

*A Sermon Upon Occasion of
the many Late Bankrupts*

by

Edmund Calamy



A
S E R M O N

AT THE
Merchants Lecture
IN
SALTERS HALL,
On *Decemb.* the 7th. 1708.

Upon Occasion of the many Late
B a n k r u p t s .

By *EDMUND CALAMY*, E.F.&N.

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I TIM. VI. 9.

But they that will be Rich, fall into Temptation, and a Snare, and into many foolish and hurtful Lusts, which drown Men in Destruction and Perdition;

Without making any particular Enquiry after the Persons whom St. *Paul* in this Text peculiarly had his Eye upon, it sufficiently answers my Purpose in desiring you to make it the Subject of your present Meditation, if it be but observ'd; that what is here advanc'd, holds equally true, as to Persons of all Ranks and Stations, and in all Timess; Which, I suppose, will readily be Agreed to.

Among the many Complaints of the Times we live in, hardly any one is more commonly in the Mouths of all, than against the breaking of Tradesmen, and that sometimes in such Circumltances, as that a great Scandal is brought upon our Holy Religion, and such Enormities are discover'd, as even Heathens themselves would have been asham'd of. 'Tis generally observ'd, that the fair way of Trading that was formerly so reputable, and so successful too, is as good as lost among us, and scarce any where to be met with; and that we have nothing but the Notion of it left: We run all upon Tricks and Projects; and Crafty Undermining Arts; as if the Rules of Honesty were quite forgotten; or of no farther Use. Many are the sad Consequences which this has already produc'd among us, and I dont see but we have good Reason to expect many more; if there been't a timely stop. I doubt it will be found no easy thing to check so spreading a Disorder and Infection. All ought to lend their helping Hand; Law-makers and Magistrates in one way, and Ministers in another. It ought to be look'd upon as a common Concern. It were but a vain thing to expect that the Nation should flourish; or that the most serious and moving Discourses in such Assemblies as these, about the great Mysteries of Religion; should answer any valuable End, while such an unhappy Temper prevails. Give me leave then, to make an Essay towards the Conviction of the Guilty; the preferving of the Innocent, and the Warning of all.

Among this many disorderly and unruly Passions that have sway'd an Apostate World, no one is more remarkable than the Love of Wealth and Riches. 'Tis often so violent; that nothing can stop it; and so craving, that nothing can satisfy it. Our Holy Religion proclaims open War against it, and straitly forbids all its Followers to give Way to it; declaring, That the Salvation of such as cherish it, is ordinarily, as little, to be expected, as that we should draw a *Cable thro' the Eye of a needle*: Intending by that Proverbial Speech to intimate, that it is a thing

thing difficult in the last degree; and humanely speaking impossible. That this may the more affectus, we have in the Words before us, a lively Representation made us, of the Case of those in whom this Passion bears sway. And we are not to look upon it as a meer warm Invective, (in which it is sometimes easy even for good Men to be transported beyond bounds) but as a Solemn Declaration, that is strictly true, and that ought therefore to dwell in our Thoughts, *They that will be rich, fall into Temptation and a Snare, and into many and hurtful Lusts, which drown Men in Destruction and Perdition.*

There are Two Things here observable.

I. Here's a Character given of the Persons that are spoken of: They are such as *will be Rich*. A Character by which they may easily enough be distinguish'd.

II. Here's a Display of the Danger that attends that Character; and that both from its natural Influence, and its usual Consequence.

1. From its natural Influence. It leads *into Temptation and a Snare, and into many foolish and hurtful Lusts*. And,

2. From its usual Consequence. *It drowns Men in Destruction and Perdition*. These Things I shall consider distinctly: And having set them in a just Light, shall do my endeavour to urge them home upon Conscience.

