

# THE AMERICAN NATIONAL PREACHR.

No. 7. Vol. XXII.

JULY, 1848.

Whole No. 259.

## SERMON CCCCLXXVIII.

BY REV. TERTIUS S. CLARKE,  
Pastor of the Congregational Church, Stockbridge, Mass.

### DISCRETION IN WORLDLY AFFAIRS.

“ A good man showeth favor and lendeth ; he will guide his affairs with discretion.”  
PSALM cx., 1, 5.

IF this were truly done by all who profess to be good men, a great reproach would be removed, and they would indeed shine as lights in the world. Yet just such business men, Christianity would have all who profess to be guided by its principles. Why are they not? May not the fault, in part, at least, be ascribed to defective instructions from the pulpit? Impressed with the vast importance that believers should be sound in the faith, may not ministers dwell so much on the *form* of sound words, as often to fail in showing the relations of Christian principle to the daily business of life, and thus make Christianity appear rather as a system of cold abstractions, than as a thing of spirit and life, as intended to direct us, whether we eat or drink, or whatsoever we do? Is a sound faith of any *practical* importance, except as it touches the springs of life, and gives a right direction to the conduct? “ Faith without works is dead, being alone.” What this faith, then, requires of business men, in the conduct of their affairs, is a question of great practical importance to all who wish to give currency to the Christian religion in this selfish world. And all that is needful for the settlement of this question is suggested by the text, “ A good man showeth favor and lendeth ; he will guide his affairs with discretion.”

“ *With discretion* ”—wisely fitting the means in his power to the accomplishment of desirable ends, and conducting his affairs, not only as one that must give account of himself to God, but on principles which will commend himself to the confidence and favor of his fellow-men. Discretion does for the business man what

## SERMON CCCCLXXIX.

BY REV. W. B. SPRAGUE, D. D.,

Pastor of the Second Presbyterian Church, Albany, N. Y.

### THE USES AND ABUSES OF MONEY.

“Charge them that are rich in this world—that they do good, that they be rich in good works, ready to distribute, willing to communicate, laying up in store for themselves a good foundation against the time to come.”

1 TIMOTHY, vi: 17, 18, 19.

It is one distinguishing characteristic of the Scriptures, that while they exhibit the duties which mankind in common owe to each other and to God, they also point out the particular duties of different classes of individuals, resulting from their peculiar circumstances and relations. Parents and children, magistrates and subjects, ministers and people, masters and servants, the rich and the poor, the aged, the middle-aged and the young, have only to open the Bible to find their respective duties indicated and urged with the utmost clearness and force. In our text, the apostle charges Timothy, a young minister, faithfully to set forth the obligations of the rich, and he would have them encouraged to be faithful in the use of their wealth, by the consideration that they would thereby lay up in store for themselves a good foundation against the time to come.

Is there an individual present who is congratulating himself that the passage of Scripture which I have just read, and of course the remarks which I may derive from it, do not apply to *him*, inasmuch as he is not rich; nay, that the text virtually absolves him from the obligations of charity, as it seems to limit the charge to men in opulent circumstances,—that individual, let me say, is so far a self-deceiver. The word *rich* is a relative term, the meaning of which is decided by the standard of wealth that prevails in a community. What would be regarded as bare competence in one place, would be considered affluence in another. Besides, the precept in the text is to be taken in connection with other precepts, such as those that require every man to do good according to his ability, and to render to others as he would that others should do to him; and thus the spirit of it fairly applies to other classes as well as the rich. True it is that a man's first duty is to provide for his own subsistence and that of his family; and if he

really have nothing, and can honestly obtain nothing, beyond what is essential to this, why then he is absolved from this particular form of doing good, however much he may be able to do, and may be bound to do, in other ways. But if God puts at the disposal of an individual property more than is necessary for the purposes I have mentioned—whether he be rich according to the prevailing standard or not—he comes fairly within the range of the injunction in the text; and the motive which the text suggests may fairly be urged upon him.

