

SUGGESTIONS

TO

Y O U N G M E N

ENGAGED IN

MERCANTILE BUSINESS:

A DISCOURSE

OCCASIONED BY THE

DEATH OF MR. ARCHIBALD SLOAN, AT THE MERCHANTS'
HOTEL, PHILADELPHIA, OCTOBER 9TH, 1851.

BY

H. A. BOARDMAN, D. D.

PHILADELPHIA:

LIPPINCOTT, GRAMBO AND CO.,
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CORRESPONDENCE.

PHILADELPHIA, *Nov. 1, 1851.*

DEAR SIR:—Having listened, with great interest, to the sermon you delivered on Sunday evening last, addressed to “the Mercantile Classes,” and desiring that its usefulness may be extended, by affording an opportunity for its perusal to the community at large, we respectfully request, on our own behalf and on that of many others who heard you, that you will furnish us with a copy for publication.

With much respect, your obedient servants,

T. G. MOSS,
W. R. CASON,
GEO. M. PROCTER,
H. J. SMITH.

REV. DR. BOARDMAN.

PHILADELPHIA, *Nov. 1st, 1851.*

To the REV. H. A. BOARDMAN, D. D.

DEAR SIR:—The undersigned listened with great satisfaction to the sermon delivered by you on Sunday evening the 26th ult., occasioned by the death of one of our companions, Mr. ARCHIBALD SLOAN, and are deeply impressed with the belief that its publication and general circulation would be productive of much good in this community, more particularly to that class to which we belong, and to whom it was especially addressed. With that view, we most respectfully ask from you the manuscript for publication.

FRANCIS SQUIRE,
W. M. F. MAGRAW,
ROBERT A. CRAWFORD,
C. C. HAFELFINGER,
LAMBERT THOMAS,
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 GEORGE C. BARBER,
 DAVID E. OAK,
 WASHINGTON DANNER,

ALFRED NESMITH.

PHILADELPHIA, *Nov. 3d*, 1851.

GENTLEMEN:—Having been led by the lamented death of Mr. SLOAN to reflect on the position and relations of the large body of Young Men in our commercial houses, the unwelcome conviction was forced upon me, that our pastors generally, myself included, had scarcely recognized them as a distinct class in the community, much less put forth any suitable efforts for their welfare. Under the influence of this feeling, the discourse you have in such kind terms requested for publication, was written. You will need no assurance from me that it was prepared without the slightest reference to the press; but I do not feel that this is a sufficient reason for withholding it, if, as you seem to suppose, its suggestions are adapted to be useful to those who listened to it from the pulpit. The manuscript is herewith placed at your disposal.

Very truly and faithfully, yours,

H. A. BOARDMAN.

To Messrs. T. G. MOSS,
 W. R. CASON,
 FRANCIS SQUIRE,
 W. M. F. MAGRAW, and others.

SUGGESTIONS TO YOUNG MEN

ENGAGED IN

MERCANTILE BUSINESS.

BUT SEEK YE FIRST THE KINGDOM OF GOD AND HIS RIGHTEOUSNESS; AND ALL THESE THINGS SHALL BE ADDED UNTO YOU.—MATT. VI. 33.

FUNERAL pageants are too common in large cities to attract notice, unless they are marked by some peculiar circumstances. About two weeks since, on a mild and serene afternoon, one passed along our streets to a cemetery in the southern part of the city, which did for the time bring the eager throng in the thoroughfares to a pause, and excite at least a transient feeling of interest. It was a long procession of YOUNG MEN following the remains of a friend and companion to the grave. He came here from Tennessee three or four years ago, as a clerk in an eminent commercial house. His integrity and capacity, his fidelity and diligence, his modest demeanor and high-souled, generous disposition, secured him the confidence of his employers, the cordial esteem of

