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Moral Tendencies of our present Pecuniary Distress.

A

DISCOURSE,

DELIVERED

May 14th, 1837,

BY JOEL PARKER,

Pastor of the Presbyterian Congregation in New Orleans.

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To the Rev. Joel Parker :

Dr. Sir—In expressing our admiration of your Sermon of yesterday morning, we believe that we only give utterance to the sentiment of every one who had the privilege of hearing it.

The principles developed in it, and its adaptedness to the peculiar circumstances in which the commercial community is placed, are calculated, we think, to soothe the feelings and encourage the hearts of all who are struggling with the existing embarrassments of trade, and demand for it a wider sphere than the limits of a single assembly could afford.

We therefore respectfully solicit a copy for publication.

JOHN S. WALTON,	WM. M. GOODRICH,
SAM'L T. COIT,	CHS. GARDINER,
F. QUARLES, JR.	EDW'D G. HYDE.

New Orleans, Monday, 15th May, 1837.

To Messrs. J. S. Walton, and others :

Gentlemen—Accept my acknowledgments for the consideration with which you have been pleased to treat me, in requesting for the press a copy of my discourse on the moral tendencies of the present pecuniary embarrassments of our community.

It was written without the most distant idea to its publication, and in the haste of ordinary preparations for the pulpit, and has many imperfections.

In these times, however, I hold it to be the duty of every good citizen to do all in his power to assuage the general distress, and to fall in with the design of Providence in educing good from the confusion and perplexity that prevails. The discourse will I trust do no harm. If it will only gratify a few friends, I cannot justify myself in withholding it. It is at your disposal. With great respect, I am Gentlemen,

Your ob't. servant,

JOEL PARKER.

New Orleans, May 16, 1837.

DISCOURSE.

"When thy judgments are in the earth, the inhabitants of the world will learn righteousness."—ISAIAH XXVI. 9.

God has, for some reason, deemed it needful to bring upon men great and wide-spread afflictions. Once he enveloped the whole earth in a flood. Sometimes he has dashed the nations against each other in desolating wars. Sometimes he has shaken down cities by earthquakes, and devastated the fairest portions of the world by volcanic eruptions. Sometimes he has withheld sustenance from whole tribes of men, and thrown millions at once into squalid poverty and the jaws of famine. In our own day, he has once commissioned the cholera, his most terrific minister, to make the circuit of the earth, and to clothe the nations, one by one, in sackcloth, till nearly all eyes were foul with weeping, and a funeral wail had filled every valley, and echoed from every mountain's top, and passed around the globe.

At the present moment we are suffering under a somewhat different, yet severe infliction; an infliction which must probably be coextensive with the civilized world. The hum of business is dying away in the great marts of trade. The sails of commerce are hanging down in a dead calm, or flapping in a well nigh useless breeze. The wheels of the arts move sluggishly. The sinews

of enterprise are cut. Honorable men are unexpectedly thrust down from the summits of commercial prosperity and opulence, not only, but their sensibilities are also rudely torn by their being compelled to violate engagements that were made in good faith, and by their seeing their best friends dragged down with them into the gulf of insolvency.

The rich are becoming poor; the poor are losing employment, and nearly every citizen feels the pangs of pecuniary distress.

Whence arises this affliction? Doubtless it may all be traced to second causes. To do this however, is no part of our present object. To all who admit an overruling Providence, it must be manifest with respect to this, as with respect to every other evil, that "affliction, cometh not forth of the dust, neither doth trouble spring out of the ground." God's judgment is in the earth, that the inhabitants of the world may learn righteousness. Such the prophet informs us is the design of Divine chastisements generally. "When thy judgments are in the earth, the inhabitants of the world will learn righteousness."

We are not to suppose that the inspired penman here meant to assert that chastisements from God do necessarily produce this effect upon every individual, and every community. A single infliction may fail to accomplish any present good. It may be like the first strokes in the chastisement of a stubborn child, a means of exasperation which is only to be overcome by a frequent repetition of similar strokes with increased severity. All that we can fairly infer from the text, as applied to our present condition, is, that God designs this affliction for our moral and religious improvement, and that its tendencies are towards such a result.

