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The

# Man of Business,

Considered in his

Various Relations.

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MEN OF BUSINESS :  
THEIR INTELLECTUAL CULTURE.

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JONATHAN F. STEARNS, D.D.

# INTELLECTUAL CULTURE

OF THE

MAN OF BUSINESS.

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INTELLIGENCE is an essential requisite to right action. It is the source of power. It serves to develop and advance to their proper maturity, all the faculties with which God has endowed us. It is the nurse and instrument of virtue. It is the handmaid of religion. We can scarcely over-estimate it, though we may assign to it a disproportionate value; and this we shall do if we exalt it above moral and religious attainments, or admit that it can accomplish much good, either for individuals or for the community, when these are neglected.

But the cultivation of the intellect, based upon moral and religious principles, and subordinate to them, exalts our nature and enlarges

all our capacities for enjoyment and usefulness. It is not the privilege only of the few. In different degrees, varying according to capacity and circumstances, it is the common boon of humanity. All classes ought to be admitted to its benefits. And yet it can not be denied that they especially require and are entitled to them, on whom devolve the leading parts in the great drama of human action and advancement.

The social state requires for its well-being a great variety of services. Society is not a mere aggregation, a quantity to be estimated by the relations of more and less, better and worse, but an organic whole—a system in which the individuals are all members, each needful for each, and all for all. A heap of grain may be larger or smaller. A bag of money may contain a greater or less number of coins, and these may be severally of greater or less value. Take one away, and there is but just so much less remaining. But it is not so with human society. That resembles rather an engine or a watch. Every wheel or spring or valve has its appropriate use. A thousand pistons could not supply the place of one safety-valve, nor a thousand mainsprings that of one balance-wheel.

In a low state of civilization, the diversities

of employment are comparatively few. Men's habits are simple, and they have few wants. But as improvement advances, wants multiply. The demand for superior products creates a necessity for more concentrated application. Society gets distributed into various classes, each occupying its own allotted sphere, and doing its own work, with an exclusiveness which, at first view, seems totally indifferent to the pursuits of others. And yet, if you look narrowly, that very exclusiveness shows the existence of a most extensive and closely connected inter-dependence.

In such a system, no one of the legitimate employments can well be dispensed with. There are, it is true, vicious employments and vicious distinctions in society, whose continuance and success we can not but regard with dread. They are the evil growth of a diseased state of the body politic. Plato thought it wise to exclude from his theoretic commonwealth several arts and professions which, in the present state of the world, are held in high esteem. So would the Christian statesman, looking over the community as it now is, see occasion to deprecate and discourage not a few, which hold a place among us only as the instruments of men's vices. But not of this character are those various trades,

professions or vocations, by which virtuous men obtain their livelihood; those, namely, which supply some real want, avert some dreaded evil, or promote some valuable improvement of humanity. These may be looked upon as but so many limbs or organs of the body politic—instruments of its well-being or well-working. Take any of them away, and what remains is not merely a diminished quantity, but a disordered, maimed, and crippled whole. Our civilization—to wit, such civilization as Christian influences have developed—requires for its support and advancement just such branches of physical and mental industry as we see flourishing around us. And it is a matter of interest to the entire community, not only that each class should be sustained, but that to each should be given the best possible training to fit them for their several callings.

Among these classes stands prominent THE MAN OF BUSINESS. In claiming for him a large share of intellectual culture, we have regard to the important character of his functions, and the leading position which he is to occupy among the forces of society. We include in this class, not the merchant or the trader only, though these may be regarded as the type of the class—

they are among its most prominent specimens, and the pursuits of the man of business, in all departments, partake more or less of the mercantile character: we include in it all those whose vocation it is to organize and direct the industrial forces of the community—the manufacturer, the master mechanic, the contractor, or the superintendent, in the various enterprises of production, accommodation or improvement. All our higher wants require complicated processes and combined skill. The man of business undertakes to bring about the requisite combination—to provide for its facilities, and to furnish to the various classes of society, each according to their wants, the finished results.

To this class every other in the community is a debtor. The laborer, the artisan, the artist, the traveller, the statesman and jurist, the clergyman, the physician, the devotee of science, and the man of literary leisure—what could any of them accomplish, but for the reliance they are allowed to place on the skill, energy, activity, and faithfulness of the man of business? His enterprises furnish employment to thousands who could not otherwise have employed themselves; and the little dowry and patrimony on which the widow and orphan rely for their daily

bread, finds its entire productive value in the profitable uses to which he is able to apply it. This class forms the very sinews, ligaments, and conducting arteries of all social organization. He acts as mediator between the individual and the community, and by his agency alone the possessions, talents, and achievements of one acquire a real value for all.

We are looking with great interest to the improvement of society. But there has never been any considerable social advancement, whether in ancient or modern times, wherein this class has not, first or last, played a prominent part. China and India, as their earliest records show, distinguished themselves as mercantile nations, from the earliest antiquity. Assyria, Phœnicia, Carthage suggest the idea of commercial greatness, on the bare mention of their names. One of the earliest notices we have of ancient Egypt, is that of companies of merchants travelling from Gilead, to bring "spices, myrrh, and balm," and carry them down thither as articles of traffic. Greece, the most accomplished of the ancient nations, owed all her great superiority, her laws, her commanding influence among the nations, her philosophy, her refinement in art, literature and manners, in no small

degree, to the stimulus given to her once rude people, by commercial enterprises. These old heathen civilizations, such as they were—and none can doubt they were a great improvement on the barbarism that preceded and surrounded them—grew up not so much under the shades of leisurely contemplation, as in the dust and stir and jostling competition of business. And the nation of Israel—though their civilization was designed to bear a peculiar character, less dependent than that of others upon this class of influences—show plainly, in the days of their greatest prosperity and glory—the days of Solomon—a very remarkable development of business enterprise and activity.

