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The Use and Abuse of Wealth in America

F. S. Root

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Familiar Vestry Talks

ON

CHRIST'S CHRISTIANITY AS APPLIED TO ECONOMIC QUESTIONS.

The Use and Abuse of Wealth in America.

By Rev. F. S. Root.

PASTOR OF THE HIGH STREET CONGREGATIONAL CHURCH, AUBURN, MAINE.

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"And Jesus said unto his disciples, it is hard for a rich man to enter into the kingdom of heaven."

(MATT., 19:23.)

"Shall not that western Goth of whom we spoke So fiercely practical, so keen of eye, Find out some day, that *nothing pays*, but God?" (LowELL'S "CATHEDRAL.")

"The danger which threatens the uprooting of society, the demolition of civil institutions, the destruction of liberty, and the desolation of all, is that which comes from the rich and powerful classes in the community."

(REV. HOWARD CROSBY, D. D.)

"Fraternity is the result and test of true Christianity working through sound economic forms."

(Philosophy of Wealth, Prof. John B. Clark.)

"The amount of wealth which any man receives should bear some approximate relation to the benefit which he confers upon the world."

(MONOPOLIES AND THE PEOPLE, C. W. BAKER.)



HE proof of the divinity of the Gospel of Christ is, that it always appeals to the confirmation of experience, and never in vain.

There is not a principle of life and conduct in the New Testament which has not been translated into the language of human experience; and out from the depths of character there proceeds an endless array of witnesses whose testimony vindicates every word of Holy Writ.

A case in point is the 24th verse of the 19th chapter of St. Matthew, in which our Lord is reported as saying: "It is easier for a camel to go through a needle's eye than for a rich man to enter into the Kingdom of God." Here is a plain, startling, impressive truth, uttered by the greatest of human Teachers, and confirmed by our abundant knowledge of the temptations and allurements of wealth. It is not easy for the very poor to be christians, for the hardships of their condition are likely to lead to despair and doubt of the goodness of God. It is harder still for the rich to be christians, not alone because of the temptations to enervating luxury and despoiling vice, but also because it is the rule, that the accumulation of money turns the heart to avarice. And no miser can ever inherit the kingdom of beaven! The force of this teaching is tremendous; and for this reason ingenious efforts have been made to explain away the verse. In place of camel some have inserted the word, "cable", a reading invented merely to soften the language of Jesus; others assert that the

small gate to the walled city, for foot passengers, was called the eye of a needle, a statement which rests upon no adequate authority. Vain are these special pleadings to break the force of the Master's word. The natural interpretation of the phrase is correct. Jesus meant exactly what he said. "It is literally easier for a camel to go through the eye of a needle than for a rich man to enter into the kingdom of God." For a man of wealth to be a devoted christian, holding his property as a trust from the Almighty, and moving in and out among his fellow-men to comfort, help, and bless, in the spirit and love of Jesus, this is the exception in the Christian Church. Were the facts otherwise we should not be compelled to record the melancholy truth, that in all the vast membership of the Christian Church of America only one-sixteenth part of one per cent is given for missionary work, that is, for the extension of the glorious gospel of the Son of God ! Onefifth of the wealth of the United States, amounting to \$8,728,400,000 was in the hands of the church members in 1880; but in ten years the church gives annually but little more than five millions of dollars for Mission work at home and abroad. In the face of these figures will any thoughtful observer dare maintain that the wealth of the Christian Church is consecrated, and will any devout believer wonder at the present alarm for the future of American Christianity? If rich men give in the average but one dollar out of every \$1586, for missions, it is evident, that with many noble exceptions, most churches would be richer were they poorer ! But I will now proceed to tell you why it is so difficult for a rich man to be a christian.