I. Then, let us begin with the Character which the Apostle here gives of the Persons he has his Eye upon. He speaks not of such as *are Rich*; but such as *will be Rich*. This should be attended to, that we mayn't run into a Mistake. Persons may be Rich without being faulty: But if they are so dispos'd, as that it may be justly said of them. *They will be Rich*, they are bent upon it, they are fully determin'd for it; they are highly blameable. 'Tis far from St. *Paul's* Design to condemn being Rich. If GOD Providentially throws in Wealth, he does not put us upon despising it; *if his Blessing maketh Rich*, we may safely be easy under it; for *He addeth no Sorrow with it*, (*Prov. 10. 22.*) Riches are of themselves very innocent things, and liable to no Censure; and if we have but Hearts to make a right use of them, they may make us much more serviceable than we could be without them. Wheresoever they do mischief, 'tis only thro' the Corruption of those that abuse them. Many have been Rich, that have kept out of the Snare of the Devil, and instead *falling into foolish and hurtful Lusts*, they have kept themselves, and been instrumental to keep others also from them. And the Charge that is given in this very Context, to them that are *Rich in this World*, to be careful therewith to *lay up in store for themselves a good Foundation against the time to come, that they may lay hold of eternal Life*; (*Ver. 10.*) is a plain Evidence, that these Temporal good Things, piously us'd and manag'd, may instead of ensnaring and ruining us, help to lead us to Life Eternal. *Abraham and*

Isaac

Isaac, and *Jacob* and the other Old Patriarchs were Rich, as the World then was; and they us'd their plentiful Circumstances, not only without blame, but with great Applause. And therefore, as Rich as they were, they are propos'd to us as Patterns of true Piety and Holiness. They us'd their Riches to the Honour of the Donor; were thankful for them, and did good with them, and did not let their Hearts upon them. They neither hanker'd after them intemperately, nor pursu'd, nor obtain'd them irregularly: And when they possess'd them, they were not possess'd by 'em; they were Matters of 'em, and not Slaves to 'em; and were able to Protest conscientiously, as holy *Job*, That *they made not Gold their Hope, nor said to the fine Gold, Thou art our Confidence, (Job 31.24,25)* And that, *they rejoyced not because their Wealth was great, and because their Hand had gotten much.* And it from hence appears very Weak and Foolish, for any out of a Fancy, that Piety and Riches are inconsistent, to quit (without necessity) the Blessings GOD has given them, and run out of plentiful into meaner Circumstances; which has been the way of some. 'Tis Covetousness is the thing of which we are to rid ourselves, and not of the Gifts of the Divine Bounty. To strip ourselves of 'em without a Divine Call, may be to run into an affected Pride, under the pretence of Humility; and always is an ungrateful Contempt of what calls for Thankfulness, at least as far as it may promote our Usefulness.

And as we may possess Riches without blame, if GOD is pleas'd to bestow them; so also may we desire them without Sin, if it be with Moderation; nor does the Apostle intend in that respect here to give us a Prohibition. 'Tis the Duty of every Man diligently to employ himself in his proper Calling; and if our Circumstances need it, we may do it with this Aim, That we may have wherewith to support ourselves and our Families; Or, when once we have a tolerable Competency, that we may have the more to communicate to others, as Occasions offer. If it be warrantable for us to follow Business with this Aim, we may most certainly lawfully desire that our Aim may be answer'd: And they that are desirous of it, tho' they aim at somewhat more than is absolutely necessity, if GOD see it fit to succeed and prosper their regular Endeavours, cannot be the Persons here spoken of.

They that are duly sensible how hard it is to possess Riches without being ensnar'd, cannot be very eager in their Desires after 'em: And yet a Man may desire to be Rich, without sinning against GOD, if he desire it only upon supposition, that He sees it to be fit for him to be so. When we see Persons that are above us, and in very flourishing Circumstances, and observe how much Good they may do, beyond those in a meaner State, and drop a Wish, that we had such a Capacity of Service as they, if GOD, who knows us much better than we know ourselves, did but see that we were able to bear it, and should make a good use of it, I can see no harm in it: deeper this has no tendency to lead us into Irregularities of any sort; this is very consistent

ent with a full Contentment with the Disposal of Providence in whatsoever is allotted to us.

But the Apostle here speaks of such as *will be Rich*. This is what they are set upon, whatever comes of it. They propound this to themselves as a necessary Good, without which they think they never can be Happy; and therefore make it their Chief and Governing Aim. They lay it down to themselves as a thing so desirable, that it must be compass'd at any Rate. They wish for Riches in a positive and peremptory manner, and are resolv'd they won't rest unless they compass 'em. They not only desire to be Rich; but they can't be content without it. They *make haste to be Rich*, as the Wise Man expresses it, (Prov. 28. 22.) They are eager, impetuous, and impatient, till their Desires, which work that way with the greatest Vehemence, are Answer'd. They are as 'twere determin'd, they *will be Rich*, whether GOD will or no.