If we turn to the civilization of modern times, we find there a very marked illustration of the point before us. It took its beginnings amidst scenes of violence and confusion. The wreck of former grandeur and opulence was strewed over the waves of centuries. The providence of God, having in view some better product, had broken up all the old systems of social organization, and ground them into shapeless masses, so as to prepare them to receive a new principle. There they lay, heaving and fermenting, over an entire continent. Business men, at that period, scarcely

existed as a class. War exhausted the talents, the energies, and the resources of the superior classes, and hopeless servitude was the fate of the inferior. The feudal chieftain, the successful soldier, and the wily ecclesiastic, held in their own hands the forces of the world, and dealt out its resources as they chose, to their dependent retainers. Then the intercourse of nations did not lie in the exchange of commodities. The gathering of wealth was a matter of wholesale robbery or of cunning extortion. The banker was a Jew; the lender of money was a usurer; the merchant was regarded as one who extorts a kind of tribute from the luxury or necessities of his fellow men. And hence we find, among the acts of ecclesiastical councils—those most potent engines of power in the middle ages—a decree condemning the employment of the merchant, as one which no virtuous Christian could pursue.

But the fabric of society could not always remain in this confused and broken state. A principle was at work tending to reorganize it on a nobler plan. Christianity began to work its way among the social elements; and now, the appropriate agent of advancing civilization began anew to acquire dignity and importance.

Business became an essential function of the social system. The earth was found to contain inexhaustible riches fitted to man's use, intellectual and physical. Princely magnificence did not comprise all the magnificence of the world. The cabinets of kings did not contain all the gems, nor their treasuries all the silver and gold, nor the rich cathedrals of those other lords, the rulers of the Church, all the marbles and precious stones, nor the broad land, seized by the swords of the one or donated to the other as the bribe of salvation, all the productive soil given to man by the divine bounty as his ample inheritance. Caravans crossed the desert, and came back loaded with the wealth of distant India—gold and gems from its mines, pearls from its oceans, sweet odors from its forests, silk from its looms. Adventurous mariners pushed their way into unknown seas, and opened new channels for the intercourse of traffic. They crossed the wild and hitherto mysterious ocean, and added new lands—a new world, as it was appropriately called—to the habitable earth known to their fathers—lands richer than fable, and beautiful, even in their native wildness, as the garden of Eden. To bring these new lands into use and occupancy, to develop and apply

to useful purposes resources which had been locked up since creation, to make the superfluity of one land supply the deficiencies of another, to increase wealth as well as make it exchange hands, to make money as well as to get it, now woke into the most eager exercise powers and faculties which had hitherto lain dormant. Thus cities rose. Freedom was felt as a necessity, and was claimed and vindicated as a right. Invention was stimulated, art began to put forth her beautiful creations, knowledge increased, genius and talent were called forth, civilization advanced.

When we look back over a period of five hundred years, and compare, or rather contrast, the condition of the world then and now, how great is our astonishment! And what has accomplished this change—science? art? general intelligence? free government? Yes; all these unquestionably have had their influence. But there has been another force steadily operating, without whose aid and instrumentality none of these could have accomplished what they have done. It is trade. This has given to science one of its most effective stimulants. It has been an engine of freedom undermining feudalism, diffusing intelligence, elevating the people.

Even religion owns its services, and has found in it, on the whole, a most effective instrument of its purposes. The Reformation, humanly speaking, could not have taken place without it; the standard of the cross, waving benignly amidst Christian homes and the rich products of Christian civilization, could not have been erected on these new shores; nor could Christian missionaries, bearing messages of salvation, have gone forth into the four corners of the earth.

From these facts, it has followed as a matter of course, that the class of men engaged in managing this agency, have assumed a very different position from that which they once occupied. History tells us how it was at a very early day. The Medici of Florence, those merchant princes, whose financial operations controlled the march of armies, and made and unmade kings—whose palaces were the seat not of wealth and power only, but of taste, of art, of refinement, of all sorts of intellectual culture—were but a prominent specimen among many who filled the cities of Italy with learned men, and wrote chapters in the book of history, over which modern eyes linger with admiration. Nor was it these riches only that gave them

this elevation. It was the functions they discharged. The baron and the king, the bishop and the pope, saw a mighty rival—not in respect to wealth and splendor only, but to power, to control over the actions and destinies of men, to whatsoever gives authority and dignity to man in the eyes of his fellows—in the owner of rich argosies. A while they strove to patronize the new nobility, give to a few of its chiefs a certain place in their own ranks, and make it receive at their hands its privileges and honors. Hence merchants became princes, and merchants' sons generals, prime ministers, or high ecclesiastics. But this could not last always. The new power was not long a child. It had a giant's strength and a giant's proportions. There was in it a spirit not of independence only, but of authority. Gradually it won its way against the opposing force of older dynasties, fighting and yielding, fighting and yielding under the pressure of influences long dominant, until at length it became an established and well-recognized power among the nations; and, taking its seat side by side with the most legitimate, sways a sceptre which not a government in the world would venture to disregard.

Were the question asked, What is at this

moment the strongest power in operation for controlling, regulating, and inciting the actions of men? what has most at its disposal the condition and destinies of the world? we must answer at once, it is that business, in its various ranks and departments, of which commerce, foreign and domestic, is the most appropriate representation. In all prosperous and advancing communities—advancing in arts, knowledge, literature, and social refinement—business is king. Other influences in society may be equally indispensable, and some may think far more dignified, but business is king. The statesman and the scholar, the nobleman and the prince, equally with the manufacturer, the mechanic, and the laborer, pursue their several objects only by leave granted, and means furnished by this potentate.