The general topic which I deduce from the text is the *true value of money*. I am aware that this is a subject of some delicacy—a subject upon which most people are more impatient of anything that has the appearance of dictation, than almost any other. Well I do not blame them for that, nor do I intend, in the remarks that I am to make, to render myself obnoxious to the charge of having made such an attempt. Nevertheless you will agree with me that ministers are bound by the very terms of their commission to declare the whole counsel of God; and as God has been pleased to reveal something in regard to the manner in which we should use our worldly substance, so we are bound to preach this as truly as any other part of the record; giving it, so far as we can, the same prominence which the Bible gives it. I only ask that whatever I shall say may be judged by the standard of God's word; and if you are satisfied that it is not in accordance with *that*, let it be rejected as nothing worth; but if your reason and conscience witness to the truth and right of what I say, then let nothing prevent you from acting in accordance with your honest convictions.

The great principle on which all our reasonings in this discourse must depend, and which I beg you to keep in mind as we proceed, is this—that *the value of money is to be estimated by the amount of happiness which it produces*; and hence that it is of great value, or little value, or no value, or greatly worse than nothing, according to the purposes to which it is applied.

If I mistake not, it will be easy to show that money used for mere selfish and worldly ends, without reference to God or the future, is scarcely to be regarded as a blessing.

What are the elements of true happiness? I will limit myself for the present to two—a *good conscience*, and a *contented mind*; and I am sure that a moment's reflection will show you that money employed for the purposes which I have mentioned, does not promote either of these.

How is it with the first—a *good conscience*? Conscience properly enlightened, always renders its testimony in favor of the right; and there is no such thing as legitimate *peace* of conscience that is not inspired by the consciousness of *being* in the right. Now God has commanded that we use the wealth which he has

committed to us, in such a way as will most advance the cause of human happiness : but if you violate His command—if you set at nought His authority, by perverting the deposit with which you have been entrusted, to purposes for which it was never intended, then, unless your consciences are in an iron slumber, they must give you trouble. The question will sometimes come home—“What right have I thus to waste my Lord’s goods—thus to overlook my obligations to my fellow-creatures? and the answer will at least disturb, if it does not agonize, the spirit. Yonder is a man who is using his property without any thought of the Giver, and without reference to anything beyond his own gratification : and yonder is another who is using his as becomes a steward—using it in a way that he conscientiously believes will effect the greatest amount of good,—which of these men, believe ye, has the best conscience? which of them can venture most freely in the midnight-hour into a communion with the awful future? which of them can appeal to God, the searcher of his heart, with the greatest confidence, for the purity of his motives and the integrity of his conduct?

Wealth used for mere selfish and worldly purposes, does not, then, tend to promote a good conscience—and how is it in respect to a contented mind? I ask you in view of your own experience—of your consciousness of the principles that govern you—whether it is the nature of wealth to make men contented? And if it should so happen that this *has* been true in your own case—that having acquired a certain amount of worldly property, you are quite satisfied with what you have,—just cast your eye upon the world around you, and unless I greatly mistake, you will find reason to believe that your case is an exception to the general rule. Is it not evidently true, if anything of the heart is to be known from the conduct, that with the great mass of men, the passion for accumulating grows by indulgence ; and that that which was once contemplated in prospect as the very ultimatum of expectation or desire, when actually attained, comes to be regarded as the starting point for ulterior accumulation. If the richest man in the community would question his own conscience on the subject, I strongly suspect he would find that his experience is in favor of the doctrine that the successful pursuit of wealth, instead of repressing, strengthens the desire for accumulation ; and thus, instead of ministering to a contented mind, keeps the mind unceasingly restless and dissatisfied.