his associates, and the respect of all who met with him. No one will be found to gainsay the assertion that he was a general favorite; and that any of his contemporaries may esteem themselves happy, who are as much beloved as he was. He retired to rest of a Saturday night in his usual vigorous health—his tall athletic form and manly countenance betraying no indication of the insidious foe which had entrenched itself in the very citadel of life. Before the morning he was seized by an impetuous and unconquerable malady which, after four brief days and nights of dreadful suffering, left him a pallid corpse. All that medical skill and faithful nursing (such nursing, perhaps, as is rarely experienced in a great hotel) could do, was done to save him. If sympathy and affection could have averted the blow, the kind ministrations and the tears of the young men who were constantly around his bed, and who supplied as well as might be the place of relatives, must have insured a reprieve. But his hour had come. He died—died with the flush of health upon his cheek, before disease had wasted his flesh, and, as it were, in the fullness of his strength—as a noble ship, her timbers all sound, her spars complete, and all her canvass spread, has sometimes disappeared suddenly beneath the sea. The startling severity of the blow sent a thrill through many hearts. A large concourse of his companions, with many of our merchants, assembled to do honor to his remains; and as the sad *cortege* passed on with a slow and solemn tread to the place of sepulture, it

was honorable alike to the living and the dead to see how many hearts were touched by this spectacle—the funeral of a young man!

If God speaks to us in his providence as well as by his word, an event like this should not be treated with indifference. It is charged with a mission which it deeply behooves us to understand. We shall not, probably, misinterpret one of its lessons if we make it the occasion of considering, for a little, the position and relations of the class of young men to which our deceased friend belonged, and the importance to them of personal religion.

I speak of them as a class by themselves, for such, in fact, they are. The young men in our mercantile establishments—those particularly in our “jobbing houses”—are, most of them, from abroad. They are neither natives of this city, nor are they here for a year or two simply as students. They have come here to reside, and are ultimately to become merchants themselves. This is one circumstance which marks them as a distinct class.

Another is that they usually board at the hotels. Commercial ends are secured by this, which are thought to be of much importance.

They have, again, a common occupation. They are in the same, or similar, kinds of business. The received methods of our inland commerce impart a substantial identity to their duties, their temptations, their pleasures, and their general mode of life, and

separate them, in a measure, from the rest of the community.

These attributes of the class, as such, must suffice to show that their position is not altogether favorable to the cultivation of virtue and religion. There is a great deal involved in taking a young man from his home, and setting him down to do for himself in a large city. The mere removal of a youth from a good home to any other situation—to a school or college, to the house of a friend or relative, to a shop or a store—brings with it a serious trial of character. But here the case is a very strong one. Compare a modest, tranquil dwelling in a small town or hamlet of Kentucky or Tennessee, with one of our mammoth HOTELS, and you will begin to understand the ordeal which some thousands of young men in our city have passed through. It is not easy to conceive of any greater social change which they could have experienced, than this. At a single bound they have passed from all the genial influences which sheltered, restrained, and nurtured them in such a home, into a scene which contains scarcely an element of domestic life. Instead of sitting down at a snug family board with the same little group from month to month, they sit at a table with two or three hundred guests, and these changing every day. In place of the sympathy, the tenderness, the mutual confidence and refining fellowship of a mother and sisters, they are surrounded by *men*—respectable and worthy persons, no doubt, but all *men*—and as such, no adequate

companions to replace the circle they have left. For an atmosphere of love, where there was some one to share in every joy, and divide every trouble; where their every want was promptly supplied, and every indication of pain or anxiety was made the occasion for fresh offices of affection; they have been transplanted into one which, though not destitute of this element, savors far more of indifference and selfishness. They are in a throng who are thrown together by interest or convenience, business or pleasure; the most of whom are not stationary long enough to form any attachments; and who sever the precarious tie which constitutes their transient bond of union, with as little feeling as they formed it.

This change in their domestic relations is emblematical of that which has taken place in their situation at large. They have relinquished the seclusion and simplicity of the country, for life in a great metropolis. Everything here is widely different. The outward face of things is so unlike the country, that a young man is often bewildered when he is first dropped in the heart of a city, with its multitudinous streets and lanes, its interminable ranges of houses and shops, its imposing public buildings, the rapid succession of vehicles of every pattern which sweep along the avenues, and the endless crowds of human beings that jostle each other on the sidewalks. It is to such a youth a new world—stranger and more exciting even than it would be to an intelligent and travelled American or European, to be put down in

the streets of Pekin or Jeddo. Nor is the exchange very advantageous on the score of morals. Natural scenery, it is true, will never renew the heart. Voltaire wrote many of his infamous libels upon Christianity, and some of his most licentious tales and essays, while looking out from his villa at Ferney, upon as glorious a panorama as mortal eyes ever gazed upon. And humanity has few more degraded specimens of its handiwork to present to the sympathy of the philanthropist, than some which can be found among the most picturesque regions of the globe. Still, there is much in nature, as contrasted with a great city, that is adapted to refine and improve the character—

“Scenes formed for contemplation, and to nurse
The growing seeds of wisdom; that suggest,
By every pleasing image they present,
Reflections such as meliorate the heart,
Compose the passions and exalt the mind.”