And if this is true as a characteristic of the age generally, it is preëminently so of our own country: because it being a new country, all that is valuable in it is preëminently in a progressive state. We have our fortunes yet to make, intellectually and socially, as well as physically. Our mansions are to be built, our institutions founded, our facilities of intercourse perfected, our treasures dug out of the earth, and all the

resources of the land discovered and developed. You may set a soldier to guard an old cabinet of crown-jewels, valued chiefly as the relics of ancient kings, or you may lock them up in a strong box and inclose them within the massive walls of a strong castle. But it requires enterprise, systematic and well-organized industry, and the skill and courage to lay *out*, as well as to lay *up*, in order to discover, bring forth, and mould into new forms of beauty, the riches which lie hid where God hoarded them in the jewel-cabinets and treasuries of nature. Old conservatism, looking only to the past, may afford to dispense with business, and perhaps affect to despise it; but young and hopeful progress, never. In such a country as ours, business must stand in relations of peculiar intimacy with every pursuit and calling that deserves a place in the social economy. Even the products of the mind—ideas, principles, sentiments, moral and religious truths—if ever they are to become parts of the common inheritance, working forces in the action of the community, elements of its character, and guides of its life, must make their way to such commanding influence under its banner. You can not build a school-house or a college, you can not publish a book, without its intervention.

The book must be one that will sell, or who does not know that, for all the purposes for which books are intended, it might just as well not have been written? A pulpit can not be maintained without the same agency.

Now, from all these considerations, who does not perceive the vast importance of looking well to the character, intellectual as well as moral and religious, of our business men? They constitute a claim on their behalf to a high order of intellectual attainments. That a class occupying so leading a position, managing interests of such vast importance, and standing in such vital relations to the community and the age, should be a mere race of drudges, incompetent to understand their own position, and the significance of their own operations, is a disgrace and wrong not to be tolerated. We have said, business is king. A burning shame would it be, in such an age as this, that the ministers who stand by the throne and execute the behests of this sovereign, should be any other than intelligent men. Narrow and low views, vulgar conceptions, ignorance of the true nature and destiny of mankind, and of the great principles of truth and righteousness which ought to govern the world, if they prevail here, will be sure to extend

their influence to the corruption and degradation of the entire community. No learned class, no efforts either of the pulpit or the press, could do more than check the progress of deterioration against such influences.

We have been looking hopefully for a higher type of men to arise among us, under the influence of a purer and more fully developed Protestant Christianity. "The age of chivalry," said an illustrious British statesman, "is gone." Gone it is, even in Europe. You can never recall it. Here, it never had an existence; and it would be equally vain and foolish to attempt to produce it. Society has taken a new shape, and the energies of the race have passed over into a new field. But what if, with the more sterling and practical virtues which seem naturally to belong to this field, we could reproduce, and that in a purer form, the very qualities that gave attractions to the old—the bloom, and verdure, and freshness of the ancient knighthood in the quiet, measured gardens of modern industry and enterprise? Are war and lawless violence, and the semi-barbarous relations of lord and vassal, really a better state for the development of some of the nobler virtues of humanity, than peace, order, social equality, and

the pursuits of industry? Then has the Gospel of peace left defects in the culture which it offers, to be supplied only by its antagonist! Then the wolf must not, always and everywhere, dwell with the lamb, nor the leopard lie down with the kid! We shall be very slow to admit such a conclusion. We venture, on the contrary, to affirm, that all that heroic energy, that courageous prudence, that independent deference, that self-reliant self-devotion, that high integrity, "that sensibility of principle, that chastity of honor which felt a stain as a wound," so eminently characteristic of the ancient chivalry in its best specimens, may be reproduced on an improved plan, in what are deemed by many, the dull, unpoetical, and selfish walks of a life of business; yes, even "the unbought grace of life, the cheap defense of nations, the nurse of manly sentiment and heroic enterprise," in an age and nation of "economists and calculators."

But if this be true, if the very thought be not a romantic dream, the result can only be accomplished by elevating the character, intellectual as well as moral and religious, of our business men. Fortunately, we have some noble examples of what may be accomplished in this respect. But these examples must be emulated, to a de-

gree far surpassing what we have hitherto witnessed. Our business men, *as a class*, must feel it to be, not their privilege only, but their sacred duty, to cultivate their minds, and furnish them, in as large measures as possible, with the pleasures and advantages of knowledge.

As to the direct preparation of the man of business for the duties of his calling, some may doubt whether intellectual culture, properly so called, is of any material importance. Leave that, they say, to scholars, to men of leisure, to the learned professions. Business is a practical matter: it requires experience rather than study. The sharpening of the faculties by exercise, the skill and insight which are derived from the actual doing of the work, the training afforded by the homely and practical duties of an apprenticeship, are worth more to the formation of a good business character, than all the studies of the school or the college. And possibly this is true, if we must speak comparatively, if we must choose one of the two, and dispense with the other. There are certain parts of the business man's duties, certain details, a certain routine, the qualifications for which can be obtained only in the shop or counting-house. And these qualifications are indispensable; they must be ac-

quired so thoroughly as to become a matter of habit. But this is equally true, though perhaps in a less degree, in what are called the learned professions. The young lawyer must have an office-training as well as a school-training. The young physician must attend at the hospitals or visit the houses of the sick in company with his teacher, as well as attend courses of lectures at the medical college. But if, in these latter cases, theory is necessary in order to illuminate and guide practice; and practice, in order to be successful, must consent to be the executor of a well-studied theory, so in the former. There are theoretic truths applicable to business; there are principles, there are fixed and general laws, determining its aims and regulating its processes, just as truly as in matters usually denominated scientific. The man who is capable of reflection, of induction and deduction, who has facts wisely gathered in his possession, and can see their bearings and relations, who understands general principles and is able to apply them in all exigencies, must have an immense advantage, even in the common matters of gain and loss, over the man of blind processes and stereotyped maxims.