Let me not be misunderstood. I do not mean to say that great and deplorable moral evils will not at first arise. Divine chastisements, whether upon communities or individuals, do not generally, in the first instance produce good results. "No chastening for the present seemeth to be joyous, but grievous: nevertheless, afterwards, it yieldeth the peaceable fruit of righteousness."

These pecuniary disasters will lead many to frauds; others they will excite to blasphemy and desperate wickedness, and even to madness and self-destruction; but I maintain that our present disasters do tend ultimately to our moral and religious well-being.

They tend to create that caution and circumspection

in business which are favorable to integrity. They tend to throw out of influence a greater proportion of bad than of good men; and to exalt to places of wealth a greater proportion of good men, than were found among the wealthy classes before. They tend to reprove us for our sins—to make us see the folly of trusting to the world for happiness; and, by contrast, to show us the value of heavenly treasures. And last of all, they tend to create a healthier action in carrying forward the great enterprises of philanthropy and religion.

To descend to particulars, and to expand the hints which we have just dropped, I observe first of all, that,

Our present pecuniary embarrassments tend ultimately to produce great good, by raising the tone of commercial integrity.

The mercantile virtues, as is manifest, occupy a very prominent place among the good influences which bind society together. The value of fair dealing is very conspicuous when it appears in large transactions. Whenever, therefore, high principles of integrity prevail among our merchants of large resources, these principles are diffused and flow down in pure and healthful rills through every channel of society. For the cultivation of these principles, our system of credit is of great moment. Without it, distrustful and selfish sentiments would universally prevail. In the most trifling exchanges of property, each would keep his hand upon his own, till he had laid hold of that which he was to receive with one hand, while relaxing the grasp of the other. But, by a system of credit properly regulated and used, confidence is fostered, and a sense of right is inspired. This sense of right becomes a regulator in trade not only, but also in all the reciprocities of social life. This confidence, as it touches families, is commuted into domestic affection; as it enters our spiritual relations, it becomes trust in Providence and is favorable to a confiding recumbency of soul on the promises of a Redeemer. Yet the chief danger lies in carrying our confidence too far.

Fortunes of the most colossal size have shot up suddenly under an extended credit. The well intentioned looker-on has been unwittingly influenced by it, and has adventured himself into a condition in which he

must, in the natural process of his business, tread on the confines of a gaming operation. He has rendered it too doubtful whether he shall have it in his power to be just. He has not, it may be, purposely abandoned his integrity; and yet he blames himself for having taken so precious a companion where there was so much danger of being wrecked, and left to the hazard of saving her and himself on a single plank in mid-ocean.

It is said that the measures of government have been the direct occasion of this derangement of the currency and consequent trouble. This is a subject on which I do not choose to express an opinion. But be this as it may, it makes no difference as to the correctness of our remarks. Men have had full liberty to see and judge for themselves with respect to these measures. They could estimate the influence of them, as well as they could judge of the influence of war or peace, or embargoes; or pestilences or health, or famines, or any of the causes that produce the fluctuations of business. Yet they have been adventurous. They have professed to hear, for the last three years, the rumblings of this earthquake. Still they have adventured. And now when it has come in its power, and the high towers of commerce are almost all shaken down, what is the effect upon the public mind in regard to the estimate of high principles of integrity? The direct *tendency* plainly is this—to lead those, who have been incautious, to resolve if they ever extricate themselves from present embarrassments, they will henceforth be content with slower gains and will do a business safer to their interests, and safer to their virtue. Those who have acted with great circumspection, and yet are brought down in the general wreck, rejoice that they cannot be accused of having been regardless of character. They value it the more. To them integrity is more precious than fine gold. Then the multitude of small dealers, who are secure in the limited character of their operations, are made content by these changes, and have been taught a salutary lesson in time to prevent imprudences from their rising prosperity. In short, let the second causes be what they may, and let the blame lie where it may, it is manifest that one of the tendencies is to bring the business community to a high resolve, not to allow themselves again to be so much exposed either to suffer wrong or to injure others.