It is certainly a material advantage that in the country, the objects which meet the senses speak of God, while in the city we are reminded only of man. Not only do the mountains and forests, the valleys and rivers, illustrate the wisdom and majesty of the Deity; but “the spectacle of active nature is no less favorable to the cultivation of religious feeling than the contemplation of its passive scenes; every bird and every animal has its habits of life independent of man; it has a sagacity which man never taught; and propensities which man could not inspire. The

growth of all the plants and fruits of the earth, depends upon laws over which man has no control: out of great cities there is everywhere around and about us a vast system going on utterly independent of human wisdom and human interference; and man learns there the great lesson of his imbecility and dependence, not by that reflection to which superior minds alone can attain, but by those daily impressions upon his senses which make the lesson more universal and more certain. But here everything is man, and man alone; kings and senates command us; we talk of their decrees and look up to their pleasure; they seem to move and govern all, and to be the providence of cities; in this seat of government, placed under the shadow of those who make the laws, we do not render unto Cæsar the things which are Cæsar's, and unto God the things which are God's; but God is forgotten, and Cæsar is supreme; all is human policy, human foresight, human power; nothing reminds us of invisible dominion and concealed omnipotence; we do nothing but what man bids; we see nothing but what man creates; we mingle with nothing but what man commands; it is all earth and no heaven.*

In the letter, this pertains to London; in its spirit it applies to all great cities. Nor does it state the whole truth. Not only have we to do here with man's works, man's laws, man's projects, with everything that is of man and that is fitted to fasten the

* Sydney Smith.

attention upon man, but we "live and move and have our being" amidst a *crowd*—and it must be a robust integrity which can stand this. We are admonished against the danger from this source on high authority. "Be not ye the servants of men." "Thou shalt not follow a multitude to do evil." The best of us need to have these warnings frequently sounded in our ears. And how essential are they to the class whom I am addressing! No man can be blind to the wholesome restraints which are imposed on vice, in a city like this, nor to the powerful agencies which are here originated for the support of real religion. It is in no small measure through metropolitan capital, energy, intelligence, and piety, that the mighty conflict with sin is carried forward, which is, by the blessing of God, to result in the general diffusion of Christianity. But it cannot, on the other hand, be denied, that a perfect torrent of worldliness is perpetually pouring itself through all the streets and marts of such a city. The multitudes have their eyes fixed not on heaven but on earth. Their employments, their conversation, the motives which drive them on in the fierce race of competition, the institutions and implements of commerce, the whole network of their daily associations, are secularizing in their tendency. And when you superadd to these influences, the fascinating amusements and gilded vices which impregnate the atmosphere with their grateful but deadly malaria, and infuse a new and most effective element into the reigning levity and hardihood of the crowd, you can-

not fail to see what imminent peril waits upon every young man who places himself within the reach of these potent seductions. The strong impulse of those who come here from the interior especially, and are severed from their homes, must be, to fall in with the current and let it bear them where it will. It is natural and easy to do as others do around us—to conform to the popular usages and fashions. Men cease to be nice casuists when they are mixed up in a crowd. The practical verdict of the multitude supersedes their inquiries into the right and wrong of actions, and sweeps away their scruples—or, at least sweeps them away, even though their scruples remain. The motives which induce this passive acquiescence in the ways of the majority, may be commendable. It may spring from modesty, or from a dread of singularity. “Who am I, that I should set myself up as wiser and better than those around me? Why am I called upon to condemn practices and habits which have the sanction of so many older and abler men? Can that be wrong which has so general an approval? I am but an humble individual; can any harm result from my living as other people live?” With such specious sophistries as these, young men too often persuade themselves to barter their independence and their rectitude, for a listless and unworthy subserviency to the opinions of their neighbors. On any other subject they might dare to be singular. On questions of politics, of trade, of education, of literature, they venture not only to think for them-