To begin with, there is the mischief which follows in the train of adulation of wealth. As Americans, we are preeminently, a money-loving people. A man may indeed be a calf, as regards his intellect and wit; but if he chance to

be golden, there are multitudes to imitate the example of the children of Israel, and bow before him! Go into a strange community, and inquire, who are the first citizens, and almost infallibly will be mentioned the richest. Social conditions turn upon degrees of wealth, generally speaking. Did you ever hear of a church that did not reluctantly discipline its wealthiest member? Did you ever know a Parish Committee that did not glow with exultation whenever a rich new-comer announced his intention of taking a pew? Is it a strange experience for a Minister to be told, that the wealthy men in his church, who pay the bills, are dissatisfied with home-thrusts from the pulpit? Suppose ten devout mechanics should complain of a Preacher's discourse as against ten nominal christians of wealth who approved, is there any doubt as to which company would gain the ear of the average Parish Committee ? Now, reverse the case, let the mechanics approve, and the rich condemn-is there any doubt that the Parish Committee would seek to persuade the Minister to a different course? There are comparatively few democratic christian churches in America today, taking the organization as a whole. I challenge any man to read Dr. Strong's book, "Our Country," and honestly, assert the contrary. A well-known New Yorker died the other day, and of his funeral a prominent newspaper said, "Two hundred millions stood around his Bier." Here is the estimate, men are merged in millions, property goes up, character goes down. And what is likely to be the effect of all this upon the rich themselves? Just what I have told you-adulation that works mischief; that cultivates the spirit of the man who, on becoming wealthy, and setting up his coachand-four, exclaimed, "O my, that I could stand in the road, and see myself go by." There is no more demoralizing pride in the world than the pride of possessions, excepting, perhaps, the pride of poverty! When a man

comes to think that he is somebody because he is rich, whatever meanness may lurk in his soul, society is the loser by his presence. The worship of wealth is the degradation of wealth. That worship is one of the most

serious evils of our day.

Another reason why it is hard for a rich man to be a Christian lies in the fact, that the passion for money is likely to become the dominant passion of his life. The rapid accumulation of property has all the excitement of gaming. A citizen in this community said, "I have money enough; but now I love to see my riches rolling up in volume." Many think this who do not say it. The increase of money fosters love of money unless there is behind all acquisition a christian character tried and true. As a rule, the more riches gained relatively less is given in benevolence. You may test this remark by any available statistics under the sun, and it will be proved a sober statement. I know men who were kind, generous, noble, devoted to all that was good when poor, but riches have made them hard, and close, and narrow, and questionable in all their business ventures. Their behavior alters for the worse with the excitement of prosperity. It takes a large measure of divine grace, and a sturdy Christian manhood, to resist the excitement of riches that dwarf the slow and honest rewards of legitimate toil. I have lived in Auburn nearly four years. One of the saddest experiences of my ministry is to see one person after another drawn into the maelstrom of money-getting to the exclusion of the rights of home, church, friends, and religion. If there were no scripture texts upon which to build my theme, individuals would afford me all the text I need. Everywhere, in prosperous communities, one need only keep his eyes wide-open to preceive, that it is hard, desperately hard, for the man who sows the dragon's teeth of avarice to reap the reward of Life Eternal. The Rev. Dr. DaCosta, an emi-

nent Episcopal Preacher of New York, said to five hundred communicants the other day, "Money in New York is what makes the man; you all know it. Let us try to bring Christ and God down to earth and to show the people, not the commercial, political economy Christ of the present, not a financial God, but the old living God, and Christ the Mechanic." And on the same day and occasion the devoted Fr. Huntington, the Rector who voluntarily chose to live among the Tenenment House population, said to the work-people among the communicants, "You must go and carry the gospel to the rich. They have temptations to pride and to luxury, to sloth, to indifference, and to cruelty. Use all means to this end of the salvation of the rich." Is there not a startling truth in this indictment? And is it not certain, that many pravers should be offered for those, who, in forgetfulness of their "Inasmuch Brethren." and in the face of the clear and calm teaching of Christ in the Sermon on the Mount, persist in building Altars to Mammon in places where God alone should be worshipped.

It is now, perhaps, time for me to say, that I would not have any man, most of all, myself, entertain the slightest prejudice against wealth, honorably acquired and nobly used. The workingman, who bitterly assails the possessor of riches, as though all property were robbery, only injures the cause of honest labor. It is no more a sin to be the owner of moderate wealth than it is to be poor. I have pointed out some of the dangers of wealth; but, as with every other value, or its representative, there is a right and wrong employment of money. It would be the salvation of some to be stripped of every dollar; there are others I could wish wealthier than they are. The position of social reformers on this question is grievously misunderstood. The anarchists may rant against wealth, as, *in itself*, an evil, to their hearts content, but real students of