Men will not feel at liberty to jeopard the interests of

others to so great a degree as they have done, and they will be more cautious against trusting themselves in the hands of those who do not possess high principles of integrity. Character must come into greater demand. It must be more necessary than it has been for securing confidence. And, from this view alone, we may apply to this subject, with an almost perfect certainty, the language of the prophet—When thy judgments are in the earth the inhabitants of the world will learn righteousness.

Our present pecuniary troubles tend also to promote our moral and religious interests, by throwing a greater proportion of good men into the high places of wealth, than are found in the classes which have last filled them.

To set this point in a clear light, let us divide society into three classes, distinguished by the amount of their possessions. One fourth part we will denominate the poor. One fourth we will call the rich. The other half we will conceive of as a great intermediate class which are neither rich nor poor.

Now, whatever may be said of individual exceptions, it is plain that a far greater proportion of virtue is found in this middle class, than in either of the extremes. Yet, this is the class which suffers least under these embarrassments. The poor, when you limit the appellation to the lowest fourth part of the community, are mostly vicious, and their vices stand connected with their poverty as a cause with its effect. None of them can be elevated by these misfortunes, though they will probably suffer beyond our present conceptions. The rich, embracing the highest fourth part, embody in their number many who have attained a "bad eminence," by a cold and selfish policy, neglecting the public good, and frequently using their power in most questionable modes for promoting their own aggrandisement.

The plough-share of ruin is first employed in uprooting the estates of this class. And though many of the philanthropic and of the best patrons of society fall, and much present suffering is occasioned, yet the better portion of a better class are left least embarrassed; and while their predecessors are busy in clearing away the rubbish of their fallen fortunes, and laying a new foundation, these will step into the places of wealth and influence. There is a tendency in such revolutions to

break up powerful and silent systems of wrong, and to bring forward simple worth and unobtrusive virtue. On this account, when the judgments of God are in the earth, the inhabitants of the world will learn righteousness.

A still stronger tendency to our moral improvement, by these distresses, is seen in the reproofs which they administer to us for our peculiar sins as a people.

It is interesting to mark the adaptation of the Divine chastisements, to remind men of the sins which have called for them. Before the flood, we are informed, the earth was filled with violence. God punished it violently. When the sins of the Jews were pride and fullness of bread, they were appropriately chastened with famine. When they could not afford to rest upon the appointed Sabbaths, God swept them into captivity, that the land might enjoy as much repose as they had deprived it of. When their proud veneration for their city and temple had led them to scorn their Savior, and to treat the nations with supercilious disdain, that temple was razed to the ground, the holy city was burned and trodden under foot by the Gentiles, and they were made a hissing and a by-word among the nations whom they had despised. When the sin of intemperance had arisen to its most baleful height, and it had been just shown that thirty thousand human beings a year were offered in hecatombs to the Moloch of Drunkenness in this nation; and the land was filled with the wail of widows and orphans; and just when this sin had spread farther than ever before or since, and men were deaf to an unprecedented clearness of instruction and solemnity of warning, then came the cholera, and by the manner in which this remorseless executioner selected his victims, millions were made to feel that it was a well adapted divine visitation.

Our present affliction touches directly the article of money. And who cannot see that the sins of which we are guilty as a people, have sprouted up most rankly from this root of evil—an undue love for wealth, and a sacrifice of righteousness for its obtainment? What are the principles appealed to in nearly every political movement? The love of money. If a candidate be commended to the public, they are told that his election will save money. He will diminish the taxes. He will protect

the manufactures of one district, and the trade of another. He will retrench governmental expenses. He will give business facilities to merchants, and gold to farmers. He will send the mail on the Sabbath, so that you may lose nothing by the delay of advices. If an opposing candidate be presented, the same motives are urged. You are told that he has more liberal views. He will regulate the currency, and give confidence to our credit system.