selves, but to utter their sentiments with manly freedom, and shape their conduct accordingly. But where morals and religion are concerned, they are either seized with a timidity which makes them suppress their convictions, or paralyzed by an apathy which produces a servile assent, where there ought to be a fearless resistance. If we could cull a few leaves from the private journals of mercantile life, such as are filed away, not in the pigeon-holes of an escritoir, but in the recesses of the heart, it might appear that no small proportion of the young men of this class have brought themselves to fall in with one practice and another of the commercial world, only through a tedious series of unavowed misgivings and remonstrances; while many others have been content to take things as they were, without inquiry or reflection. It cannot be disguised that, as a body, their morals are exposed to more or less danger from the preternatural excitement which pervades the whole realm of commerce. This excitement may be detected wherever there is trafficking on a large scale; but it has its *foci* in our great cities; and these young men, like the angel in the sun, are just at the burning point. Allowing that the rivalries and conflicts which occupy them are of a generous nature, still they are a crucible to character, and it is well if they come out of them unscathed. In the customary routine of their duties, they are selling goods to men of every type, seeking customers at their hotels for the houses they represent, carrying on a large correspondence, taking

long and hazardous journeys, repelling what they regard as calumnious statements from adverse sources, sometimes brought into immediate collision with the agents of counter interests, and tempted, not unfrequently, with a view to mere mercantile ends, to accompany strangers to places of vicious amusement;—and it were a marvel if their principles should suffer no damage in a life like this. Let it be recorded to the lasting honor of the profession to which they have devoted themselves, that amidst these hostile influences there are constantly moulding characters of noble strength and symmetry; and that, in the aggregate, they maintain, in their proper sphere, the high reputation of the commercial class for candor and probity. Still, there are disasters. This is a coast where too many fine barques have been wrecked, and too many shattered, not to put us on our guard against its dangers. How these can be eluded or surmounted must be a question of absorbing interest with every young man engaged in mercantile pursuits. It is a question quite too comprehensive to be answered in a single sermon. A few suggestions must, in the present service, supply the place of a formal dissertation on this subject.

Nothing effective can be done in the right direction, until a young man awakes to his PERSONAL RESPONSIBILITY. So long as we move in a crowd, swayed to and fro by its eddies—like the twig entangled in a mass of rubbish on the bosom of a running stream—we cannot but miss the proper end of our being. The

servitude of *caste* must be broken. We must think and act for ourselves. We must be impressed with the conviction that there is not only a fitness and an unfitness, an expediency and an in expediency, a beauty and a deformity, in our specific actions and our general plans and aims, but also A RIGHT AND A WRONG; that this is, beyond all comparison, their most important relation; and that the standard by which it is to be adjusted is not usage, but the LAW OF GOD. It may very well happen that your principles and life are in harmony with those of the great commercial brotherhood to which you belong, and that they justly secure to you the respect and confidence commonly awarded to such virtues as adorn your characters. But is there not another tribunal to which you are amenable? "With me," says the apostle Paul, "it is a very small thing that I should be judged of you, or of man's judgment: yea, I judge not mine own self . . . but he that judgeth me is the LORD." This is as true of each one of us as it was of Paul. We need not disparage the opinions of our fellow-men; we may, within proper limits, court their approbation. But it is a fatal error to confound their commendation with the Divine sanction, to mistake the *vox populi* for the *vox Dei*, the voice of the people for the voice of God. The balances in which motives and actions are weighed, are hung high above the tumults of commerce—beyond the reach of all those influences which beguile our consciences and bias our judgments. And he alone is likely to go on in the path of recti-

tude, with an unfaltering step, who has his eye steadfastly fixed on them, and labors to poise his motives and conduct by their unerring decisions.

This cannot be done by one who lives only in the crowd. It is indispensable, if we would attain it, that WE HAVE OUR SEASONS OF SELF-COMMUNION AND COMMUNION WITH GOD. If our Saviour found it needful to retire frequently for prayer, how essential must secret meditation and devotion be to us! The very circumstance of withdrawing for this purpose—the consciousness of being alone with God—is peculiarly adapted to foster that feeling of personal responsibility of which we have just spoken. There, in that solitary chamber, the noisy world shut out, the tramp and the hum of the crowd heard only as a distant murmur, the cares of business and the enticements of sin left behind—there, with your Bible open before you, and your thoughts going up to the throne of the Omniscient, you cannot well help feeling that you have an existence of your own, an individuality which cannot be merged in the activities of the surrounding multitude, but which is as complete and intransferable as though you were the only rational tenant of the globe. The legitimate effect of these seasons of seclusion is to restore those impressions of the invisible and the spiritual, which continual commerce with the world tends to efface. They supply us with a new stand-point from which to survey the world at large, and our own particular relations to it. You must sometimes have noted in travelling, how different are