But while there is nothing in the mere pursuit of wealth to inspire contentment, neither is there anything to produce this effect in any of the mere worldly enjoyments which wealth can procure. The secret of this is, that the soul of man is too noble in its native aspirations, to be satisfied with anything which the world can bestow. Crowd as much of the world into it as you

will—present to it every attractive scene, every cup of joy, which the world has to offer, and there is still left in it a chasm which the world has no power to fill: it has great and lofty desires which the world was never intended to meet. And in point of fact, is it not true that those who have most of the world, using it for mere worldly ends, are apparently less contented with their general lot, than most of those in more moderate circumstances? Their calculations and expenditures are governed by a different standard; not being trained to self-denial in anything, they can bear disappointment in nothing; and they are often subject to mortification and misery from being unable to gratify particular desires, where others are not thus exposed, because their circumstances do not allow of their indulging them. The trials to which the higher and the lower classes are subject, are, to a great extent, different in kind; but I should not be prepared to say, on the whole, that those of the former were fewer or lighter than those of the latter.

I have endeavored to show you that wealth, when applied to purposes of mere worldly or selfish gratification, ministers nothing either to a good conscience or a contented mind—the two leading elements of earthly happiness. Let us now consider some of those purposes to which money is actually applied, a little more in detail.

1. *The gratification of the animal appetites.* These appetites enter essentially into the original constitution of our nature; and they were given us for wise purposes—not merely to furnish an occasion for self-denial, but to be *indulged*, so far as is consistent with our highest happiness. It is an evidence often referred to of the goodness of the Creator, that while food is necessary to sustain animal life, we are so constituted that it becomes a source of animal gratification. But, then, such is the ordinance of God that, if we go beyond a certain point in these indulgences, the Creator's benevolent purpose is frustrated, and they become an occasion of misery and even ruin. Whatever is necessary in this way to our highest enjoyment, costs comparatively little; no man *can* pamper his animal nature with excessive indulgence and at great expense, without paying *some* severe penalty for it. Mark that young man, who though young, carries in his bloated face and his feeble frame, an appalling testimony to his youthful excesses. Mark that old man, who staggers and falls in the street, and from whose breath you turn away, as you would avoid the pestilence; and behold in him another witness to the effects of excessive animal gratification. Both these if they had kept their desires within proper limits, might have been happy, and honored, and useful; but because they transcended the limit which God has marked out, they are what you see them—debased, degraded, and loathsome objects. I repeat, no man can expend much money on

his animal appetites, that will turn to his account on the score of happiness.

2. There is no great enjoyment to be derived from money, as it ministers to the *pride of life*. Far be it from me to plead the cause of a sanctimonious austerity in respect to this or any other subject; or to administer a rebuke to those who can afford it, for gratifying, within reasonable limits, in their style of living, a cultivated taste. I would leave it to every Christian's conscience to decide for himself, in respect to this matter; though I would counsel him to decide in view of the relations he sustains to his fellow-men, and of the account he must render at the judgment; but at the same time I have no hesitation in saying that an extravagant regard to external splendor brings with it little of true enjoyment; and I have no doubt if you will commune with your hearts honestly on the subject, you will find that I am borne out in this declaration by their testimony. The Queen of England is surrounded every day with the highest luxuries and elegancies that the world can furnish, and she has never known any condition materially different; and if you or I were to walk through her palace, doubtless we should be amazed by the magnificence that pervades it; but to herself it is an every day matter, and doubtless she thinks as little of it as you do of the furniture in your dwelling. And so it is substantially in every case—what at first nourishes the self-complacency, and if you please, in a sense administers to the happiness of its possessor—soon comes, through the influence of habit, to be looked upon with indifference; and then the cravings of the same passion are to be met by still farther indulgence. Does some votary of fashion tell me that I know nothing of the pleasure incident to some splendid scene of fashionable amusement that is now and then heard of in the circles of the rich. Be it so—perhaps I do not—but I can conjecture something of the physical exhaustion and weariness that succeeds; of the utter inability frequently induced, to attend for a time to the ordinary duties of life; of the envy that arises in some minds, and other evil passions that are awakened in others; and last, though not least, of the unsatisfying nature of one's own subsequent reflections—of the conviction that will occasionally be felt, that all that splendor was vanity; of the sting of conscience, when, in spite of all these attractions, God and eternity sometimes force themselves upon the mind. To surround one's self with extravagant demonstrations of worldly splendor, and move continually in what is commonly called the circles of high life—indeed *costs* much, but when weighed in the balance, really amounts to very little. It does not minister to a man's true dignity or happiness.

