

[text from the 1872 edition]

ON THE DANGER OF INCREASING RICHES

*"If riches increase, set not thine heart upon them."* Ps. 62:10.

1. From that express declaration of our Lord, "It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of heaven," we may easily learn, that none can *have* riches without being greatly endangered by them. But if the danger of barely having them is so great, how much greater is the danger of *increasing* them! This danger is great even to those who receive what is transmitted to them by their forefathers; but it is abundantly greater to those who acquire them by their skill and industry. Therefore, nothing can be more prudent than this caution: "If riches increase, set not thine heart upon them."

2. It is true, riches, and the increase of them, are the gift of God. Yet great care is to be taken, that what is intended for a blessing, do not turn into a curse. To prevent which, it is highly expedient to consider seriously,

I. What is meant by riches; and when they may be said to increase.

II. What is implied in setting our hearts upon them; and how we may avoid it.

I. Consider, First, what is here meant by riches. Indeed some may imagine that it is hardly possible to mistake the meaning of this common word. Yet, in truth, there are thousands in this mistake; and many of them quite innocently. A person of note, hearing a sermon preached upon this subject several years since, between surprise and indignation broke out aloud, "Why does he talk about riches here? There is no rich man at Whitehaven, but Sir James L---r." And it is true there was none but he that had forty thousand pounds a year, and some millions in ready money. But a man may be rich that has not a hundred a year, nor even one thousand pounds in cash. Whosoever has food to eat, and raiment to put on, with something over, is rich. Whoever has the necessaries and conveniences of life for himself and his family, and a little to spare for them that have not, is properly a rich man; unless he is a miser, a lover of money, one that hoards up what he can and ought to give to the poor. For it so, he is a poor man still, though he has millions in the bank; yea, he is the poorest of men; for

The beggars but a common lot deplore;  
The rich poor man's emphatically poor.

2. But here an exception may be made. A person may have more than necessaries and conveniences for his family, and yet not be rich. For he may be in debt; and his debts may amount to more than he is worth. But if this be the case, he is not a rich man, how much money soever he has in his hands. Yea, a man of business may be afraid that this is the real condition of his affairs, whether it be or no; and then he cannot be so charitable as he would, for fear of being unjust. How many that are engaged in trade, are in this very condition! those especially that trade to a very large amount; for their affairs are frequently so entangled, that it is not possible to determine, with any exactness, how much they are worth, or, indeed, whether they are worth anything or nothing. Should we not make a fair allowance for them?

3. And beware of forming a hasty judgment concerning the fortune of others. There may be secrets in the situation of a person, which few but God are acquainted with. Some years since, I told a gentleman, "Sir, I am afraid you are covetous." He asked me, "What is the reason of your fear?" I answered, "A year ago, when I made a collection for the expense of repairing the Foundry, you subscribed five guineas. At the subscription made this year you subscribed only half a guinea." He made no reply; but after a time asked, "Pray, Sir, answer me a question: Why do you live upon potatoes?" (I did so between three and four years.) I replied, "It has much conduced to my health." He answered, "I believe it has. But did you not do it likewise to save money?" I said, "I did; for what I save from my own meat, will feed another that else would have none." "But, Sir", said he, "if this be your motive you may save much more. I know a man that goes to the market at the beginning of every week: There he buys a pennyworth of parsnips, which he boils in a large quantity of water. The parsnips serve him for food, and the water for drink, the ensuing week So his meat and drink together cost him only a penny a week." This he constantly did, though he had then two hundred pounds a year, to pay the debts which he had contracted before he knew God! And this was he, whom I had set down for a covetous man!

4. But there are those who are conscious before God that they are rich. And, doubtless, some among *you* are of the number. You have more of the goods of this world than is needful either for yourself or your family. Let each consider for himself. Do *your* riches increase? Do not you understand that plain expression? Have you not more money, or more of money's worth, than you had ten or twenty years ago, or at this time last year? If you keep any account, you can easily know this. Indeed you ought to know; otherwise, you are not a good steward, even in this respect, of the mammon of unrighteousness. And every man, whether engaged in trade or not, ought to know whether his substance lessens or increases.

5. But many have found out a way never to be rich, though their substance increase ever so much. It is this: As fast as ever money comes in, they lay it out, either in land, or enlarging their business. By this means, each of these, keeping himself bare of money, can still say, "I am not rich;" yea, though he has ten, twenty, a hundred times more substance than he had some years ago. This may be explained by a recent case: A gentleman came to a merchant in London, a few years since, and told him, "Sir, I beg you will give me a guinea for a worthy family that is in great distress." He replied, "Really, Mr. M., I cannot well afford to give you it just now; but if you will call upon me when I am worth ten thousand pounds, upon such an occasion I will give you ten guineas." Mr. M., after some time, called upon him again, and said, "Sir, I claim your promise; now you are worth ten thousand pounds." He replied, "That is very true: But I assure you, I cannot spare one guinea so well as I could then."