the views you get of a region of country, as you stand upon a lofty ridge, and retrace your route, from those which beguiled you by the way. And the difference will be far greater in the estimates you form of yourself and of the world in your own dormitory, with the Scriptures for your guide, as compared with those which have engrossed you while actually pursuing your daily avocations. It is here you will be likely to get a fresh sight of that immutable standard of *right and wrong* which is so often obscured or distorted by the mists of passion and prejudice. Here you will measure yourself, not by your fellow-worms, but by the perfect Exemplar proposed to us in the Gospel. Here you will detect the unworthy motives of some of your actions which have elicited the applause of your friends, and be led to see that you have less cause to be exalted before men, than you have to be abased before God. Here, in a word, you will have those momentous themes presented to you which we are all so apt to lose sight of, and a due appreciation of which is essential both to our present comfort and our eternal well-being. Whatever is neglected, then, let provision be made in the adjustment of your time, for a daily season of devotion.

From private to public devotion, the transition is easy and natural. Look again at your position. Immortal, accountable, and dying creatures, you are placed in circumstances where you are in imminent danger of being overwhelmed by the torrent of secularity which breaks upon you with all its force during

six days of every week. Duty, interest, happiness, your everlasting salvation, are all involved in your escaping or repelling it. What are you to do? To breast it in your own strength would be like attempting to breast the rapids of the Niagara, and must lead to a similar catastrophe. But our heavenly Father has not left us to so hard a fate. He has offered us his own Almighty arm for a support, and taught us how to avail ourselves of it. Pre-eminent among his merciful arrangements for this end, stands the CHRISTIAN SABBATH—an institution so fraught with blessings of every kind, that to contemn it would argue a mind dead to all sense of gratitude, and to all proper consideration for the improvement of the race. In your situation, the Sabbath has a value which no words can express. It comes to you with its sweet repose, to refresh you from your toil and weariness. It comes to turn the current of your associations; to repeat for you the miracle of the Red Sea, and roll back, for a few hours, the swelling tide which threatens to submerge you; to take you out of the beaten track in which you are treading your ceaseless rounds, and open to you the green pastures and still waters of paradise; to change the scene for you from warehouses and customers, merchandize and trafficking, to the house of God, the reverence and the solemnity of a worshipping assembly, the songs of Zion, and the sublime themes of revelation. An alternation like this is invaluable, in a mere intellectual view. The mind dwarfs and rusts if it is kept to a stereotyped routine

of functions. To give breadth and comprehension to its powers, the subjects on which they are employed must be diversified. It were better to change sometimes to trifling objects, than not to change at all. And if this principle be sound, the advantage, simply in the way of mental culture, must be incalculable, when the subjects presented for consideration are at once the most majestic and the most urgent which can engage the attention of rational beings. The time forbids me to go into this inquiry now, but the fact must be apparent to every hearer, that you render an individual a most useful service, aside from any moral benefit he may receive, when you replace, even for an hour or two, the mass of earthliness which fills his heart and monopolizes his faculties from day to day, with ideas of God and eternity, the soul and its destiny, redemption and perdition. You startle him from his torpor. You wake up his powers. You open to him a new creation. You send off his thoughts into regions he had scarcely dreamed of. You enlarge the grasp of his faculties, and qualify him to pass with a discrimination and an acuteness previously undeveloped, upon the common pursuits and familiar topics of life. So true is it, that "the fear of the Lord is the beginning of wisdom," even taking "wisdom" in its lowest signification.