3. Nor yet again, does money secure more of true enjoyment, when employed in the pursuits of *worldly ambition*. Who does

not know that worldly honor is often obtained at great expense? A considerable fortune has not unfrequently been the price of being a member of the British parliament; and even in our own country, rich men sometimes make themselves poor in an effort—perhaps an unsuccessful effort—to reach some high post of worldly honor. We will admit in a given case, that the effort is crowned with success; and the individual reaches the lofty place upon which his heart has been set—but how little do you know of the inconvenience or the trouble incident to the post he has obtained! His friends, to whom he immediately owes his elevation, will not improbably regard him as their debtor, and expect favors from him which he has not the power to bestow; and in their disappointment, will become soured both toward his person and his administration. And those whose good-will he never possessed, will delight to make him uneasy in a place to which they would never have had him exalted. Whoever will contemplate the condition of an individual, occupying a high post of authority, amid the strifes and collisions and jealousies of party,—amidst the clamors and restlessness of some, and the aspirings and plots of others,—if he estimate things aright, will be little likely to envy his condition. A man who holds such a place from a conscious regard to the honor of God, and the best interest of his country, may well afford to encounter all the evils to which it subjects him; but he who aspires to it merely from party considerations, or the love of distinction, has a hard bargain, if he gain it; the artificial dignity that it may throw around him, is but a poor consideration for the burden of care that it lays upon him, and the fever of anxiety that it creates within him.

4. Nor can any thing better be said of the advantages of accumulating large estates to be left as *an inheritance for children*. Money is certainly well disposed of, that is employed in the *education* of children; in training their various faculties for useful and honorable exertion; and those parents who fail to do this, while they have it in their power, are certainly chargeable with culpable and criminal neglect. So also it may be very proper for parents to assist their children at their first setting out in life, that they may enter unembarrassed upon their respective callings; and where there is a prospective physical inability from any cause to procure their own subsistence, it is certainly very desirable that some parental provision should be made for them, that shall place them out of the reach of want. But all this is quite different from the hoarding up of superfluous wealth, merely to leave children in the possession of a large fortune. I know there are instances in which children resist the temptations incident both to the expectation and the possession of such an inheritance; and use the great estates that descend to them as an enlightened Christian mind could desire; and I honor every such

case as a noble example of superiority to the most powerful temptations; but I appeal to your own observation, when I ask whether the cases to which I have referred, do not constitute exceptions from the mass; whether children who are educated to the expectation of very large fortunes, do not realize a curse even in the expectation. I can think of men of eminent usefulness, who have grown up in these circumstances; but I can think of many more, whose history is the mere history of blighted hopes; and in almost all cases, property that is thus easily acquired, is very quickly, and, for the most part, very unprofitably dispersed. And there is not the shadow of mystery in all this. No matter what the original faculties of a child may be, they will never be rightly developed without exercise; and they will not be called into exercise without some motive; and if a child, as soon as he is capable of understanding it, is taught that he is to be left in circumstances in which there is no occasion for personal effort, in order to his subsistence, the danger is, that his natural tendencies to indolence will counteract every other stimulus that may be presented; and that he will settle at least into a drone—a mere cumberer of the ground. If nothing worse, parents would render their children the best service, they would train them from the very beginning, to the legitimate exercise of their faculties; for in no other way have they a right to expect a mature and useful character. Let them then be careful that they oppose no obstacle to the attainment of this high end. You may search the records of intellectual and moral greatness all over the land, and wherever you find great acquirements, and noble virtues, and eminent usefulness; there you will find there has been great efforts; and in much the greater number of instances, that it has been effort dictated by necessity, if not absolute poverty.