Will any here ask, but is not a proper regard to the finances of the country, and to the pecuniary prosperity of the people an important characteristic in a public man? Doubtless. We do not say that an appeal to this principle is, in its nature, wrong. But we do say, that a making it solitary, and appealing to the love of money, as if no other principle could or ought to exist in the human bosom, is a most shameless and grievous wrong. Character is of some worth. Intelligence, philanthropy, benevolence, and love of justice, are at least of some consequence; for "righteousness exalteth a nation." And yet what political journal dares to recommend its candidate by saying, he is a man of probity and worth—he possesses an elevated and noble mind—he is an eminent patron of learning and genius—he is a firm supporter of the laws, and an enemy of popular tumults—he is friendly to the pecuniary prosperity of the community not only, but he also cares more for its intelligence and virtue—he is a philanthropist and a Christian—he fears God and keeps his commandments? We all know that such a representation of a candidate would be likely, of itself, to defeat his election. Is there not, then, appropriateness in this chastisement?

Fraud, also, is another sin which has seemed to call for this infliction. Much of this sin lurks under apparently fair transactions. There is a commercial juggling, which takes away a man's property and, at the same time, so confounds him that he does not know where to fix the blame. Then there is deceit, feigned insolvencies, and contracts which the purchaser knows he cannot meet.

Then there is gambling, so detested and flattered at the same time, that scarcely a steamboat can be found on our waters which does not publish it, as not admitted, and, at the same time, with open, shameless falsehood, countenance it nearly every night. Is it wonder-

ful, then, that a judgment of this character should be allowed to fall upon us ?

But the most palpable of all the sins for which this judgment reproves us, is our desecration of the Sabbath. We have been so prosperous, that it has seemed to us that we could not afford the repose of this sacred day. Though it was guarded by the authority of Almighty God ; and though it afforded rest, necessary rest, to those who were worn with incessant toil ; and though it shed a soft and hallowed influence upon a million families, and gave them the very opportunities which they needed, for expanding the mind and refining the domestic affections, and awakening holy and devout dispositions ; yet, an insatiable thirst for gain made us to feel that its observance was a loss. Every abbreviation of labor by machinery, and every new facility for travel, only made us to feel the more strongly that such means must not be, for one moment, unemployed. And what have we gained by it ? Why, we have caused the sanctuaries of religion, with their pure instructions and holy restraints, to be despised by those who most need them. The principles of the clerks, who hold their keys, are corrupted by their very employers. Our youth, by being taught to cast off their reverence for God, and his institutions, have most naturally learned with it to be heady and impudent towards their earthly superiors ; and a state of things has been created in which the poor have been obliged to labor seven days for what would have been the price of six. With all this, men have acquired money, and " put it into a bag with holes." Now, God has stopped the wheels of business, making all our days one long Sabbath, as he did those of the Jews, when he sent them into Babylon, till the land should enjoy its Sabbaths.

If any should suppose that this reproof is not intended for them, because they have not palpably erred in these matters, I must beg leave to say, that we are all, more or less, involved in public sins. We have either directly partaken in them, or neglected the means of prevention and reformation, which were at our disposal, and which we were bound to use ; or we have not been sufficiently humble and prayerful on account of them.

Since, then, this chastisement is adapted to bring reproof ; and since reproof tends to reformation, we may say, with hope in the language of the Prophet, When thy judgments are in the earth, the inhabitants of the world will learn righteousness.

Another tendency of these troubles is, to convince us of the folly of trusting to the world for happiness.

Men can now be made to believe that earthly joys are transient; that "riches make to themselves wings and fly away towards Heaven." An impression is stealing upon all hearts, of the unsatisfactory nature and instability of the gifts of fortune. And what is the tendency of this impression? Doubtless it will lead many to plunge into a reckless dissipation. Some may even die of mortification and despondency; and some may become so sick of "this weary world" as to rush out of it by suicidal hands. Bad principles will, in many instances, be hastened to a vigorous hot-house maturity. The wicked will do wickedly. But many of those who have had an early education in right principles, will take the advice of Solomon, "in the day of adversity consider." That man of business, who has for a long period indulged the hope that he should have leisure to attend to his spiritual interests, but who has been beguiled into increasing worldliness by his prosperity, will now see that the world is full of disappointment. Time will hang heavily and uselessly on his hands. He will feel that he has leisure enough. And we may hope that from God's judgment he will learn righteousness.