As Extravagant a Pitch as this may seem propos'd thus nakedly, it is yet very common. This is a Native Description of the Temper and Disposition of but too many among us. Whatever they Want or Lose, however they are Reflection or Expos'd, what soever Pains or Trouble it costs them, whatever they endure or Suffer for it, they *will be Rich*, Right or Wrong; that is the End they aim at, that is the Point at which they are driving; and nothing short of it will satisfy them, whatever be the Consequences.

Such a Temper as this, is very Unreasonable and Assuming; They that give way to it, set up for Carvers of their own Lot, without considering their absolute Dependence, and the becomingness of submission to the Great Arbiter of Providence. Such a Temper also argues great Ignorance of GOD, great Unacquaintedness with themselves, and strange Ignorance of the World at the same time. But that which our Apostle here fastens on, is this; That it is a most dangerous Temper. And it is indeed Dangerous every way; both to Persons themselves that are infected with it, and to the Community they belong to. 'Tis dangerous to the Community they belong to, by contributing to the spreading of a fatal Contagion, and loosening all the Bands of Society, and setting People together by the Ears; dissolving Trust, and weakening Credit, and introducing a General Confusion.

But tho' this be an obvious and an affecting Truth, yet it is not the View that our Apostle is here pursuing. He represents the Danger which such a Temper is attended with, to the Persons themselves who give way to it. 'Tis really hazardous in the last Degree.

1. Because of its influence: *It is the Root of all Evil*, as is declar'd in the next Verse; and it throws them *into Temptation and a Snare, and into many foolish and hurtful Lusts*.

2. Because

2. Because of its Consequence. For it *Drowns them in Destruction and Perdition*. It is much if it does not prove their utter Ruin.

1. Then let us Consider the influence of such a Temper, as that before describ'd; *It is the Root of all Evil*. There is no Wickedness so black, no Crime so horrid, but it naturally leads to it; It produces a Contempt of GOD, and a neglect of Men, who ought to be lov'd even as ourselves. The love of Money has tempted Multitudes to break all the Ten Commandments; It has tempted many to break the Two first Commandments by Idolatry. 'Twas the Wealth that *Demetrius* gat by his Craft that made him so zealous for the Goddess *Diana*, (*Acts* 19. 25.) Thro' the Love of Money some have been led to violate; the third Commandment in profaning GOD's Holy Name, and the fourth by Sabbath-breaking. Under the influence of the same Evil Principle have many broke the fifth Commandment by Headiness, Obstinacy and Disobedience; and the sixth by Treasons and Murders, Poysonings and Assassinations. It hath brought some in a shameless manner to prostitute their Bodies; and others needlesly to throw away their Lives. It hath made some Barbarous to their Neighbours, and others Cruel to themselves, and their own Flesh. It has made them deny themselves Necessaries and Conveniencies, for fear of wasting their Treasure; or even lay Violent Hands on themselves, when their Designs have been disappointed. It has led many to Pilfer and Steal, to Rob and Plunder; and many to Defame others most injuriously, that they might the more effectually Ruin them; and many to covet any thing that came in their way that belong'd to their Neighbours, without being satisfy'd till it was their own.

'Twas the Love of Money that brought upon *gehazi* the Leprosy of *Naaman*. For the Love of Money *Judas* Betray'd his Master. The Love of Money, and an immoderate Eagerness after Farms and Merchandize, has tempted many to make light of CHRIST and his Benefits. It has led Multitudes into Infidelity, and made them Despisers of Christianity. It hath in all Ages kept many from that Self-denial, and Bearing the Cross, which is necessary to the reaching the Heavenly Crown, The Young Man in the Gospel would have had no need to have gone so sorrowfully away from CHRIST, if his Heart had not been set upon his great Possessions. The Love of Money has brought many to turn their Backs upon GOD and his Ways, and tempted them to Apostatize from a Christian Profession. Many a *Demas* has forsaken the faithful Servants of GOD out of Love of this present World. In short, The Love of Money, is the bane of all Good, and an inlet to all manner of Wickedness.

They that are fully bent upon being Rich, can't possibly keep their Innocence. Let Men once determine, that they *will be Rich*, and they are an easy prey to all manner of Temptations, They are in the

the ready way to any Lust, that will do any thing towards the gratifying their greedy Humours; They *fall into Temptation and a Snare: Or into the Snare of the Devil*, as some Copies have it. They give him a vast Advantage against them, to draw them *into many foolish and boatful Lusts*, by which it is a thousand to one but they are utterly *Ruin'd*.