But the Sabbath has a much stronger claim upon you than this, and it is insisted upon here because this is precisely the pivot upon which the career of thousands of clerks in our cities hinges. *The Sabbath is*

the point in their history at which the road forks; one track leading on to honor, success, and usefulness; the other to ultimate ruin, and frequently to premature failure and disgrace. If you consider the matter (for I can do little more than state the fact), you will find that the proper observance of the Sabbath is affiliated with every virtue and every good habit, with all the agencies which are favorable to self-improvement and solid happiness, and all those which go to prepare men for the felicity of heaven; while the habitual desecration or neglect of this day is as closely interlaced with the evil propensities of the heart, with vicious habits, and with those pestiferous influences which subvert men's principles and destroy their souls. The profanation of the Sabbath implies a want of reverence for the Divine authority, and of gratitude for the Divine goodness, which is itself an evil omen. There is a flaw already in the character or the conscience of the man who can permit himself to invade the sanctity of that day which Jehovah claims as his own, and upon which He has impressed his image and superscription. This denotes an absence of that plenary integrity towards God which is the best guarantee of inflexible integrity towards man. Honesty may co-exist with irreligion and with downright infidelity. But its only immutable and adequate basis is faith in Jesus Christ. A merchant who looks only to his own interest, and who is as indifferent to the spiritual welfare of his clerks as he is to the thrift of the dray-horses in the street, would nevertheless pursue a wise

policy by encouraging them to a faithful observance of the Sabbath. The more they feel their obligations to God, the more conscientious will they be in serving their employer; for, it is one principle which puts a man upon fearing God, and upon rendering to all their dues—which makes one loyal to heaven, and upright in all that pertains to earth. The neglect of the Sabbath involves a disreputable neglect of the Bible. It fosters a disrelish for serious things. It blunts the conscience. It promotes indolence and instability. It frequently contributes to nourish a taste for demoralizing books. It leads to bad company—Sunday-drives—drinking—theatres—and other pernicious recreations. It lays men open to the subtle approaches of skeptics and scoffers. While, on the other hand, it removes from them the restraints, and deprives them of the helps which we all require in our warfare with sin, and which they certainly require who rush, unbidden, into all these temptations. A volume would scarcely suffice to discuss this topic. But the occasion precludes my doing more than to exhort you by every motive which can be addressed to your interest, your duty, or your desire of happiness, to guard your Sabbaths from desecration. God has given you this day as your own; “The Sabbath was made for man.” The world has no right to it. Business has no lien upon it. Friends may not deprive you of it. He has bestowed it upon you for your own use and benefit; and, if your eyes are not holden, you will see that it is a more munificent gift than if he had made you a grant of

all the ships that float on our waters, or all the gold they have brought here for coinage. Dedicate it to its high and holy purposes—to the worship of God, to your preparation for eternity, and to philanthropic labors for your destitute or suffering fellow-creatures.

HAVE A PLACE IN SOME EVANGELICAL CHURCH—a place which shall be your own. This will make you feel like occupying it, and take away that illusive and fatal pretext which keeps so many young men from the sanctuary, that they “have no place to go to.” It will do more. By identifying yourselves with a congregation, you become sharers in their sympathies and their prayers. You participate, more or less, in their spiritual blessings. The very relations you sustain towards them will become fresh incentives to virtuous conduct. You will be conscious of occupying a more conspicuous, and, I may add, a more honorable position in the community; of having friendly eyes turned upon you, and friendly expectations cherished concerning you; all which will be wholesome props and stimulants in the race of life. Above all, this will bring you within the sound of the Gospel. It will set home upon your consciences at stated intervals, those lessons of our mortality and responsibility which we are all so prone to forget, keep you admonished that it is your duty to “seek first the kingdom of God and his righteousness,” and supply you with the aids essential to the achievement of this great end. Let nothing, then, prevent you from attaching yourselves, not by the precarious tie of caprice or fashion,

but by the firm bond of principle and duty, to some evangelical congregation.

It will not do, however, to rest here. "The kingdom of God" must be sought until it is found. By nature and by practice we are alienated from God, and rebels against him. Our prime duty, our most urgent necessity, is to be restored to his favor, and transformed into his image. We must be pardoned through the blood of Christ, and renewed by the Divine Spirit, or we are lost forever. We require this, as already intimated, on other grounds. It were a theme well worthy of your attention—true religion as an element in the commercial character—a subject of peculiar interest, and happily illustrated in numerous examples around us, of accomplished merchants whose lives are transfused with the spirit of genuine piety. It would be a grateful office to trace the influence of a steadfast and intelligent faith both upon the intellectual and the moral powers—to see how it operates in imparting strength and symmetry to the character—how it fosters integrity, prudence, sagacity, and industry—how it excites to the cultivation of all the faculties—how it represses evil tendencies and wards off temptations—and how it inspires general respect and confidence. These are important bearings of personal religion as regards mercantile character and success. But we have no time to consider them in detail.