5. I only remark, in the fifth place, that the use to which the *miser* puts his property, is of all others, the most absurd and profitless. He labors, and strives, and tugs, and practises the most rigid self-denial—for what? To accumulate property, merely for the sake of knowing that he possesses it. He is willing to rise up early, and sit up late, and eat the bread of carefulness—nay, even to forego the common comforts of life, that he may be cheered with the delightful reflection that his coffers are full of silver and gold, and that with all his apparent poverty, he might, if he would, live in the splendors of affluence. The cries of the widow and orphan fall upon his ear, but he has no heart to help them. The claims of his country or of the world are urged upon his regard, but these also he can dismiss without a thought. Money is the burden of his thoughts by day, and of his dreams by night. Money is the beginning and ending of all his plans. Money—it is the sweetest sound that can fall upon his ear—the most attractive thing that can be presented to his eye. Where there is money to be made,



there he seems to breathe the air of paradise ; and every other place is to him as the heath in the desert. It is bad enough to be a worshipper of money for the sake of the means of worldly enjoyment which it may procure ; but to bow down before the shrine of Mammon, merely for *its own* sake—to deny one's self common comforts, for the sake of dreaming of greater possessions—this is the very height of infatuation ! I have known a man, and doubtless you have known similar cases, who occupied a dwelling that was little better than a hovel—who lived on the coarsest food, and was clad in the meanest attire, and slept on a bed of straw, and in his whole appearance would have seemed an example of the most abject poverty—who yet could show an estate, and actually left one, of hundreds of thousands. The sufferer might have supplicated and groaned, and even died at his door, and not a farthing would this prince of misers have bestowed for his relief. Who envies the character,—who covets the enjoyments,—who blesses the memory of such a man ? Better a thousand fold to be the destitute and wretched object that the miser appears to be, than to assume that appearance because he *is* a miser. Better be clothed in rags, and fed on bread and water from necessity than from choice ; especially when that choice is dictated by an *ignoble* regard for money.

There is one consideration which I must not omit to notice, equally applicable to all the classes I have mentioned, that shows, more than anything else, of how little value money is, when applied to purposes of present and selfish gratification. I refer to the fact that this life—the period to which this enjoyment is to be limited—is a vapor that appeareth for a little time and then vanisheth away. Admit that the enjoyment that results from these uses of money were a thousand times greater than it is—admit even that money could purchase an entire freedom from worldly anxiety and sorrow, and could command for its possessor every pleasure that his heart could covet—still, considering the short duration of human life, all that it could purchase would be of comparatively little value. Some of you have lived in the enjoyment of prosperity, perhaps thirty, forty, or fifty years ; be it that you have enjoyed during this period everything that great wealth could bring you,—how brief, how like the motion of the weaver's shuttle, does this period seem to you in the review ! Now, according to the common course of nature, you will die in a period shorter than that which you have lived already. Estimate, then, the amount of good which you are to expect from your wealth hereafter by what you have actually received from it hitherto, and say how much is it worth to be a rich man and live for this world only. If the period that you *have* lived seems short, that which you *are* to live will seem shorter ; and old age will bring with it its evil days in spite of all that your riches can do to avert them.

And then the effect of your wealth in rendering you happy is terminated, while you have before you a whole eternity that is utterly unprovided for—an eternity of which you have taken no thought because you were absorbed in making money—an eternity whose miseries you chose to incur, rather than voluntarily loosen your hold of your worldly possessions. Oh, is not this a thought to rebuke the presumption, to awaken the concern, of the prosperous worldling! Would that every such person, that he may estimate aright the value of his money, would first solve that momentous problem, “What shall a man give in exchange for his soul?”