7

economic questions will not be so unjust. Many of you heard Henry George repeat in the city of Lewiston, with strongest emphasis, that he did not object to the acquisition of wealth; rather did he wish that all men might have fair opportunity to put by money. The socialists argue. not so much against riches as against their unequal distribution, and the joint earnings of the community would be their common bank of deposit. What the Nationalists believe will be considered later. But, from the standpoint of the socialism taught by Jesus there is place for individual wealth. If there is a gospel for Lazarus, the beggar, there is also one for Joseph, of Arimathea. We must not fail to remember that abundance is legitimate on conditions presently to be established; and that thriftiness which is made possible to all men, willing to work and earn, is neither discredit nor injustice. I thank God for George Peabody, Wm. E. Dodge, Abbott Lawrence, and other rich men of America, whose brains have coined wealth to flow in silver streams of beneficence, and, this without questionable venture, or labor-oppression, or any taint of avarice and vulgar show. In a Connecticut town today an honored rich man puts into the plate upon each of the 52 Sundays in the year just \$400, not wishing to increase by one penny the principal of his fortune; but Russel Sage, the more than millionaire of New York, refuses to raise his contribution from fifty cents to one dollar because has two millions of dollars in the bank not he drawing a cent of interest Immense! difference in rich men-is there not? Now, I am free to say, that by conforming to certain conditions, one enjoys the right to moderate fortune. If a man has made his money honestly, (that is, not by obedience to the natural laws of the business world alone, but also by fulfilling the law of Christ); if there has been no usurpation of the rights of labor; no contemptible schemes, of which stock-watering, and stock-

8

depression to induce holders to sell at sacrifice, are the least disgusting types; no tricks of trade so sharp that they cut integrity to the bone; no gambling, no corners, no dilutions and adulterations, if every dollar is held as a trust from God, and personal generosity outstrip personal luxury; if a man be solicitous that his money does not encourage, even remotely, any form of vice in the community; if the disposition *to give* and not *to hoard*, grow stronger with the progress of the years, why, then our money will do ourselves and others good, and like Shakspeare's quality of mercy will become twice blessed, blessed to him who gives and to him who takes !

Ah, but just at this point is the pinch, and just here our eves behold the sad spectacle, not of general righteous use of money, but of general unrighteous perversion of wealth. Before concluding this address some convincing proofs will be offered to support this statement. And the reason why the wealth of America is so greatly debased lies in the fact, of the enormous and dangerous concentration of our national wealth in the hands of the few, thus making it more and more difficult for the many to acquire a competence. Many of the Lords of Industry threaten the liberties of a people. But is there such startling concentration? One of the most extraiordinary features of Henry George's book is the tabulation of statistics from many sources to show, that the rich are constantly growing richer, and the poor RELATIVELY poorer. I am quite aware of the fact that some people regard Mr. George as an exploded phenomenon, and his figures as unreliable. But. to employ the delicious sarcasm of an eminent American Jurist, "Crushed by the Duke of Argyle, refuted by Mr. Mallock, extinguished by Mayor Hewitt, undermined by Edward Atkinson, exploded by Prof. Harris, excommunicated by Arch-Bishops, put outside the pale of the constitution by numberless legal pundits, waved out of existence

9

by a million podsnaps, still Henry George's theories seem to have a miraculous faculty of rising from the dead." With the single-tax theory I have nothing to do this evening. But the facts which are gathered to prove the concentration of riches have never been overcome, and, in my judgment, are impregnable. A distinguished New York lawyer, Thomas G. Shearman, wrote two articles for the Forum Magazine, in support of this view which attracted the attention, and awakened the surprise of the entire country. As yet no writer has successfully assailed his conclusions. I will briefly recapitulate some of the results of Mr. Shearman's careful investigations. Allowing fifteen million families in the United States, 14,000,000 must have been supported upon incomes of less than \$400 each. 700,000 on incomes of less than \$1,000 each, and the remaining three hundred families on larger incomes. Contrast with these figures the returns which indicate that the entire country is practically owned by fewer than 250,000 persons; that only 25,000 persons now possess more than one-half of the whole national wealth, both real and personal. Within thirty years, present methods of taxation being continued, the United States of America will be substantially owned by less than 50,000 people, making hardly one in five hundred of the adult male population. The average income of the richest hundred Englishmen is about \$450,000; but the average income of the richest hundred Americans cannot be less than \$1,200,000. It has been our proud boast that America is free from that concentration of wealth which makes paupers and millionaires in Great Britain, but if we may depend upon Mr. Shearman's facts, and there is no more accurate thinker in the legal fraternity, the chasm which separates class from class is greater in America than it is in England. For, it is demonstrated, on the showing of English Statisticians. that the disproportion between rich and poor in England,