There's not a Word in this Account which the Apostle gives of their Case, but what is very significant. They that are thus dispos'd, do very naturally *fall into Temptation*. They as 'twere ride into the Devil's Quarters, where they lie at his mercy; So doing they are *insnar'd*. It may be they are caught sooner, and held faster, and carry'd farther than they thought of; but miserably *insnar'd* they are: And like Birds caught in a Net, without being able to disentangle themselves. They are drawn not only into a few, but *many Lusts*, and those very *foolish* ones too; such as they cannot Reflect upon without Shame and Confusion: Such, as they can give nothing like a tolerable Account of either to themselves or others: And such, as instead of being Gainful according to their Design and Intention, prove *hurtful*. They thereby destroy their own Peace, and undermine their own Happiness; and as it follows in the next Verse, *pierce themselves though with many Sorrows*.

Some attempt Critically to distinguish here, between the Temptation and the *Snare* into which they are said to *fall*: But for my part, I see no occasion for any such Niceness. The Scripture often joyns two Words together, when the Intention is not to signify two different Things, but to explain one Thing the more clearly. When the Apostle says, That these miserable Slaves to *Mammon*, *fall into Temptation and a Snare*; he means, That they fall into, and are overcome by the very *Temptations* by which it was the Devil's Design to *insnare* them. These are so many, that it is hard to enumerate them; and at the same time so *Foolish and Hurtful*, that one would be apt to wonder how Men of Sense and Thought should be drawn into them. I'll mention a few of the most Common and Usual.

1. They are brought to live without Consideration. *Resolving to be Rich*, they are provided with constant Employment; they are wonderful busy Night and Day in proggng for the World, and drawing Schemes upon this, and that, and a third Supposition. And what with Projecting, and what with Enquiring and Consulting, and Comparing, and Practising, they live in a continual Hurry and Disturbance, so as to leave no time for Thought or Self-reflection, to observe the tendency of the way they are in, or what is like to be the issue of the Course they take; And as this is a great *Snare* itself, so opens the way to many others.

2. They by degrees break thro' the Confinements of Religion. Some-times together with the taking up a Resolution to be Rich, they resolve

solve to make no farther pretence to serious Religion, but to lay it quite aside, as a thing fitter for meaner Persons, than for such as are big with so great Designs as they have form'd; and for fear it should be their hindrance. At other times they are for keeping up a Religious Profession, because it may better serve their Purposes, than the laying it quite aside. Or to put the fairest Gloss that such a Case will possibly bear, perhaps they may resolve to be Rich and Religious too, and apprehend themselves to be equally in earned: in both; yet thro' the natural Enniity there is between the Spirit of this World, and the Spirit of Piety, the former having the ascendant, the latter must give way and succumb; and in proportion as the World gets ground in their Thoughts, Desires and Inclinations, must their regard to things sacred necessarily abate: And so by degrees they'll find that they have neither Time nor Heart to mind God, their Souls, or another World. The Word of GOD will be dis-relish'd' by them as insipid, and become unprofitable, being *choak'd the Cares of the World*, (Matth. 13.22.) Serious Thoughts of GOD will grow uneasy to them; for they'll be afraid lest they should stop them in their Career. GOD's Sabbaths shall be polluted, and fill'd. With their worldly Projects and Contrivances; and Prayer in their Families; aye, and in their Closets too, be restrain'd and neglected; and the good Impressions of their Childhood and Youth, and first riper Years, shall by degrees Wear off; and in proportion as they do so, 'tis not at all to be wondred at, if Persons fall into excessive Drinking, and other such stupifying Methods as tend to stifle those Convictions, which might otherwise be ever and anon stirr'd up.

3. They are tempted most foolishly and shamefully to break their Words. Such as resolve to be Rich, and have many Engines at work for that purpose, generally meet with Difficulties which they never foresaw, and innumerable are the Lies they'll tell to get thro' them, notwithstanding that so doing they visibly weaken their own Credit, as well as wound their Consciences. At length, no Contracts will bind them where there is not an inforcing Penalty; nor if they come into a strait, will they stick at anything by which they may extricate themselves; no, not it may be, at last at Perjury itself; which their having been long accusom'd to break their Promises and Engagements, makes them apt, it may be, to fancy to be a smaller Sin than others apprehend it, and than they themselves have formerly thought it. It may be, they'll think to excuse all by a Plea of Necessity: But that when scan'd and sifted, can amount to no more than this. That having determin'd with themselves, that it's necessary to be Rich, every thing else, they by consequence conceive must be necessary, without which that End cannot be compass'd.