But if the happiness which money procures, when applied to purposes of mere worldly gratification, is grovelling in its nature and limited in its duration, and therefore of comparatively little worth, does it hence follow that money is of little value? By no means; for there is a way in which the treasures of earth may be converted into the treasures of heaven; in which that which perishes with the using, which the fire may burn, or the tempest sweep away, may become the seed of the incorruptible and imperishable, and may minister to the soul’s highest enjoyment through everlasting ages. This is directly intimated in the closing part of our text—“Laying up in store for themselves a good foundation against the time to come.” We are not to suppose that the apostle here conveys, or that there is anything in Scripture to justify, the idea that men, by any use of their property, can *merit* a reward at the hand of God; for when they have done all that is in their power to do, they are still unprofitable servants; but God, in the economy of His grace, has been pleased to promise a reward to their imperfect and feeble, but well-meant efforts in His service, as if it were a matter of personal merit. To those whom He has entrusted with wealth, He has promised, if they be found faithful in applying it for the purposes for which it was intended, that they shall inherit durable riches—an unailing portion in heaven.

In what way, then, may the treasures of earth be used, so as to be subservient to our substantial and immortal happiness?

I answer, in general, by being consecrated, in the exercise of a truly benevolent and Christian spirit, to purposes of real beneficence—to the intellectual, and moral, and spiritual improvement of our fellow-men. I beg that I may not here be misunderstood. Far be it from me to intimate that there is anything in the mere act of giving away money, independent of the motive by which we are actuated, that can draw upon us God’s approving smile. We must not only be ready to distribute and willing to communicate, but we must do it from truly benevolent feelings, and from a regard to the authority and honor of God. Such kind of beneficence as this will certainly secure for us the Divine blessing.

Do you inquire more particularly what are the objects towards which your charitable regards may properly be directed? I answer, whatever will be likely to promote the best interests of your fellow-creatures, in the life that now is or that which is to come, deserves your consideration and patronage. The poor you have with you always. Not a sun rises upon our city, but rises upon scenes of poverty and suffering, where charity might very properly go and scatter her blessings. The institutions of religion demand our support; for not only are these ordained by infinite wisdom, but they are the great channel of Divine influence—the principal means of maintaining the cause of truth and piety in the world. The spiritual wants of our fellow-men far and near—from Nova Zembla to Cape Horn, from California to Japan, make their claims upon us—claims which are founded in their relations to us as creatures of the same race and children of the same Father. There is the degraded Hottentot, who is scarcely enough enlightened to know that he is not a brute; there is the savage who roams through the forest in quest of prey, or on errands of blood, talking indeed of the Great Spirit, and yet knowing nothing of the true God; there is the forlorn and outcast Jew who has the same spirit toward the religion of Christ that led his fathers to crucify its Author; there is the deluded disciple of the false Prophet, with the Koran in the one hand and the sword in the other; there are millions who profess Christianity, who yet hold it in ignorance and unrighteousness—knowing little of its truth and nothing of its power—all these are circumstances to require the interposition of Christian charity. You may give for bringing the Gospel in contact with the minds of any or all these, and if you give with a right spirit, your gifts shall not be lost either to others or to yourself. The bread which you cast upon the waters will certainly return to you, even though it should not be for many days.

And in what way may the Christian who thus obeys his Master's will in respect to the use of his property, expect his reward? I answer—he may look for it here, but chiefly hereafter. That inward consciousness that he feels of having done right, is a part of it. That warm and generous spirit of benevolence, brought into lively and delightful exercise, is part of it. The approving smile of his Redeemer, and the gracious assurance, that what he does to his children He will recognise as done to Himself, is part of it. And I may add, though it be not the *most* essential part of his reward, the favor in which he is held by his fellow-men; and the good name that he leaves behind him, after he is gone, is part of it. Pardon me if I refer you to an example. Where, within our circle at least, is there a name which we pronounce—which the whole community pronounces, with more veneration, than that of the late Stephen Van Rensselaer? And yet if you strip him of the character of a philanthropist,—if you leave out of

view the disposition which he manifested to do good to his fellow-creatures—you must all acknowledge that the brightest attraction that belonged to his character, and that now belongs to his memory, is departed. You have made of him another man; and you feel that the identity of the good, and beautiful, and venerable original is gone. It is natural, it is even virtuous, to desire, in a proper manner, the favorable regards, and the grateful remembrance, of our fellow-men; and, I repeat, this is one part of the appropriate reward of a life of benevolence.