is less than 40 years ago, wealth more widely distributed, the middle classes more influential, and the masses rapidly gaining in power and influence. Unless Mr. Shearman can be argued out of court just the reverse of this is true in our own country. In his attempt to account for this state of things the writer would have us believe, that within the past thirty years the burden of taxation has been cast almost exclusively upon the working class, and that the ma chinery of public taxation has been used exclusively for private profit. And to support this proposition Mr. Shearman says, that our whole system of taxation takes from the rich only from three to ten per cent of their annual savings, while taking from the poor seventy-five to ninety per cent. However this may be, wealth, broadly speaking, is power; and power whose basis is simply vast material possession cannot, in the nature of the case, be used to the advantage of the whole people. And therefore, as I have intimated, it is not extravagant to say, that Lords of Industry are likely to threaten the liberties of the people by corrupting the fountains of equity from which all nations must drink in order to live. The tendency of vast wealth is toward abuse; its moral control, according to the principles of the gospel, the great exception.

It will of course be claimed, that such enormous concentration of wealth, in one form, at least, that of gigantic capitalization, cheapens the cost of luxuries and necessities. For example, the Monoply known as the Standard Oil Company claims to have greatly cheapened the cost of Petroleum, to which claim however a shrewd observer aptly replies, "If this be so it is only because of the advantages given to it in transportation by the railways. In reality, it sells cheaper at points where it desires to crush out competition; and unobstructed by competition it enjoys the full benefit of the impregnable barrier which it has erected between the thousands of producers of crude

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petroleum, and the millions of consumers. It is true there has been a decline of 50 to 60 per cent in the retail price of refined petroleum since the ante-Standard Company period; but those who regard that as a mitigation of the monoply forget that there has been a decline of 70 to 80 per cent in the price of the crude." (N. A. Review, March, 1887, p. 278.) And upon this whole question of the alleged cheapening of the product, in a multitude of ways, through facilities afforded by enormous aggregation of financial resources, it may be said, (1) That the reverse is often the case. (2) That really free competition would have accomplished the same result. (3) That the guestion is not purely one of cheapness, for if rights and privileges, belonging to the entire people, whose value is beyond a money computation, are sold by the help of corrupt courts and legislatures, in order that a monoply may give the masses one article of consumption at low cost, why then, I say, that such a transaction is the dearest bargain that a community could possibly make !

But now as to this fact of the vastly unequal distribution of wealth in America it is pertinent to inquire, whose labor produced the wealth of the country, or rather, the values which are represented by it? I will not inquire into the soundness of the proposition of Ferdinand Lasalle, and thinkers of his type, that all value is conferred by labor, and is simply his sweat, brain, and sinew incorporated in the product, but receiving for the productivity of his work only bare subsistence. These are meant to be familiar talks, and I cannot violate my own purpose by introducing intricate discussions of economic principles. I will answer my own question by admitting that all wealth is created by labor; but, in saying this it must be borne in mind, that no inconsiderable part of such labor is mental capacity and foresight. Hence, it follows, that both labor and capital are entitled to the just rewards which result