6. It is possible for a man to cheat himself by this ingenious device. And he may cheat other men; for as long "as thou doest good unto thyself, men will speak well of thee." "A right *good man*," says the Londoner, "he is worth a plum" (a hundred thousand pounds). But, alas! he cannot deceive God; and he cannot deceive the devil. Ah, no! The curse of God is upon thee already, and on all that thou hast. And to-morrow, when the devil seizes thy soul, will he not say, "What do all thy riches profit thee?" Will they purchase a pillow for thy head, in the lake of fire burning with brimstone? Or will they procure thee a cup of "water to cool thy tongue," while thou art tormented in that flame?" O follow the wise direction here given! that God may not say unto thee, "Thou fool!"

7. This shift, therefore, will not avail. It will not be any protection, either against the wrath of God, or the malice and power of the devil. Thou art convicted already of "setting thy heart" upon thy riches, if thou layest all thou hast above the conveniences of life, on adding money to money, house to house, or field to field, without giving at least a tenth of thine income (the Jewish proportion) to the poor. By whatsoever means thy riches increase, whether with or without labour; whether by trade, legacies, or any other way; unless thy charities increase in the same proportion; unless thou givest a full tenth of thy substance, of thy fixed and occasional income; thou dost undoubtedly set thy heart upon thy gold, and it will "eat thy flesh as fire!"

8. But O! who can convince a rich man that he sets his heart upon riches? For considerably above half a century I have spoken on this head, with all the plainness that was in my power. But with how little effect! I doubt whether I have, in all that time, convinced fifty misers of covetousness. When the lover of money was described ever so clearly, and painted in the strongest colours, who applied it to himself? To whom did God, and all that knew him, say, "Thou art the man!" If he speaks to any of you that are present, O do not stop your ears! Rather say, with Zaccheus, "Behold, Lord, the half of my goods I give to the poor; and if I have done any wrong to any man, I restore fourfold." He did not mean that he had done this in time past; but that he determined to do so for the time to come. I charge thee before God, thou lover of money, to "go and do likewise!"

9. I have a message from God unto thee, O rich man! whether thou wilt hear, or whether thou wilt forbear. Riches have increased with thee; at the peril of thy soul, "set not thine heart upon them!" Be thankful to Him that gave thee such a talent, so much power of doing good. Yet dare not to rejoice over them, but with fear and trembling. *Cave ne inhaereas*, says pious Kempis, *ne capiaris et pereas*: "Beware thou cleave not unto them, lest thou be entangled and perish." Do not make them thy end, thy chief delight, thy happiness, thy God! See that thou expect not happiness in money, nor anything that is purchasable thereby; in gratifying either the desire of the flesh, the desire of the eyes, or the pride of life.

10. But let us descend to particulars; and see that each of you deal faithfully with his own soul. If any of you have now twice, thrice, or four times as much substance as when you first saw my face, faithfully examine yourselves, and see if you do not set your hearts, if not directly on money or riches themselves, yet on some of the things that are purchasable thereby; which comes to the same thing. All those the Apostle John includes under that general name, *the world*; and the desire of them, or to seek happiness in them, under that form, "the love of the world." This he divides into three branches, "the desire of the flesh, the desire of the eyes, and the pride of life." Fairly examine yourselves with regard to these. And, First, as to "the desire of the flesh." I believe this means the seeking of happiness in the things that gratify the senses. To instance in one: Do not you seek your happiness in enlarging the pleasure of *tasting*. To be more particular: Do you not *eat* more plentifully, or more delicately, than you did ten or twenty years ago? Do not you use more *drink*, or drink of a more *costly* kind, than you did then? Do you sleep on as hard a bed as you did once, suppose your health will bear it? To touch on one point more: do you *fast* as often, now you are rich, as you did when you was poor? Ought you not, in all reason, to do this rather more often than more seldom? I am afraid your own heart condemns you. You are not clear in this matter.

11. The Second branch of the love of the world, "the desire of the eyes," is of a wider extent. We may understand thereby, the seeking our happiness in gratifying the imagination, (which is chiefly done by means of the eyes,) by grand, or new, or beautiful objects; -- If they may not all be reduced to one head; since neither grand nor beautiful objects are pleasing when the novelty of them is gone. But are not the veriest trifles pleasing as long as they are new? Do not some of you, on the score of novelty, seek no small part of your happiness in that trifle of trifles -- dress? Do not you bestow more money, or (which is the same) more time or pains, upon it than you did once? I doubt this is not done to please God. Then it pleases the devil. If you laid aside your need less ornaments some years since, -- ruffles, necklaces, spider-caps, ugly, unbecoming bonnets, costly linen, expensive laces, -- have you not, in defiance of religion and reason, taken to them again?