But it is not the noblest part—that is reserved for a future and better state of existence. We may not be able fully to analyze it now, and show you the noble ingredients of which it is composed; but we cannot doubt that it will consist partly in the grateful recognition—the hearty and holy welcome, with which they will be met by those whom their benefactions have contributed to rescue from ruin. You give your money to some missionary object, and you only know in general the channel into which it passes; but you *may* know at the judgment, the very individuals to whom God by His providence and Spirit directed it as life to the dead. And imagine what would be your emotions, if some Hottentot or Hindoo, some Jew or Mahomedan, or rather a multitude of them, should rush gratefully into your embrace, and with tears of gratitude and joy (for such tears, for aught I know, may be in Heaven), should acknowledge you as under God their everlasting Benefactor. And more than all, and above all, there will be the endless benedictions of the great and generous Saviour: through all eternity He will remember His own gracious declaration at the judgment, and act upon it, “Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me.” Oh, the unutterable glory of that reward, which is yet in a great degree hidden from us, because it surpasses our highest conceptions!

The great practical conclusion from all that has been said in this discourse, is this—that fearful responsibility is involved in being rich! Not so, I am aware, is the verdict of the world. The great mass who covet riches and who acquire riches, regard them when acquired, as in the strictest sense their own; and regard themselves as accountable only *to* themselves, for the manner in which they use them. But the truth is, they have nothing but what comes *from* God; nothing for which they must not give an account *to* God. See then how the case stands; and decide for yourself whether every rich man may not well tremble for his responsibility. He has in his possession that which, being used according to the will of the Master, will turn into heavenly treasure, and exalt his condition through eternity; but being perverted, will accumulate misery for him in the next world, and weigh upon his soul for ever, as an intolerable burden. Let no man speak lightly

of the value of money. You may indeed speak lightly of it, if you contemplate it with reference to purposes of mere self-indulgence; but if you view it as a means of doing good—of laying up for yourselves in store, a good foundation against the time to come, there is no danger that you will estimate its value too highly. When I look around me and see how much evil money might be applied to remedy, how much good it might be applied to accomplish; when I travel off in imagination into the wilderness, and see how its savage inhabitants are living in a darkness that can be felt; when I think of the distant mountains, and valleys of my country, which are rapidly becoming settled with immortal beings, but yet rarely echo to the joyful sound; when I stretch my views across the ocean, and see the hundreds of millions who are fast bound in the chains of superstition and error, and passing by crowds into the invisible world, where there is no atoning blood and no renewing grace; when I look down to hell, and contemplate the weeping and wailing, and then look up to heaven, and let my eye linger upon its glories, and my ear upon its melodies, and my heart upon its ecstasies; nay, when I take such a survey of the world around, below, above, I cannot help saying, “Blessed are ye who are rich; for by means of your wealth, you may cause the widow’s heart to sing; you may cause the wilderness to blossom; you may reproduce somewhat of the verdure of Eden, where not a plant of righteousness now flourishes; you may strike a blow at pagan temples, that shall make them totter and tremble; you may hasten the glorious and complete reign of our Immanuel upon earth; you may save immortal souls from deathless woe; you may add to the population, and increase the ecstasies of heaven. Is it not—I appeal to *you*—is it not in view of what, by God’s blessing may be effected by money, is it not a blessed thing to be rich? But in view of what may come from the *abuse* of money, is it not also a *fearful* thing to be rich? Better a thousand times live the life and die the death of the most abject beggar, than to have enjoyed the highest affluence, and be met at last with the charge of having wasted the Lord’s goods.