It is very true, that many a learned man has

utterly failed in the attempt to be a man of business. And, on the other hand, many an ignorant man has had what has been deemed great success in conducting extensive business operations, and amassing property. Some examples of the latter sort are familiar in story. In a small but flourishing seaport of New-England, there lived, fifty years ago, a man so ignorant that he could not spell correctly the commonest words in his language. All his acquaintance regarded him as only half-witted, although the wit he had was, in some of its characteristics, peculiarly shrewd. This man amassed a fortune. Whatever he touched turned to a profit, and even his most ridiculous blunders were among his most productive speculations. We have all heard of, or been acquainted with, cases of the same sort, only perhaps less marked. But these are mere matters of accident. They are no examples to be imitated. Men have won fortunes many a time in a lottery; but that does not show that Chance is the best reliance in accumulating property. According to all experience, she cheats her votaries far oftener than she prospers them.

We readily admit that the department of business is among the most practical of all the

departments of life. Without insight, experience, systematic habits, and practical energy, a man is totally disqualified for its duties. And yet this does not hinder us from believing that the man who superadds to all these qualifications study and thought, is better qualified, even for the most practical of these duties, than he who dispenses with them.

There is a vast extent and variety of *knowledge* which may be made directly available, first or last, in business operations. Profit and loss are often determined by it. A man, for example, is engaged in supplying some one or more of the wants of mankind. He needs to know what those wants are; in what circumstances they arise; which among them are permanent, and which of a temporary nature; in regard to the latter, in what circumstances they are likely to cease, or what may turn them aside into some new channel; how far he may or may not count upon the continuance of their demands amidst the fluctuations of the times; what articles are best suited to the supply in the particular locality which he has selected for his operations; where the best and most suitable of those articles can be most advantageously secured; what quantity is required; what the fluctuations are to which

the price may be subject; the physical influences to which they are liable, either for deteriorating or improving the value; how long they may be allowed to lie on hand without danger of loss; to what degree he may safely extend his transactions with the amount of capital he is able to command; what are the approved rules of intercourse between the buyer and the seller, or the dealer in wholesale and retail; the laws of the land affecting such transactions as his own; and what changes in the public policy, either of his own or other countries, are likely to promote or thwart the success of his undertakings. Questions of this nature may be multiplied to almost any extent, in connection with the simplest operations. And they run out, as may be seen at a glance, into almost every department of knowledge—to history, to geography, to natural science, to political economy, to mercantile ethics, to finance, to jurisprudence, to politics. He who has made himself acquainted with these matters—who has no occasion to go and study them out, or to depend upon the opinion of others, or guess the result which he would ascertain from such vague signs as he may be able to discover, or run his risk and take his luck for want of power to form an

intelligent opinion—has an advantage, even on the direct question of gain or loss, of no mean value to its possessor.

To this, perhaps some one will reply: Oh! I can not take time to go into all these considerations; I must follow my practical judgment. I judge of the goodness of an article by its look, its taste, its smell; I judge of the profitableness of buying and selling by inquiring into the state and tendencies of the market; I get a *habit* of judging. Yes, but suppose you might obtain the power to judge where the habit and the signs would not serve you. Suppose you could anticipate the state of the market—anticipate all its apparent tendencies, by a true knowledge of the causes to which all its variations are subject. You need not *take time* in order to put this knowledge into use. If it is really yours, it will come to the aid of your practical judgment just as readily as the knowledge furnished by experience. You spend time now; you stop, and hesitate, and inquire, and after all get deceived in your conclusions, when, if you only had at your command such knowledge as we are now recommending, a simple glance at the newspaper, or the slightest consideration of the signs of the times, might have enabled you to

determine the question at once, and that with decision and certainty.

But if these remarks may be applied to the more simple and limited departments of the pursuits in question, how much more when we come to the more extensive and complicated—to commerce in the larger sense—to the operations of the importer, of the banker, of the manager of large manufacturing interests. When we consider how these operations spread themselves over the world, and are connected, either directly or indirectly, with all its interests, experiences, and events—that a revolution in China; a failure of the opium crop in India, or the cotton crop in the United States; the embarrassment of financial affairs in France or England; the curtailment or expansion of a banking-house three thousand miles off; the tone and temper of a speech in the British Parliament; a change in the tariff; an alteration in the terms of land sales; the annexation or organization of a new territory; the opening of a new channel of communication; the chartering or refusing to charter a new railroad, may make the difference of success or failure, prosperity or ruin—that all these events are to be anticipated, provided for, turned to account—the range of knowledge of

which men engaged in such pursuits find it convenient to avail themselves, seems scarcely to admit of a limitation.

We do not forget, indeed, that even the most extensive business has its own department or speciality, to which the knowledge necessary for its management may be thought chiefly to be limited. But then no department, however narrow it may seem, is without its relations. And if those relations are not understood—if the collateral departments on which they hinge are not taken into the account, a man is in no condition to conduct well even the most limited speciality. Every man's own particular path must be the middle line of his knowledge; and subjects which lie contiguous to it form the foreground of the picture which he is to study. But then there is a background altogether essential to the character and completeness of the whole, which stretches far away in every direction, to unlimited distances.

We have spoken thus far of knowledge, and that with reference to its immediate uses. But this is but a partial view of the matter. The man of business, especially in its higher departments, needs to possess a well-furnished, well-disciplined, and well-cultivated mind.

The object of education is not by any means chiefly the use to which the acquirements of the student are to be directly put. Why is the young aspirant for the profession of law kept in school and college, studying, year after year, dead languages and abstract problems in mathematics? Not because he is expected to use the one in his professional intercourse, or the other in calculating professional questions. A large part of what he learns may be forgotten presently, as to any use which he has to make of it. It has done its work in the very getting of it; in the fact that it has once been in the mind, and left its impress upon other faculties besides the memory—upon the judgment, upon the power of abstraction and reasoning—upon the capacity for acquiring other knowledge hereafter to be learned. And, as for the rest, by far the larger part has only an indirect bearing upon practical matters. Education aims chiefly at the formation of the mind itself. It has its chief use, so far as practical matters are concerned, in the fact that a mind well trained and well informed, acts with the same power, certainty, and effect, upon whatsoever particular object its faculties are exerted.