4. Such as are resolv'd to be Rich, are for justling with every Man that stands in their way; and are apt to reckon they have a Right to every thing they can lay their Hands on. Without considering who is the true Owner, be it a Relation, a Friend, or a Stranger,

if any part of his Property that is within reach, appear capable of doing any service in the grand Design, such Persons are apt to reckon it as much theirs, as if they had the fullest Right; fancying it may be, they'll make a Compensation afterwards; but not considering the Damage they do the real Proprietors, if their Schemes happen to fail, and their Projects prove abortive. And in this respect it is often observable, that even Persons of the best natural Tempers, when they once come to determine to be Rich, shall be so strangely alter'd, as to have no regard at all to Friendship; and so, shall often so exasperate or damage those from whom they might have expected the greatest Assistance under any Providential Trouble, as very much to abate their Capacity or their Inclination to assist them in those Troubles, which by their Sin and Folly they in process of time bring upon themselves.

5. They that will be Rich, don't use at length to stick at the grossest Fraud and Injustice; For this is their common Cry, *Rem, Rem, quocunque modo Rem*. When they are once well in, if they can but get Gain, it's no matter for Conscience. They are for Riches, without regard to Piety, Equity, Justice, Charity, or Humanity. At first perhaps, they were a little more nice; but being thoroughly heated, that is what they come to, till they grow detestable both to GOD and Men. And this seems to have been the Wise Man's Sense, when he says, *A faithful Man shall abound with Blessings; but he that maketh haste to be Rich, shall not be innocent*, (Prov. 28. 20.) *i. e.* While he that is strictly just in his Dealings, shall have many Blessings from GOD, and be well-spoken of by Men also, he that is resolv'd to be Rich, and heaps up Wealth right or wrong, brings such Guilt upon himself, as makes him execrable to both of them.

6. They are strangely liable to be impos'd upon by others, that give them any prospect of Gain even tho' they that make them the Proposals are the only Gainers. Since Rich they must and will be, and nothing else will content them, none so welcome as they that tell them, that they can, and will help to make them so. The Pretences of such are easily credited, because they fall in with the grand Design; and 'tis common for Persons to be ready to believe that things are as they wish and desire they should be. And by this means they often cherish a Company of Blood-suckers, that prey upon them; and while, they are doing so, put them it may be upon Irregularities and Frauds, which they, might not of themselves have had any thoughts of, or at all have, been inclin'd to, in order to the making them a sort of a Compilation.

7. They, in the mean time reject the Admonitions of their Truest Friends. Being resolv'd to be Rich, and thinking themselves it may be, in a fair way to become such, whosoever would pretend to advise them to contract their Business, and not ingage in such a multitude of Affairs; or to be content with lower Things, without grasping at all, and running such Hazards, shall be sure to be slighted; because

because they attempt to cross their governing Passion, which is, to be Rich, whatever comes of it. They are naturally inclin'd to take such Friends for their Enemies; and reckoning them either to be ignorant of their Matters in which they pretend to give their Advice, or to envy them the Happiness of which they fancy they have the prospect, they slight and disregard them; and perhaps are rather more hot and eager afterwards, than before.

8. They are tempted to go out of their Sphere; *Their Heart is haughty, and their Eyes lofty; and they exercise themselves in great Matters, in things too high for them*, the contrary to which is declar'd of himself by *David*, (Ps. 131. 1.) Could they but have been content to have stood upon a level with their Neighbours, they might have done very well, liv'd very comfortably, and been useful: but resolving to be Rich, and to over-top their Neighbours, they meddle with things they are no way fit for, and things they were never cut out for, and things that neither their Stocks, nor their Heads would suffice for; and so they are insnar'd, and expos'd, and confounded.

9. They that will be Rich, strangely expose their Families as well as themselves, which is a considerable addition to their Sin and Folly. The Wise-Man therefore tells us, That *he that is greedy of Gain, troubleth his own House*, (Prov. 15. 27.) While he perhaps thought to raise his Family to an uncommon-Pitch, he runs the hazard of impoverishing it, and incapacitates himself to make any tolerable Provision for it; and so confounds all.