from skill of hand and energy of brain. The remaining question is, does capital receive the Lion's share? And is it not also the fact, that many persons of enormous wealth defraud both labor and capital by heaping up colossal fortunes by the use of means indefensible at the bar of God, and in the court room of an unbought public opinion? If all able-bodied men in America possess anything like a fair chance in life to secure a decent competence by the exercise of every legitimate power of muscle and brain, could Mr. Shearman present for our inspection such over-whelming figures to prove this appalling concentration of wealth in the hands of the few? I grant you there is a difference between an energetic and capable King of Industry, who subdues a wilderness, and peoples it with artizans, drawn from over-crowded centres of population, and a gigantic speculator in stocks who grows rich. vastly rich, by the distress of other people. But even though a King of France conquer such new world of capitalistic achievment, the thousands of laborers who break the first thorny paths are entitled to generous reward. The head of a Scotch Clan, Mackenzie by name, boasted to Mr. George of the heroism of his ancestors in in conducting the warfare which secured the family inheritence. Pointing to his vast and almost illimitable acres he proudly said, "And these are mine by the right of their labors." But, said Mr. George, "who did the fighting ?" Why, replied Mackenzie, "the Clansmen of course." "Yes, and what did they get," answered the great thinker? Mackenzie was speechless. He knew very well that the best of their descendants were not much better than tenants-by-sufferance on those very acres which their fathers had won at the point of sword and spear. M_{V} friends, the old problem again, who receives the Lion's share in the effort of brain and brawn? But you say, if a man is not satisfied with his lot, let him better his con-

dition by change of masters or of employment. If he is certain that others are making a good deal of money in business, while he himself earns little, let him undertake business and improve his fortune. But will you tell us how this can be done by the many deserving workmen under conditions which now obtain in the industrial world? A smart and impudent student once said to old Dr. Wayland of Brown University, "Doctor, I don't think the proverbs of Solomon amount to very much anyway. Almost anybody of good common sense could invent some that would be just as true." The old instructor slowly turned his cool and critical gaze upon the callow sophomore, and, in a most extinguishing voice calmly replied, "Young man, I should advise you to make a few proverbs." If there is any person in this audience who supposes it to be easy to frame certain principles of trade and commerce, in obedience to which every industrious and capable man will rise to competence, I simply repeat, "Make a Few." Most of the old maxims and saws that used to be read in poor Richards Almanac are quite inapplicable to our changed industrial status. Business is now a war. A good mechanic, however thrifty, saving, and competent, will think twice before starting a factory on his own account. Why? Because this tendency toward vast aggregations of capital gives him but the most meagre chance either to buy or sell to advantage in the market, unless he is so fortunate as to become the discoverer of specialties that will command a position for his goods. It is absurd to tell fifty men working in these shoe-shops that they can all become employers by hard and honest work, just as absurd as to inform fifty school-boys that each may become president of the United States. Were the present employers once skilled workingmen? Yes, beyond a doubt! But presumably there are dozens of workmen as good, and of business capacity potentially as great at the

bench today. In the nature of the case each could not have opportunity to turn employer, unless exceptionally favored by circumstances, for, as I said to you when we last met, the constant tendency is toward reduction of establishments, consolidation of interests, and loss of individuality in labor. Thus, if labor does not at present secure its share in the immense general increase of wealth in America, it is obvious, that under prevailing industrial conditions the *chance* of such reward grows less by slow degree. The unequal distribution of wealth constantly enlarges and perpetuates its own inequality.

But I have just now spoken of the general unrighteous perversion of wealth in America, conceding, meanwhile, that it serves innumerable beneficent purposes, and that rich men, who hold their money as a trust from God, are worthily endowed. Yet how can we defend the positive abuse of riches? What abuses, do you ask? Some I have described; others will now be mentioned briefly. Think of the sins against the whole people which are made possible by the iniquities of wealth. We talk about the dangerous classes, as though such designation must invaribly mean the thugs, and other criminals of our cities; but no man is more dangerous than he who robs others by cunning contrivances to secure their property under forms of law, or by escaping his own rightful burdens of financial obligation. Have wealthy units any excuse for throwing weight of taxation upon poorer classes by evading payment of legitimate taxes? I borrow Howard Crosby's illustration. A College Professor, on a meagre salary of \$2,000, and having as his only property a mortgage of \$10,000, pays his 21/2 per cent of personal tax on this mortgage, while he receives as interest only 31/2 per cent. But a neighbor worth three millions pays not a one cent of personal tax, although the owner of fifty mortgages, besides a large amount of railroad stock. By a fiction of