Now the pursuits of the business man, at

least in the higher departments, require a wide range of high mental qualifications. He must have energy, activity, promptness, regularity, system, punctuality, exactness, decision, self-reliance, penetration, integrity, honor. And these are qualities, practical as they may seem, which are greatly promoted, every one of them, by a careful training of the mental faculties. Some of them are the very same which the scholar by profession aims most assiduously to acquire—the very same, indeed, for which the course of studies usually dignified with the name of liberal, were designed.

Besides, the value of such studies to this class of men in enlarging the field of intellectual vision, can hardly be exaggerated. The world itself is a very different thing to the man of learning from what it is to the ignorant. The relations which the one sees in it are broad as the canopy of heaven; while to the other, every thing is isolated, and he sees nothing but what meets his outward eye. While the latter fixes his attention on a single point, and is confined to that, the former radiates his views all round it, and sees in intimate connection with it every other in the wide universe of space. This comprehensiveness of vision, the man of busi-

ness needs in a high degree. The wide and complicated relations of his vocation, and the liability of his conclusions to be vitiated by a slight mistake in any one of a thousand particulars, indispensably require it. He must adhere diligently to his own proper employment, refusing, doggedly, almost, to be turned aside from it to the right hand or the left. But he must be able to look, as with the keen eye of the eagle, and the quickness of the lightning's flash, on every side at once, and to the remotest distances. Staying constantly at home, occupying, as it were, year after year, the same spot at the same desk, his mind must have its couriers coursing through the world, and its posts hastening to and fro to bring and bear intelligence between the remotest corners of the domain of knowledge. Nor is this all. He needs to be what has been called a *many-sided* man. With a comprehensiveness which can grasp at once the sum total of the most complicated problems, he must be able to combine the minutest attention to even fractional details; with a spirit of enterprise which springs at once to results, and grasps success, a patience which is willing to take every intermediate step; with a boldness which trifles can not intimidate, nor accidental

reverses discourage, a caution which looks to all the probabilities and chances of the case in hand, counting carefully the cost.

And is it reasonable to suppose a mind, possessing such capacities, at once so telescopic and so microscopic, can be formed without careful training, and a large share of intellectual culture? Is it a fruit that ordinarily grows wild upon the stock of humanity? We do not say, that no man is fit to be a man of business, who has not enjoyed what is commonly called a liberal education. But we do say, that an education based upon the same principles, having reference chiefly to the enlarging, finishing, and disciplining of the mind itself, would, if rightly directed, be of vast benefit to men of this class, with at least an indirect reference to the particular duties of their vocation. Some such broad, and yet exact and systematic culture seems indispensable, in order to give them the required mental qualities. They must be trained to steady thought. They must be made to possess the full and free use of all their faculties and powers. They must be in readiness for an incalculable variety of unanticipated exigencies. And for this end no narrow and superficial education will suffice. They must have much and hard study. Science,

literature, and art must at least have *introduced* them to their ample stores, and what they do not know, in any department of the field of knowledge, they must at least have learned where to search for, and by what methods to obtain it. No mere routine of practice, however familiar, no professional education, however thorough, no system of rules, however excellent, will give a man the same advantage. He must know a great deal more than he wants to use in his profession; he must have exercised his mind on subjects with which his business has nothing to do, or it is impossible that he should ever possess it.

It is undoubtedly in accordance with a very common and long prevalent notion, that, in the statement of occupations in Great Britain inserted in our Census Report for 1850, "pursuits requiring education" are made to include professions—clerical, legal, medical, and "others not specifically named," but not "persons engaged in commerce." These are, by implication, persons whose pursuits do not require it. But is not this notion a mere prejudice? There are subordinate parts to be performed, in this as in every other department of action; and those who are disposed to content themselves with doing the mere drudgeries of a vocation,

may afford to dispense with the qualifications needful for its higher offices. So there are places for men of the same stamp in what are called the learned professions. But we speak now of the qualifications necessary for the accomplished man of business—for him who wishes to perform its noblest work, and is prepared to stand upon its proudest eminences. And with this view, we think there is scarcely an occupation, whether of the scholar, the philosopher, or the man of professional practice, where a wider scope of knowledge comes directly into play, or which calls for the exercise of a wider range of intellectual faculties.

The attainment of as large a share as may be practicable, of intellectual culture, is a duty which every business man owes to his profession. It is to the want of it that we must ascribe the prevalent low views concerning the proper aims and ends of business pursuits. Many, for example, have no conception of the profession of the merchant but as a method of accumulating property ; nor of commerce, even in its widest scope, but as a speculation upon chances. The philosopher professes to devote his powers to the enlightenment of mankind ; the statesman understands that the interests of

a nation are intrusted to his charge; the lawyer knows that, besides the obtaining of his fees, he has a solemn responsibility laid upon him to see that the rights of his client, who might otherwise suffer wrong, are properly vindicated; the minister of the Gospel dares not enter upon his profession, or think of his salary, without professing, not to his fellow men only, but to his own conscience, that he is moved by a supreme desire to serve God, promote virtue and piety, and save the immortal souls of his fellow men. True, they have all in view the obtaining of a livelihood—some of them the amassing of wealth. They pursue this object often with more than justifiable eagerness. But they understand perfectly, that, as a matter of morality, it is to be kept subordinate to other and higher objects of their calling. A man's reputation as a lawyer does not depend upon the rapidity with which he gets rich by his profession. His getting rich may or may not depend upon the ability with which he defends his clients, but it is the latter only, not the former, which forms the basis of his reputation. In the case of the man of business, how frequently is all this simply reversed! Ask him what is the object of his business, and he will

tell you, with an unconscious frankness almost ludicrous, that it is to *make money*. He is a conscientious man, perhaps. He means to do all honestly. He scorns to take an undue advantage, or transgress any of the rules of fair and honorable traffic. But the getting of money is his grand object. In proportion as he gets money, he regards his business as successful, and in proportion as he fails of that, all his operations seem a failure. This is the lust of gain, that characteristic vice of the mercantile world, stimulated to an absorbing passion, and exalted almost to the rank of a virtue. The constant inquiry is how he shall increase what he denominates his worth. He struggles to attain now this mark, and now that, in the ascending scale of accumulation, until the passion, gaining strength by indulgence, eats out the very life of the soul, and dries up all the fountains of noble feeling and desire.