10. And *Lastly*: Such Persons commonly aim at direct and flat Impossibilities. While some that have determin'd with themselves to be Rich, are eagerly bent upon changing Silver and Lead, and other Metals into pure Gold by the Power of *Alchemy*, not being to be persuaded but that they shall easily compass, what others after many fruitless Experiments have found a thing impracticable: There are others, who readily promise themselves that strange Wealth will be the Product of the peculiar Methods which they are pursuing; and that, even while their Debts which already amount to much more than they ever were worth, are considerably increasing; which in reality is as absurd and ridiculous a Fancy as the other, and as impossible to bear. They seem to aim at *Midas's* Art of turning all things they touch into Gold; till in the Issue they find, the whole was a Dream; and that the Mountains of Gold, which their Teeming Fancy produc'd while they were asleep, leave them when they come to be awake in real Misery.

These are some few of the *Foolish and Hurtful Lusts*, which they that *will be Rich*, are very commonly *tempted and insnar'd* by: Tho' really they are so many, that I must freely own, the half has not been told you. And I think, I need not set myself industriously to prove, that such *Lusts* as these, which such a Temper betrays to,

are both *Foolish* and *Hurtful*. I leave that to any Man's own Thoughts: and proceed,

2. To the farther illustration of the Danger of such a Temper, from the usual Consequence that follows upon it: It is said, *it drowns Men in Destruction and Perdition*. And whether we understand this directly of the Temper of those that *will be Rich*; or of the Lusts by which they are Tempted and Ensnar'd, it comes much to one. This Temper which they Cherish, and this Course which it influences them to, involves them in Misery and Ruin. We need not take pains to seek a different Sense of the two Words *Destruction* and *Perdition* that are here us'd; which are both of them design'd to heighten the Horror of that Ruin which they throw themselves into by the Courses they take. And the word *Drowning* is taken from the Custom of some Nations in former times, who us'd to dispatch some Criminals, by calling them into the Sea, with an heavy stone ty'd to their Neck, that kept them from rising; after once they were under Water. As such Malefactors were in that way effectually Dispatch'd, so is it St. *Paul's* intention to intimate, that no other can be expected than that such Persons as those mention'd should be to all intents and purposes ruin'd; You have the same thing intimated elsewhere by the same Apostle, when he says in Case of those who *mind earthly things*, (as they most certainly do in the grossest manner, who bear the foregoing Character) that *their End is Destruction*, (*Phil. 3. 10.*) Often are they utterly ruin'd even as to this present World, in which they hop'd, and expected, and aim'd to rise so high. By their Aspiring Projects they lose what they had, and bring themselves and theirs to Poverty and Want. And they are often ruin'd as to another World too, by losing their Souls for ever. The Torment of their Consciences when they come calmly and soberly to reflect is often inexpressible: and yet that is but the forerunner of never-ending Sorrows, and Torments, unless there be an Hearty, Sorrowful and Exemplary Repentance, that bears something of a Proportion to their Sin and Folly. Take it either one way or other, Let them succeed or not succeed in their Design, *Destruction and Perdition* is the Consequence. Let Men determine to be Rich, and be ensnar'd by such foolish and hurtful Lusts as those mention'd, and whether they reach their End or no, 'tis a Thousand to One but they are utterly ruin'd.

1. Let us suppose they do grow Rich according to their Hearts desire, yet that Way they are ruin'd, for, *The Curse of the Lord is in the House of the Wicked*, *Pov. 3. 33.* Whatever Riches they get, they have them with a Curse. Their very *Blessings are accursed* (*Mal. 2. 2.*) Tho' *an inheritance*, says Solomon, may be *gotten hastily at the beginning, yet the end thereof shall not be blessed*, (*Prov. 20. 21.*) Such an ill-gotten Estate very often moulders away insensibly thro' a secret blast of Heaven upon it. And,

2. Upon supposition they do not grow Rich, after all their Pains, Turmoil, and Hurry, then their very Disappointment galls them; and

and the Contempt they are brought under, and the unpity'd Poverty they are expos'd to, when their Frauds are detected before all the World, bring them even to their Wits End. *He says Solomon, that hasteth to be rich, considereth not that Poverty shall come upon him, (Prov. 28. 22.)* But whether he considers it or no, that very often is the issue of all the mighty Projects of those that would be rich upon any Terms. They sink below others instead of rising above them; and when all their mighty Contrivances are come to nothing, they are e'en glad to pick up a tolerable subsistence for themselves and their Families. So that either way they are ruin'd for this World. And 'tis the same for another World also, in which a suitable Vengeance proportion'd to the Guilt they have contracted, most certainly awaits them, unless a timely Repentance prevents it.

