A great missionary society, for instance—perhaps owing to some unexpected change of circumstances, possibly to a disposition to walk too fast or too far by faith in the liberality of the Church, has become crippled in its movements, and has well nigh come to a stand, and how it is to recover itself is a problem of which no one is forward to venture a solution. At length, an individual whose voice is perhaps rarely heard in a public meeting, rises and suggests some measure by way of relief, which, though it may involve great effort and liberal contributions, is favorably responded to by one and another, until, after being duly considered and discussed, it is carried by acclamation. And in due time it takes effect, and that noble society whose fortunes had a little

before seemed dubious, is now moving forward again with the majesty of a ship beneath a glorious sky, with every sail filled with a favoring breeze. Now let us look and see by what instrumentality all this has been accomplished. The man who rose in that meeting, and proposed the measure, and gave the impulse in favor of relief, is at home in a counting-room, and a more busy merchant than he you will rarely meet with. The man who seconded the motion, and those who followed, giving it their cordial support, were all, like the originator, men of business—
✓ discreet, liberal, sound-hearted merchants. They determined first what ought to be, and then determined what should be; and then took care that what they had decreed should come to pass. Had it not been for their timely inter-
✓ position, their skill in devising, their liberality in executing, who can say how many heathen might have died without the knowledge of a Saviour, who will now walk firmly through the dark valley, knowing in whom they have believed?

✓ I confess that, as I have advanced in this course of thought, my respect, I may say reverence, for business men, and my estimate of the importance which attaches to them as a class,

has been growing higher and higher. I can not but ask myself, what would the government do, what would the Church do, what would our benevolent institutions do, without them? And yet truth constrains me to say that not a small proportion of this class are absorbed in selfish enjoyment, having little sympathy with any of the great interests of humanity. There are thousands who are traitors to the government, not merely by casting their vote for bad rulers, and sacrificing at the shrine of party spirit, but by defrauding the public revenue—sometimes even at the expense of deliberate perjury. There are other thousands, who, with their names enrolled on the list of church members, scruple not to take an unjustifiable advantage of their neighbors, or to regard the claims of business as paramount to the claims of religion, or to make the cause of Christ bleed by their habitual insensibility to Divine things. And there are other thousands still—though perhaps they can scarcely be considered as forming a separate class—at whose doors the various objects of Christian benevolence and public interest knock and plead in vain; who are always haunted and scared by visions of poverty at home, as often as they are asked to contemplate

the condition of the destitute abroad, while for their own personal and selfish gratification they can be free even to profuseness. From my heart I pity all these men, and I pity them the more in proportion to their prosperity; for if there is not found a moth in their treasures, their treasures will certainly prove a moth to their enjoyment. I blame them not for their activity in business, but I blame them for not making it subservient to higher and better interests; I blame them for forgetting that both God and man have claims upon them, which, however they may repudiate them now, will come with fearful urgency upon their conscience another day.

In writing these pages I have not been able to keep out of my thoughts one living example of a business man, whom I have the privilege to number among my friends, and whose fine character is worthy alike of being admired and imitated. I may speak of him first as I have seen him at home—the head of a lovely and loving family, where every thing moves forward in obedience to “Heaven’s first law;” where there is a constant ministration and interchange of parental, and conjugal, and filial affection; where no harsh or bitter word ever

grates upon the ear, and the whole domestic atmosphere is perfumed with love. But I think of him now more particularly as a beautiful illustration of the several topics of which I have been treating. I can not say what his politics are, other than that they are the politics of a true patriot. He loves his country intensely, and considers well all her great interests. He abominates the blustering demagogue, but reverences the enlightened and faithful ruler. He ponders with religious consideration his duties as a citizen, and faithfully does he discharge them, no matter whether his time, or his money, or his influence, may be required. He scorns to be the slave of a party, and is as quick to discountenance evil in friends as in foes. And shall I say what he is in his relations to the Church? Why, in one word, he is an active, consistent, devoted member of it. No matter in what circumstances he may be placed, his light never shines dimly, even for an hour. In the prayer-meeting, and in other occasional religious exercises, his minister is sure to feel strong when he sees him there. He is always ready, but never obtrusive; always edifying, but never tedious; always discreet, but never time-serving. And he is a

Christian in the counting-room as truly as in the lecture-room; a Christian in making a bargain as truly as in hearing a Bible-class, or distributing the elements at the communion. You never hear of his carrying the week into the Sabbath, though he carries much of the Sabbath into the week; and so far from violating that sacred day to return to his family when they are well, he would at least pause and require that it should be an extreme case, before he would consent to patronize any of the Sabbath-desecrating conveyances, even if they were sick. And there is not a more liberal and efficient patron than he of the benevolent institutions of the day. His large pecuniary means he evidently holds as a steward who must give an account. His hand is always open to every good object that solicits his aid. His voice is often heard, his wisdom is often displayed, when grave matters connected with the operations of benevolence are discussed. The frosts of nearly threescore and ten winters have left his powers of mind and body alike untouched. I might say much more of his excellence and his usefulness, and still leave the picture unfinished. I might have hesitated to write thus concerning a living man, but for the conviction I have

that, whoever else may recognize the original, *his* modesty will keep down all suspicion.

I would that this subject might be duly pondered and applied, especially by our young men of business. I would that, at the very commencement of their career, they might form the decided Christian purpose to be true to the government under which they live; true to the Church of Christ; true to the cause of benevolence; true to all the best interests of both worlds. Then will they live an honored and happy life, and posterity will utter words of reverence and thankfulness around their graves.