Now we see not what there is in the true nature and ends of the business vocation, to justify so debasing a conception. We admit that wealth stands in closer relation to this branch of human activity than to some others, because capital is one of the main instruments of commerce. But aside from this, we see not how it is any more a

legitimate end here, than in any other pursuit. Business is an important function of society. The man who engages in it accepts a trust. He works for you, for me, for the king on his throne, for the poor widow in her little apartment, for the student in his study, and the traveller in his distant journeys. His aim should be, chiefly, to discharge his trust well, and so to benefit the world. It is just as sordid, just as reprehensible for him to be thinking merely of his gains, as for the scholar, the teacher of science, or even for the Christian minister. And yet, such are the notions that prevail, that, while every other profession must talk of their gains with bated breath, the man of business puts them forth in the front ranks, and glorifies himself before the world on account of them.

All this results, we apprehend, in no small degree, from the low state of intellectual culture with which the class in question have in general been satisfied. It is not due simply to low morality, for there is, we believe, as high moral principle here as elsewhere. But it is to be attributed to a want of that broad and liberal education which, by embracing at a small view the world and all its vast and complicated relations, would enable men to appreciate the

true dignity and high public importance of a vocation connected, either directly or indirectly, with all the interests of mankind.

The attainment of such culture the business man owes likewise to himself. Next to the satisfaction of an approving conscience, and of a sense of peace with God, there is no enjoyment of which the mind is capable, more pure and satisfying than that which springs from the appropriate exercise of the intellectual faculties in the study and contemplation of God's works. As an old Roman has very justly observed, "These studies nourish our youth and delight our old age; they adorn our prosperity, and are a refuge and solace in adversity; they please us at home, and are no encumbrance abroad; they abide with us by night, accompany us on our journeys, and employ us in our country retirement. Newton's nervous excitement, when the proof of his new theory of gravitation dawned upon him in the distance; Pythagoras' hecatomb, offered up as a thanksgiving sacrifice to his gods, when the solution of a long-studied geometrical problem was discovered; Archimedes' shout, "I have found it! I have found it!" as, forgetting all proprieties of place and circumstances in his eager joy at a scientific dis-

covery, he rushed naked out of the bath—are illustrations of the intensity of these pleasures. The conqueror amidst the shouts of an admiring nation was never half so delighted as were these conquerors in the battle-fields of knowledge. And if this be so, who has a better right to partake of the gratification ; who has more need of the refreshment and exhilaration of soul to be derived from at least sipping at the pure and healthful fountains of literature and science, than he who is compelled to drudge all day, in dust, and noise, and confusion, among loaded drays, and heaps of bales and boxes ? Such men need something to keep their hearts fresh amidst the dragging, crushing, brain-distracting toils, that come hourly upon them ; something to reöpen, from day to day, the choked-up fountains of generous sentiment ; something to lift the thoughts up out of the low and ruinous circle in which they are in danger of losing all proper freedom and vitality.

So much as this may be said, even on the supposition that the pursuits of business were to occupy a man's chief energies to the close of life. But the time is coming, according to the prevailing usage, when the successful man of business will think it his privilege to retire

and turn his long-burdened mind to something less fatiguing and exhausting to his energies. And what now is to fit him to enjoy his new circumstances? It is a lamentable fact, that, simply from the want of a proper cultivation of their intellectual faculties, multitudes of our business men, when they come to retire to a life of leisure, do not know what to do, either with themselves or the fortunes they have accumulated. They rush, perhaps, into all sorts of foolish extravagances; they make themselves and their families absolutely ridiculous by their absurd passion for show and parade; they ruin their children by the indulgence of desires which should be sternly repressed; and, after all, are restless and uncomfortable themselves, and, by their petulance or purse-proud insolence, disturb the peace and enjoyment of all within the circle of their influence. Having been mere business men, during their whole active life, they now discover that they have no capacity to be any thing else. Having devoted their whole souls to the mere pursuit of wealth, they find themselves utterly ignorant of its uses, and incompetent to derive from it the least real gratification.

The deplorable consequences of such neglect

are often strongly manifested in their effect upon the business man's family. If he is successful, one of his first objects, generally, is to put his children into a position of honor and influence. Hence, he spares no pains in their education. The best schools are resorted to. Every advantage which money could give, is freely afforded them. They stand side by side with, and often surpass, by their attainments, the children of the most cultivated. They are admitted into, and perhaps courted by, the most cultivated and intelligent society. And what is the result? Why, just to make them painfully ashamed of their father's ignorance. His want of culture is a perpetual mortification to them. His ridiculous blunders, his coarse and uncouth manners, his utter want of all that constitutes a gentleman, make them dread to meet him in the same company, and be responsible for his glaring deficiencies.

The attainments of which we speak, are a duty which the man of business owes to the community. By the successful pursuit of his vocation, he is brought into new and more important relations to his fellow men. He has persons, more or less numerous, in his employ, or dependent upon his patronage. He comes

in contact, in his transactions, with individuals of a great variety of character and circumstances. Men of influence, men of education and refinement, are likely to be brought, more or less intimately, into connection with him. He will be called upon to take part with others in matters of public interest requiring knowledge, taste, and discernment.