And now by way of Application.

1. Let us take notice of the Deceitfulness of Sin. It generally promises mighty things, but the Event does not answer. There is no one Vitious Inclination that is apt to be stirring in us, but it will promise us fair if it be but gratify'd. 'Tis so with Covetousness and Worldliness among the rest. But observe how miserably they are Deceiv'd that are most big with Expectation. They sow to the Wind and they reap the Whirlwind. They pleasantly dream of Happiness and in the mean time fall into real ruin. Never therefore let us trust the Representation of our deceitful Hearts, lest they betray us as they have done others to *Destruction and Perdition*.

2. Let us Conclude it to be good and wise Advice of *Solomon* when he cries, *Labour not to be rich, (Prov. 23. 4)* How not labour to be rich, may some say? What else should we labour for? Is it not this that all Men labour for, and why then mayn't we? And won't Riches that command all things else, be worth our labouring for, if we can but compass them? But there's an easie Distinction that solves this appearing Difficulty. Labouring for Food and Raiment and for a comfortable Subsistence, and so much of the World as may render us useful is one thing; but labouring to be Rich as Persons that are not to be satisfy'd without it, is quite another thing. 'Tis true, *The Hand of the Diligent maketh Rich: (Prov. 10. 4.)* and when it does so, GOD is to be Prais'd, and he is to be own'd the Proprietor of the Gifts of his Bounty, and they ought to be laid out in his Service, and to his Honour: But for any Persons to labour to be Rich as if the being so was necessary to their Happiness, appears from the Premises to be a great Folly. Don't therefore weary your selves to be Rich. Be not laborious about it. Don't labour and toil to *load your selves with thick Clay*, as the Prophet expresses it, *Hab. 2. 6*. Little do they that spend their time in scrambling for Riches, imagine what they are doing all their Lives against themselves.

3. We should learn to take heed of the Beginnings of a Worldly Spirit

rit if we would not be ensnar'd. Many cry they desire a little more of the World than they have, that they may serve GOD without Distraction, and that they that are to come after them may be the better provided for; and as Circumstances may be, they may desire it very lawfully: But then they often add, that if they were arriv'd at such a Pitch, if they could but lay up such a Sum clear every Year, and were but able to give each Child such a Portion, they should then have enough, they'd desire no more. I doubt there is commonly more of a Worldly Spirit, in Motions and Proposals of this sort, than the Generality are aware of. And I think this is a very plain Evidence of it, that has been experienc'd by many: Let but the very Pitch that is propos'd be reach'd, and there are few but find their Desires still advancing upon them, and that they are for yet more and more. They are for *joyning House to House, and laying Field to Field*, according to the saying of the Prophet, *Isa. 5. 8.* 'Tis our best way therefore to follow *St. Paul's* Advice in the Verse before my Text; *Having Food and Rayment to be therewith content.* Let's learn to be content with what we have, be it more or less; and in a faithful discharge of the Duties of our place, we ought to leave it to GOD to take care of, and provide for us and ours: concluding that Estate and Condition to be best that he allots us. This we shall find will be most for GOD's Honour, and at the same time most for our own Peace. The World is a very encroaching thing; if we don't check the Love of it at first, 'tis, hard to say what it may rise to. *He, says Solomon, that loveth Silver will never be satisfied with Silver, nor he that loveth abundance with increase, (Ecl. 5. 10.)* If once our Hearts are set on the World, we may depend upon it our Desires will so encrease as never to be satisfy'd. They are much more easily check'd at first than afterward.

4. As what has been suggested on this Subject naturally brings to our Remembrance that saying of our Blessed Saviour, *Ye cannot serve God and Mammon, (Mat. 6. 24.)* so may it also help us to understand it, and convince us of the Truth of it. We see they that *will be Rich*, and make a God of this World, do freely make bold with GOD and Conscience. Their Interests interfere, and their Commands clash. 'Tis a vain thing for any of us to attempt to disprove and cross that Maxim. When we have try'd ever so long, we shall find 'twill hold.