12. Perhaps you say you can now *afford* the expense. This is the quintessence of nonsense. Who gave you this addition to your fortune; or (to speak properly) *lent* it to you? To speak more properly still, who lodged it for a time in your hands as his stewards; informing you at the same time for what purposes he entrusted you with it? And can you *afford* to waste your Lord's goods, for every part of which you are to give an account; or to expend them in any other way than that which he hath expressly appointed? Away with this vile, diabolical cant! Let it never more come out of your lips. This *affording* to rob God is the very cant of hell. Do not you know that God entrusted you with that money (all above what buys necessaries for your families) to feed the hungry, to clothe the naked, to help the stranger, the widow, the fatherless; and, indeed, as far as it will go, to relieve the wants of all mankind? How can you, how dare you, defraud your Lord, by applying it to any other purpose? When he entrusted you with a little, did he not entrust you with it that you might lay out all that little in doing good? And when he entrusted you with more, did he not entrust you with that additional money that you might do so much the more good, as you had more ability? Had you any more right to waste a pound, a shilling, or a penny, than you had before? You have, therefore, no more right to gratify the desire of the flesh, or the desire of the eyes, now than when you was a beggar. O no! do not make so poor a return to your beneficent Lord! Rather, the more he entrusts you with, be so much the more careful to employ every mite as he hath appointed.

13. Ye angels of God, ye servants of his, that continually do his pleasure! our common Lord hath entrusted you also with talents far more precious than gold and silver, that you may minister in your various offices to the heirs of salvation. Do not you employ every mite of what you have received, to the end for which it was given you? And hath he not directed us to do his will on earth, as it is done by you in heaven? Brethren, what are we doing! Let us awake! Let us arise! Let us imitate those flaming ministers! Let us employ our whole soul, body and substance, according to the will of our Lord! Let us render unto God the things that are God's; even all we are, and all we have!

14. Most of those who when riches increase set their hearts upon them, do it indirectly in some of the preceding instances. But there are others who do this more directly; being, properly, "lovers of money;" who love it for its own sake; not only for the sake of what it procures. But this vice is very rarely found in children or young persons; but only, or chiefly, in the old, -- in those that have the least need of money, and the least time to enjoy it. Might not this induce one to think, that in many cases it is a penal evil; that it is a sin-punishing evil; that when a man has, for many years, hid his precious talent in the earth, God delivers him up to Satan, to punish by the inordinate love of it? Then it is that he is more and more tormented by that *auri sacra fames*, "that execrable hunger after gold" which can never be satisfied. No: It is most true, as the very Heathen observes, *Crescit amor nummi, quantum ipsa pecunia crescit,* -- "As money, so the love of money, grows; it increases in the same proportion." As in a dropsy, the more you drink, the more you thirst; till that unquenchable thirst plunge you into the fire which never shall be quenched!

15. "But is there no way," you may ask, "either to prevent or to cure this dire disease?" There is one preventative of it, which is also a remedy for it; and I believe there is no other under heaven. It is this. After you have *gained* (with the cautions above given) *all you can*, and *saved all you can*, wanting for nothing; spend not one pound, one shilling, or one penny, to gratify either the desire of the flesh, the desire of the eyes, or the pride of life; or indeed, for any other end than to please and glorify God. Having avoided this rock on the right hand, beware of that on the left. Secondly. *Hoard nothing*. Lay up no treasure on earth, but *give all you can*; that is, all you have. I defy all the men upon earth, yea, all the angels in heaven, to find any other way of extracting the poison from riches.

16. Let me add one word more. After having served you between sixty and seventy years; with dim eyes, shaking hands, and tottering feet, I give you one more advice before I sink into the dust. Mark those words of St. Paul: "Those that desire" or endeavour "to be rich," that moment "fall into temptation." Yea, a deep gulf of temptation, out of which nothing less than almighty power can deliver them. "They fall into a snare" -- the word properly means *a steel trap*, which instantly crushes the animal, taken therein, *to pieces*; -- "and into divers foolish and hurtful desires, which plunge men into destruction and perdition." *You, above all men, who now prosper in the world, never forget these awful words! How unspeakably slippery is your path! How dangerous every step! The Lord God enable you to see your danger, and make you deeply sensible of it! O may you "awake up after his likeness, and be satisfied with it!"*

17. Permit me to come a little closer still. Perhaps I may not trouble you any more on this head. I am pained for you that are "rich in this world." Do you give all you can? You who receive five hundred pounds a year, and spend only two hundred, do you give three hundred back to God? If not, you certainly rob God of that three hundred. You that receive two hundred, and spend but one, do you give God the other hundred? If not, you rob him of just so much. "Nay, may I not do what I will with my own?" Here lies the ground of your mistake. It is not your own. It cannot be, unless you are Lord of heaven and earth. "However, I must provide for my children." Certainly. But how? By making them rich? Then you will probably make them Heathens, as some of you have done already. "What shall I do, then?" Lord, speak to their hearts! else the Preacher speaks in vain. Leave them enough to live on, not in idleness and luxury, but by honest industry. And if you have not children, upon what scriptural or rational principle can you leave a groat behind you more than will bury you? I pray consider, what are you the better for what you leave behind you? What does it signify, whether you leave behind you ten thousand pounds, or ten thousand shoes and boots? O leave nothing behind you! Send all you have before you into a better world! Lend it, lend it all unto the Lord, and it shall be paid you again! Is there any danger that his truth should fail? It is fixed as the pillars of heaven. Haste, haste, my brethren, haste! lest you be called away before you settled what you have on this security! When this is done, you may boldly say, "Now I have nothing to do but to die! Father, into thy hands I commend my spirit! Come, Lord Jesus! Come quickly!" Bristol, September+ 21, 1790.

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