Many of our most successful business men have begun life in great obscurity, and pushed their way up into significance by the force of their own shrewdness and energy. In their new position they might exercise a large influence, and wield a commanding power over society. But the difficulty is, that new position is one for which they have made no sort of preparation. Instead of anticipating it, as they saw themselves from year to year rising towards it, and endeavoring to qualify themselves for its high responsibilities, they have suffered their leisure hours to run to waste; neglected the cultivation of their own minds; sought for no knowledge except what related directly to making profitable bargains; and now they find themselves in the extremely awkward and embarrassing posture of a man appointed to some high office or trust, for the discharge of whose

duties he has neither knowledge nor capacity. Of course their only alternative is, either to creep away into obscurity and forego their opportunities, or, by undertaking what they are in no condition to accomplish well, do an injury to society, and make their own incompetence the more conspicuous.

There are numerous important duties which this class of men owe to their country, which can only be performed by men of intellectual cultivation. We have already spoken of the ultimate relations which the pursuits of the man of business bear to the civilization of the age. The policy of nations is, and ought to be, mainly conducted with reference to the interests which they manage. The sinews of war, and the arts and embellishments, are under their direction. Of course, there is no class of men better qualified than they, to guide the counsels of the nation, if they were only among the most intelligent. It has often been remarked that, in our national assemblies, we have far too great a proportion of the legal profession, and the business interests of the country are too feebly represented. And why is this the case? Simply because the lawyers, as a general thing, are far better acquainted with the condition and inter-

ests of the country, and the methods by which its needs are to be supplied. Business men ought to qualify themselves in these matters, and not leave to another profession the entire management of affairs in which their own pursuits and interests are most immediately and vitally concerned.

They owe the attainment of this class of qualification to the cause of humanity. They are the men to whom the world looks to endow literary institutions, to afford the means of carrying forward enterprises of charity and benevolence, and to give the impulse and the direction to wise schemes for human improvement. Our wealthy merchants are, and must be expected to be, among the greatest benefactors of their age. What princely munificence have some of them exhibited! And what an honorable and endearing name have they won by it! The Phillipses, the Sewells, the Lawrences, the Coopers, the Astors. What noble institutions have they founded! What an impulse have they been enabled to give to all the interests of learning, morals and religion! The noble trees which they have planted will be waving their refreshing foliage over our grateful country, and bearing fruits for the sustenance of the nation,

and of the world, when the names of many a successful aspirant for place and power shall have faded into irrecoverable oblivion. We do not wonder that our rich merchants wish to emulate such examples. But if they would do it successfully they must not allow their minds to be absorbed, all their life long, in mere money-making. They must attend carefully to their own intellectual furniture and training. Ignorance, indeed, can be munificent enough. But only intelligent munificence is likely to be of real benefit to the world.

Such attainments the man of business owes to the Church, to the cause of true religion, and to God. The Creator has endowed us all with faculties capable of cultivation. And by so doing he has imposed upon us the obligation to pursue that cultivation to the extent of our opportunities. How much more useful, in all respects, a man of enlarged and well-informed mind, is capable of making himself, in the religious instruction of the young; in his influence over those with whom he associates, or comes in contact; in organizing and carrying forward schemes of benevolence; in guiding and sustaining all the enterprises and activities of the Church—compared with one who is ignorant and

narrow minded, is too obvious to need a moment's discussion. Hence the culture in question assumes the character of a high Christian duty, and can not be neglected without bringing down the censure which our Lord pronounced upon the slothful servant, "Wherefore then gavest not thou my money into the bank, and then at my coming, I should have received mine own with usury."

We have room only to offer, in conclusion, a few brief suggestions as to the method and practicability of attaining to this object.

It is very desirable that a broad and solid foundation should be laid for it by a good early education. Our youth who are looking forward to a life of business, should be made to understand that no narrow and superficial school education, will fit them to act well their part, or aspire to eminence in their chosen employment. We do not say that a college education is necessary for all. We do not say it is the best which could be devised for the attainment of the desired object. But we say unqualifiedly, as things now are, those who are in circumstances to avail themselves of such an education, should by no means neglect it; and those who are not, should secure the best substitute which their

opportunities will allow. Go to school; put yourself under thorough mental discipline; learn to think, to study, to apply yourself. It is a capital error of large numbers of our young men, that they are in so much haste to get out of school and into the counting-house. It is a capital error, that they value so little the advantages of their school training while they are under it. A gentleman, whom we knew, took his son from school early, and transferred him to a clerk's desk. On being asked why he did so; if he thought his son had acquired learning enough, he replied dryly: "Oh! no, but Henry has got as much learning as will stick." Such is the case with many. The education which is given them at school, is of so little value in their esteem, that it will not stick. They must learn to appreciate it. It is fundamental to all subsequent attainments. Here it is that the strong, deep, broad foundation is to be laid, on which to build afterwards by study, reading, observation, and reflection.

Much of the mental culture of the business man, is to be acquired practically. If he has right mental habits, he will find food for thought, and lessons for his instruction, in all the daily occurrences of active life. Man with all his



passions and pursuits, events with all their changes, and nature with its rich variety of beautiful, sublime, mysterious, and glorious objects—its operations and its laws—are ever his open book. With only the capacity to read such lessons, he might find everywhere, “tongues in the trees, books in the running brooks, sermons in stones, and good in every thing.” But the first requisite is to acquire that capacity. He must have learned to observe, to reflect, to generalize, to reason. The uninstructed rustic hears no voice when the trees whisper, and reads no meaning syllables when the brooks reflect to his eye the flowers that grow upon their margins, or the sun glances his resplendent beams upon their ripply surfaces. So does the illiterate young clerk, or the ignorant old trader see, in all the instructive events that pass in living panoramas before his eyes and chronicle themselves in his ledger and his correspondence, only the opportunity of making good bargains, or the disappointment of his expectations of profit. It needs an eye trained to penetrate beyond the cold hard surface of mere gain and loss, debt and credit, in order to obtain instruction from these sources.