5. Since *they that will be Rich fall into Temptation and a Snare*, Let us rather choose to be Poor with a good Conscience, than Rich by ill Methods. We may be assur'd there's much more Peace, Satisfaction and Comfort in it. 'Tis true, Poverty has its Snares as well as Riches; but if we look to him who providentially brings us into it, for suitable Grace, he'll assist us to escape them: Whereas if we force our way into plentiful Circumstances, by any sort of Irregularities, we make Snares for ourselves, and have none to look to save us from being ruin'd by them. We are told of *one that has swallowed down Riches, but he shall vomit them up again, (Job 20. 15.)* He shall be forc'd to re-

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got them into his Possession. And this very often is the Case. Let's dread the thoughts of determining to be Rich, for fear that proves our ruin.

6. Have any of us been over eager in the pursuit of the World, tho' we have taken no Methods that have been Irregular and Unjust, and have we thriven considerably, tho' GOD and our Duty to him has been sadly neglected? Let us be humbled under a Sense of our Folly, and beg heartily of GOD, that it may not be our ruin: And let us be the more careful to do all the Good we can to others, and so according to our Saviours Advice, *make to our selves friends of the Mammon of Unrighteousness, that when we fail they may receive us into Everlasting habitations*, Luke 6. 9.

7. Let's take heed of thinking the worse of Religion because we find some that profess'd it upon resolving to be Rich, drawn Into *Temptation and a Snare, and many foolish and hurtful Lust*. That is indeed the way of some, when they see such insnar'd, and many losing by them, and it may be they themselves among the rest, great Sufferers, they presently cry, *Aye, This is their Religion!* You see what it comes to: Which is one of the most unjust, absurd, and unreasonable Reflections that could possibly be made. No, Gentlemen, their Religion has not the least hand in the Matter: 'Tis their dis-regarding the Rules of Religion, that is the Cause and Occasion of what you complain of. Religion can never encourage Men to determine to be Rich; it always teaches Contentment with the Circumstances they are in. And when the going so directly contrary to the Demand and Direction of Religion, proves so insnaring, and in the issue so destructive; this should recommend Religion, instead of setting Men against it; because the Scripture is hereby fulfill'd, and its Declarations upon this Head confirm'd and answer'd.

8. If we know any in whom this Text hath been remarkably verify'd, any that determining to be Rich, have fallen *into on, and a Snare, and into many Foolish and Hurtful Lusts*, we ought to adore the Justice of GOD in his Dealings with them. It becomes those immediately concern'd, freely to own, That GOD is Just in all that they suffer, and to bow down under his Hand. And it becomes others that are Spectators, to observe and admire such a Method of Divine Procedure. If the Parties concern'd are ever so nearly Related to us, we should not dare in the least to vindicate them, or extenuate their Fault, lest we share in their Guilt. Pleading for them after GOD has been so sadly Dishonour'd, and so much Folly has been committed, is no part of the Love that we owe them; nor can I see how it can be reconcil'd to Principles of Conscience, or a Concern for GOD's Honour. However,

9. Let

9. Let us take heed of insulting any such: Let us carry it with a due Tenderness towards them; Have any of you suffer'd by such as *determining to be Rich, have fallen into Temptation, and a Snare, and into many Foolish and Hurtful Lusts, till they have beendrown'd in Destruction;* Take heed of cherishing a Vindictive Spirit, which is not to be reconcil'd with, Christianity, or even with Humanity. It is indeed very allowable to take such a Method with them as may make them feelingly sensible of their Fault, and at the same time may help to discourage like Frauds in others; and may secure Restitution to you, as far as there is a Capacity for it: But when that is done, to make a Sport of their Misery, to Triumph over them in their Calamity, and bear hard upon them when they lie at your Mercy, is what answers no End; it is Cruel and Barbarous, and may expose you also in your Turn to such Providential Rebukes, as may lead you to wish, You had had more Pity and Companion. And as for us, that are Standers by, we should not insult such unhappy Creatures; but should pity and pray for them, and take warning by them. We should beg earnestly of GOD. that He would *not lead us into Temptation; i. e.* That He would not suffer us to fall into it, and give way to it. And then,

10. *Lastly,* Where any have this way fallen into *Temptation, and a Snare, and into many Foolish and Hurtful Lusts,* tho' their Danger is very great, yet ought they not to imagine, that their Final *Destruction* may be avoided, if they are truly Penitent. They have indeed Reason for the deepest Humiliation and Sorrow; but none, for Desperation. For it may be said of them, as in another Case, *That if God give them Repentance, they may recover themselves out of the Snare of the Devil,* (2 Tim. 2. 25, 26.) And so, tho' in this World they may smart for their Sin and Folly; yet *their Spirits may be Saved in the Day of the Lord Jesus.* Amen.

F I N I S .