debt he escapes. And authorities wink at the practice. Will you tell me how many rich men in this, and every other community, honestly pay every cent which they owe on taxable property? Who, as a rule complains the loudest about taxes, the poor widow, in her little home, or the wealthy citizen? Whether the tax rate be ten mills or twenty, men of large possessions too often complain because they are obliged to pay for privileges under which they realize five times this largest amount, on investment Is that fulfilling the law of Christ which bids the strong bear the burdens of the weak? If a man has made large profit in business for ten years, and there comes a year of depression, shall labor suffer first in the reduction of wages? Is it conducive to national prosperity to make corners and combinations so that the poor must give twice as much for staple product as it could possibly be worth on fair margin of profit? Was the anthracite Coal-Pool a blessing in disguise? Are Syndicates owning almost the entire acreage of a county enthusiastic advocates of the My friends, will you answer these ques-Golden Rule? tions from the open pages of the New Testament? I am not in business, you know, and my lips are sealed on social questions. These meddlesome preachers, who don't know a trial balance from a search-warrant, ought to burn their economic books, and preach the simple gospel, to all sinners except financial sinners!

Nor must we forget the social sin, of frightful dimensions, directly traceable to lavish wealth. Prof. E. G. Clark, a man who could hardly be quoted as upon the workingman's side of the question, plainly says, "Present wealth is unutterably selfish, vulgar, and tyrannical. poverty is growing savage and brutal. Injustice never becomes utterly unbearable without recoil." (North American Review, July 1886, p. 58.) The one is the natural antithesis of the other. Do you wish to know the crimes of

unscrupulous and unchristian wealth? I refer you to the ninth chapter of that American Classic, Our Country. If you do not accept Dr. Strong's terrible arraignment, answer him; but, I beg of you, read him! Do riches harden the heart, and deaden the conscience, unless held in the spirit of the glorious gospel of the Son of God? Take one instance out of many. A Clergymen of this city, said the other night in public assembly that some employers of miserably paid woman's labor calmly informed their help that the sale of virture must be relied upon to eke out a living! The statement seemed to me too horrible for credence. But since then I have discovered abundant confirmation of this assertion; and these lepers among the mass of *honorable* employers are yet unwhipped of justice. (Tramp at home, pp. 16, 17). The sins of unconsecrated wealth against the people are so many and varied that the merest catalogue would be a formidable tract; and the rapidly diminishing hour warns me that further details must be omitted. Suffice it to say, that no man is more dangerous than the gigantic and ruthless speculator in values which represent the blood, the bone, and sinew of the people. And next to him I should place the enormously wealthy spendthrift, who earns nothing, and revels in debasing luxury. Bishop Huntington speaks of the "vapidity and vacuity of the average upper-class drawingroom," and of the "dawdling young men and women, who might be the light and comfort of a dozen tenementhouses," but whose sole ambition is to look admirably in evening dress!" President Josiah Quincy, of Harvard College, remarked of an exquisitely polished undergraduate, whose mind was upon horses and cravats. "This young man has had the misfortune to inherit a great estate." I regret to say, that more and more of our young Americans are threatened with the same affliction.

Now I regard it as peculiarly the privilege of vast wealth

to minister to the necessities of the race, a privilege, indeed, which ought to be as sacredly cherished by all of us in the degree of our prosperity. But large wealth in America is vulgar, that is to say, ostentatious, and by its showy magnificence one is forced to contrast the silver streams of its pleasures with the arid wastes of poverty in the great cities of our land. O, that these rivers of abundance, that flow from mines and reservoirs inexhaustible. could be diverted to channels of cleansing and purification, so that all the influences of education, of morality, of contented industry, and of welcome opportunity might build anew the fortune of the Republic upon the solid foundations of social righteousness. For, may it not be said, that as "civilization ripens, refined by Christianity, the true nobless oblige is found in the simplicity which is the best promoter of equality, protecting the self-respect of the less favored, encouraging honesty, abating temptations to fraud and crime, and so exercising a gracious and useful ministry of righteousness." "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 God." Yes, but when the rich have manfully beaten down beneath their feet the severest temptations of wealth; when money, time and influence are dedicated to the service of God and humanity; when the tightening cords of avarice are cut asunder with the sword of consecrated purpose; when the worth of character is revealed to the world as the soul-whiteness of the man, he becomes a member of that blessed company, loved by the Lord Jesus, whether rich or poor, whose discipleship on earth is like a benediction of peace to their fellow-creat-And tonight, my brethren, I pray you to take to ures. heart that solemn question of the life, Is my present pursuit, in harmony with the lower or higher aspirations of the soul? On the answer to this question depends the whole of conduct.