To a single one of them I may be allowed to advert briefly; I refer to the temptations incident to

your peculiar vocation. What these are, you know a great deal better than I can tell you. That they are neither few nor small, might be inferred from the sketches already given of your general mode of life. You have your homes in those great establishments (conducted, often, let it be said, with admirable skill and efficiency) into which steamboats and railway trains are constantly pouring crowds of travellers. Imbued with a becoming zeal for the success of your respective houses, you adopt all honorable measures to extend their business. Among the eager and shifting multitude with whom you are thus brought in contact, are men who are curious to see the sights of the city, and others who are bent on amusements and indulgences which the small towns and villages they reside in do not supply. Your aid is invoked as guides and companions—possibly, sometimes, tendered where it is not invoked. You will not thank me, perhaps, if I go further. But how can I do you good unless I tell you the truth? Let me remind you, then, that this very process has brought many a promising young man to ruin. It too often conducts them to the theatre, and other places of vicious amusement. It carries them out on Sunday excursions. It leads to drinking and card-playing. It makes them acquainted with gamblers and profligates—the marauders that may be seen at almost all hours of the day, lounging about some of the most conspicuous corners in our city, and who, if tolerated, will entrench themselves in the hotels. A salesman will

vindicate this policy to his own conscience, on the ground that it is designed to subserve the interests of his principals. This it may do for a time, and in a limited degree; but it seldom works well in the end. Business may be increased at too large a cost. Gun-cotton was at first hailed as a wonderful achievement in the arts, and one likely to be of high public utility. But it has been found that the process of preparing it is attended with imminent hazard to the operatives, and that when manufactured, it is a very dangerous tenant; the risk of it is greater than its value. Custom that is got by *treating* and frequenting scenes of dissipation, is very like gun-cotton. It jeopardds health and character to get it, and when secured, it is very apt to blow up and scatter your property to the winds.* How can it be otherwise? No man can be an eligible customer, who is not a man of correct principles and habits. If he lacks this requisite, the larger his purchases the more perilous for the house that sells to him. What reliance, then, can be placed upon a man whose morals are already so debauched that he spends his time while in the city, in sensual pleasures? or upon one of so little intelligence and energy, that a bottle of wine or a complimentary

* I have heard one of the most accomplished and influential salesmen in this city, say, that in the whole course of his experience, he never knew a customer secured by the course alluded to, who did not prove, in the end, a scourge to the house he dealt with. It is well that this pernicious practice is so generally frowned upon by our respectable merchants.

visit to some place of amusement, will control him in buying his goods? It is suicidal for a house to countenance *any* measure which may tend to weaken the moral sense of a customer, or foster his inferior appetites. How many have been inoculated in our Atlantic cities with the fatal virus of intemperance or gambling, who have gone back to their distant homes and indulged these propensities for a while in secret, until at length, after a few more visits to the seaboard, they have been mastered by their evil passions, and ruined in health, fortune, and character. "Wealth gotten by vanity shall be diminished." There is a Providence as much in commerce as in religion: and it can excite no surprise in a reflecting mind, that a traffic which it has corrupted the morals of clerks and customers to gain, should sooner or later entail losses, if not dishonor, on all concerned in it.

Let not these observations be misunderstood. They involve no impeachment of the mercantile body, as such. The character of this profession, whether in the city or the country, for general intelligence and probity is beyond reproach; as is the reputation of the young men, as a class, who are charged with the endless subordinate (or in one sense primary) agencies in the world of trade. But no profession is free from unworthy members. And even if there were fewer of this sort than there are engaged in mercantile pursuits, your situation would still be one to demand for you the restraints and safeguards of true religion. Not that religion would infallibly preserve

you either from error or sin. But you would be far safer with it than you can be without it. It would hold you back from many a scene of peril, and blunt the edge of many an enticement to evil. It would come to the help of your good purposes when borne down by a formidable array of numbers, or giving way under some sudden temptation. It would establish your moral principles on a solid basis, and insure you those Divine succors, without which, all our strength is weakness, and our wisdom, folly.