It must be owned that the ordinary duties of

a business life are not favorable to a free and well-proportioned mental cultivation. So little leisure is enjoyed ordinarily; so close and constant is the attention necessary to keep all things right, in an extensive business establishment; so heavy is the weight of care that lies upon the mind; so many distracting interests clamor all day long for its attention, that there is little room left for reflection, and still less for reading and study. The man who purposes to enjoy this privilege has got to contend for it. He has got to overcome serious obstacles. He has got to exercise great resolution and perseverance. And this will only be where there is a high sense of the value of the attainment, and a keen relish for the pursuit.

In order to this end, the method to be pursued must be arranged as systematically as possible. One hour in a day, set sacredly apart for study, will accomplish wonders, as the months and years roll along. Let it be so set apart, remembered, and kept sacred, as a kind of Sabbath of the intellectual man. Who can not at least do so much, even in the busiest period of his life? Let the employments of that hour be regulated by a well-digested and fixed plan, not to be swerved from. This year

and next, a course of history is to be attended to. The following year, the subject of political economy, or natural science, or Christian ethics, is to employ the attention. The books are carefully selected. The thoughts and arguments which they contain are thoroughly mastered in succession. Whatever is learned, is learned, and once for all. Let the plan embrace such variety as may only exercise, and not weary the faculties. Pursue it steadily, month after month, with quiet perseverance, making the knowledge you acquire the food for thought whenever your mind is not otherwise occupied, and the theme of conversation when you meet with those capable of appreciating it or likely to advance your attainments; and, though it may seem that you gain little to-day or to-morrow, the result at the year's end will not fail to reward your perseverance.

In this pursuit some things are to be guarded against. Leisure hours are very easily frittered away in reading to no profit. Let the newspapers occupy only their allotted share of attention. They are valuable helpers. But they are thieves of time too. Let the trash stories with which the market is flooded be abjured steadily. Let some easy, entertaining, and yet well-ap-

proved book, the product of some really gifted and sound mind, lie always on your table, with your place in it accurately marked, not in the book itself but in your own mind, to occupy you in those loose moments which even the busiest have occasionally at their command.

One suggestion we would here make with the greatest earnestness. It is true, undoubtedly, that high moral and religious culture are not absolutely indispensable to intellectual attainments. But it is equally true, that there are close relations between them. There is a pertinent remark of one of the profoundest thinkers of the last generation, which both the man of business and the scholar by profession would do well to ponder: "An hour of solitude passed in sincere and earnest prayer, or the conflict with and conquest over a single passion or a subtle bosom-sin, will teach us more of thought, will more effectually awaken the faculty and form the habit of reflection, than a year's study in the schools without them." And again we have the assertion from the same high authority: "Never yet did there exist a full faith in the divine Word (by whom light as well as immortality was brought into the world) which did not expand the intellect while it purified

the heart—which did not multiply the aims and objects of the understanding while it fixed and simplified those of the desires and passions.” The Sabbath ought, especially, to be devoted to such studies and occupations as will advance both these objects in mutual harmony. The consecration of one undivided day in every seven, to the service of religion, is the best intellectual boon ever offered to the business, as well as to the laboring community. Let the pulpit on whose ministrations you attend, be chosen with reference to its adaptation to feed and stimulate at once your intellect and your heart. Let its instructions and persuasions be listened to, not with mental passivity, or drowsy or wandering attention, but so as to occupy your best mental strength upon the thoughts presented from it. Reproduce at least a portion of your knowledge, by that best of all methods of fixing it deeply and indelibly in the mind, the instruction of the young. The Sabbath-school and the Bible-class open one of the best facilities for intellectual improvement, which the man of business could desire. Let all his religious reading (and to this class of books he ought on that day sacredly to confine himself) be chosen with reference to its intellectual as well as religious

merit, its fitness to inform and expand the mind, as well as to impress the heart. And above all, let the glorious old Bible, that book of books—the book whose language is the true “well of English undefiled,” whose style, in all the varieties of composition contained in it, is unsurpassed and unrivalled, whose conceptions are the most grand and soul-stirring, and whose sentiments the most pure and lofty—the book of God, redolent with the fragrance of heaven on every page, be made the nucleus of all his reading, and the subject of profoundest study, and most inward and prayerful reflection.

It is among the prophecies of inspiration concerning the latter day—the day of glory, which the Church has ever looked forward to with longing eyes—that “many shall run to and fro, and knowledge shall increase.” The subject-matter of all true knowledge, it must be borne in mind, is God, and his works and ways. Rightly pursued and apprehended, knowledge is religion, is worship, is the communion of the soul with its Maker. Our Saviour has assured us, it is our highest dignity and happiness. For “this is life eternal, that they might know thee, the only true God.” So is the cultivation of the faculties to be invested with the same high dig-

nity. "Man's chief end," declares a much venerated authority, "is to glorify God, and enjoy him for ever." And how shall we better glorify him; how shall we more enhance our capacity to enjoy him, than by cultivating and improving, to the extent of our ability, those high capacities of our manhood, in which our privilege is to resemble our Creator? In the words of that profound and rich thinker from whose observations we have already made two extracts, "Let it not be forgotten, that the powers of the understanding and the intellectual graces are the precious gifts of God; and that every Christian, according to the opportunities vouchsafed to him, is bound to cultivate the one and to acquire the other; indeed he is scarcely a Christian who wilfully neglects to do so. What says the Apostle? 'Add to your faith knowledge.'"