That lady who has long been seeking enjoyment in gay society, and in the prospects of increasing affluence, is now brought to a pause. She finds, on a retrospection of life, that she never enjoyed much in reality, but has always been intoxicated with fallacious prospects. She has learned at length that there is a world within her own mind: objects of higher interest than she has met with in the circles of fashion. She has pondered much on the end of her being. She feels that she has never lived for the true and proper ends for which God created her. The claims of her Savior will now be heard, and she will feel that she has not been redeemed with silver or gold, or any such thing, but with the precious blood of Christ, and, that henceforth she must live to Him who died for her and rose again. Thus we trust will these afflictions cause avarice, and pride, and ostentatious vanity, and ambition, and all the spirits of evil to abandon many a soul, and leave it swept and garnished for the indwelling of a heavenly spirit. Not less manifest is it,

That there is a tendency in this state of things to lead us by contrast to think of heavenly treasures.

The blessings, which God has promised, are of the most rich, and the most permanent character. On account of their magnificence they are termed a kingdom; and on account of their stability they are called "a kingdom which can not be moved" not only, but also "a kingdom which cannot be shaken." Heavenly estates can never fail. They are on foundations of massive jasper, and sapphire, and calcedony and emerald. They are sustained by the same solid masonry which supports Jehovah's throne. God's promises are as safe and sure now as at any former period. Confidence in him cannot be misplaced.

Shall we not, then, men and brethren, shall we not, when confidence in men is shocked on every side, repose our trust in the God of Heaven? When the wisest of our fellow citizens cannot counsel us, and the most powerful can not help us, shall we not be taught to apply to our Heavenly Father for counsel, and guidance, and aid? Shall we not choose the better portion, the unfailing inheritance? "Is any among you afflicted," says St. James, "let him pray." Yes, pray in the midst of your distresses. When all the institutions of human relief are compelled to close, God's audience chamber is open. Open now especially; for in the time of men's extremities he delights to bestow his choicest gifts. Enter in then, with your request. True, he may not relieve your earthly embarrassment. That might destroy the designed effect of the chastisement. But if you approach him aright, with humility and in the name of your Saviour, he will hear you. He will breathe a calm content into your spirit. He will inspire you with a confidence in himself, which will more than bind up your torn heart. He will give you an interest in an inheritance so rich and satisfactory, that you shall veritably feel, that you are only as a boy who has lost his marbles, while a Father possessed of millions considers him, and treats him as his heir. Receive the lessons which a holy Providence inculcates, and you shall prove as it respects ourselves, that when God's judgments are in the earth, the inhabitants of the world will learn righteousness.

Another happy moral tendency of these troubles is to

create a better tone of action in our philanthropic and religious enterprises.

Christians have in many instances been disposed to pay money in lieu of an actual service in the cause of their master. In this, many have resembled those militiamen who always decline appearing on a drill, or in an actual service, because they esteem it easier to pay out of their abundance, a trifling fine. And many Christians have long been like provinces who pay tribute to the government under which they are placed, for the express purpose of purchasing the right to conduct their affairs according to their own inclinations. Ask them to attend a meeting for prayer in behalf of the propagation of religion, and they excuse themselves by manifesting their interest in another way—by the payment of money. Ask them to speak in an assemblage of their fellow citizens, in behalf of a good object, and they will give you pecuniary aid, but they have not time to awaken in themselves a lively interest, that they may impart an affectionate regard for it to the bosoms of others. Ask them to aid you in a plan for providing means of education for the poor; and tell them you need some one to go into the cottages of want and the places of ignorance and vice and see their condition, and to compare it with the means, or, rather with the want of means, for their relief. They approve your object. They desire to advance it; but “let others be employed in the actual service,” say they. “The clergy should do this. Our charitable ladies should do it. We will give them money; they were made to be almoners of our bounty. Let our religious youth employ themselves in bringing the children of the poor into the Sabbath Schools. It is a work which becomes them. They have not the means of doing any thing else in behalf of the object, but we will help it by our money. Money answereth all things.” But does the bestowment of money alone answer all the ends of beneficent activity? No: and yet thousands have been paying out of their abundance for the privilege of absenting themselves from feasts of holy feeling; and they have thought it was great gain if they could purchase the right to be always from the spot where the dews of divine blessings descend.

Now these troubles are taking away from many such persons the means of purchasing a fancied ex-