But there is the still weightier consideration to be pondered by you already mentioned. The one great alternative demands our care, "Except ye repent, ye shall all likewise perish"—REPENTANCE OR PERDITION. Here is a sufficient, an unanswerable argument why you should all "seek the kingdom of God" without delay, viz., that this is the only way in which you can be prepared for death and eternity. Some of you have had this argument presented to you lately with a solemnity and a tenderness which the pulpit cannot emulate. Who that stood by the bed-side of the lamented SLOAN, can forget his testimony! There he lay, his manly form writhing under paroxysms of intense suffering, and his generous nature pierced with the deeper anguish of a reclaiming conscience, and an anticipated judgment—there he lay, lamenting with bitter sorrow that he had postponed his preparation for death until the hand of death was upon him. It is not for us to draw aside the curtain and learn whether those anxious prayers for mercy which en-

gaged so large a portion of the last forty-eight hours of his life, received a gracious answer. We may hope that they did. We may cherish the alleviating thought that the confidence he expressed was well grounded, a confidence reposing not on his own works or merits, which he so emphatically disclaimed, but wholly on the true foundation, the righteousness of Christ. This will not abate the force of his admissions, or the urgency of his appeals. It was his dying testimony, that it is most unwise to neglect the claims of religion in the season of health. It was his earnest and affectionate admonition to some of his kind and sympathizing friends, "See that you do not defer your preparation, as I have done, until you are laid upon a death-bed." What can I add to this? If we could revoke him from yonder cemetery, if we could call back his immortal spirit from the unseen world, and he could stand for a brief space where I stand, and you could hear again the tones of that familiar voice, think you he would cancel the confessions and expostulations of his death-scene? You cannot believe this. You cannot doubt that with the experience he has now had of the eternal world, he would plead with you, trumpet-tongued, to be reconciled to God; that he would warn you against all delays; and entreat you with tears to "seek first the kingdom of God." Do you not owe it to his memory, as well as to yourselves, to heed this counsel?

"Smitten friends

Are angels sent on errands full of love ;
 For us they languish and for us they die :
 And shall they languish, shall they die, in vain ?
 Ungrateful, shall we grieve their hovering shades,
 Which wait the revolution in our hearts ?
 Shall we disdain their silent, soft address ;
 Their posthumous advice and pious prayer ;
 Senseless, as herds that graze their hallow'd graves,
 Tread under foot their agonies and groans ;
 Frustrate their anguish, and destroy their deaths ?"

Under any circumstances an appeal from an individual who is just passing into eternity, must be regarded with seriousness. But in this case it derives great force and solemnity from the character of the man. It is no barren, posthumous compliment, when it is stated, that he was a man of generous impulses and untarnished honor, one who scorned all meanness and chicanery, and who would rather do no business at all, than not do it on principles of straightforward honesty.* Here, in the judgment of very many in-

* Mr. Sloan's disposition may be inferred from an anecdote which I have received on unquestionable authority. Before he came to this city to reside, he had been in business in Tennessee. His property was entirely absorbed in discharging the liabilities contracted by the firm of which he was a member. He went out several months since to collect some money from a person who was largely in debt to him, and returned without it. "Why did you not get your money?" said a friend to him. "Because," he replied, "I went to the house, and found them all packed up, just about removing to Texas. And when I looked at his wife and little children, and considered that if I insisted upon my claim, it might be taking the bread out of their mouths, and breaking up their plans, I couldn't do it. I chose rather to lose the money myself; and so I turned about and came back without even mentioning the subject to him."

telligent persons, he had an adequate foundation to rest upon: "If virtues like these do not insure salvation, who can hope to be saved?" And yet, when the hour of trial came, SLOAN did not feel that he could trust to this foundation. He well knew that his character was about to be subjected to the scrutiny of that immaculate Being in whose sight the very heavens are not clean, and that the graceful qualities which had procured him the esteem of his fellow-men, might prove a very insufficient equipment to fit him for the presence of a holy God. His testimony on this vital point, corroborated as it is by the whole tenor of Scripture, may well put you upon a careful examination of your principles. If he could not trust to his morality, can you? If, when the icy fingers of death came to grasp his hope, it shrivelled and vanished, what will become of yours? If he found it needful to fly to the blood of sprinkling and the righteousness of Christ for pardon, how can you escape if you neglect this great salvation? May that Almighty Spirit whose succor he so anxiously implored, seal upon your hearts his dying counsels, and lead you all to the Lamb of God who taketh away the sin of the world!