

THANKSGIVING SERMON

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"But seek ye first the kingdom of God, and His righteousness; and all these things shall be added unto you." Matt. vi. 33.

PERMANENT CAUSES FOR THANKSGIVING.

We are met to-day to give thanks to God for His great goodness to us as a nation. And we have much to be thankful for. We have the truest liberty: such liberty as by the definition of one of England's greatest jurists, "consists in the power of doing whatever the laws permit." We have a responsible government which is sensitive to the slightest touch of the popular will, the people themselves make and unmake, set up and overturn ministers. We have the fullest freedom to worship God according to the dictates of our own conscience. For while the laws of the land prescribe nothing as to the form of belief or the mode of worship, they declare that the peace and quiet of the Sabbath day shall be preserved inviolate for the common good. This is the inheritance which we have received from our fathers, of which we are meanwhile the custodians, and which it behoves us to pass on to succeeding generations, improved if possible, certainly not impaired. To some these things may appear to be merely the fruits of reason and experience, and therefore things for which we may more naturally take credit to ourselves than give thanks to another. But it is to be remembered that human reason, in this instance, owes its fruitfulness, and the institutions it has devised, and their stability, to the quickening and enlightening influence of that divine truth which is the direct and supernatural gift of God.

TEMPORARY CAUSES.

And besides these permanent causes for mutual congratulation and devout thanksgiving, there are things which belong specially to the current year. It is true that the country still suffers from the severe and long-continued paralysis of trade, and that the present moment is for our city one of great anxiety. But even this pressure and distress will not prove to be an unmixed evil if it teaches us a much-needed lesson of economy, and drives men back to the anvil and the plough, to become producers instead of mere consumers and agents in exchange. In times of inflation or prosperity we insensibly learn to think that money and pleasure are the only things worth living for; and in the race for riches, and the hot pursuit of mirth and laughter, we are in great danger of losing that self-collected power of sober earnest thought which is the true glory of mankind.

In such times as these we see clearly that "a man's life consisteth not in the abundance of his possessions." There is a life of the soul, a harmonious cultured development of the man himself which is a far nobler object of pursuit than material wealth or social distinction, and which yields a satisfaction which the wreck of adventitious happiness can not destroy.

CHEAP FOOD.

But while even in respect of hard times the present season is probably not seriously worse than its predecessors. It has this mitigating circumstance in its favor: food is plentiful and cheap. There have been times and places where the quantity of food decreased in proportion to the demand, and where the price increased in proportion as the power to purchase decreased. Famine prices have ruled when people's pockets were empty, whereas now, if we have but little money to spend, its purchasing power is increased by reason of the abundance and cheapness of the supply of bread. Absolute privation is thus warded off. While the farmer though not receiving so much per bushel, is in a large measure compensated for the lowness of the price by the plentiful harvest. Things are thus mutually adjusted so as that without causing the labor of the farmer to go unrewarded, the privation of those whose wages are greatly reduced may be eased off to an endurable point.

GENERAL GOOD HEALTH.

We have also been free from the scourge of epidemic. The plague which has desolated towns and cities, and filled the hearts of multitudes with fear and trembling, and made the air heavy with cries of mourning and distress, has not come near our dwellings. The health of the country has never been better. And while we sympathize with those who have been called to suffer the ordinary ailments to which we are all liable, and which must come to us in

the course of nature, we may well, as a people, give thanks for deliverance from pestilence and disease.

It is then with good cause that our rulers have called upon us to give thanks in this public assembly to Almighty God, the Father of all mercies and Bountiful Giver of all good for the blessings which have been so richly enjoyed by us during the last twelve months. The fact that we have come together for such a purpose is a public declaration of our dependence on Divine favor, and consequently of our interest and duty to adopt such a course of conduct as may secure the Divine blessing.

HOW TO CONTINUE PROSPEROUS.

National prosperity depends on national righteousness. Nations in their corporate capacity are under law to God, and responsible to Him for their conduct. If, therefore, we wish to secure the blessing of God, or what, in our corporate capacity, is much the same thing, to secure a solid and lasting prosperity, we must be careful to avoid those courses or to amend those practices which, as they are irrational and wicked, inevitably entail upon us disaster and misery.

Corrupt practices cannot prosper. Neither men nor nations can live by lies.

In these circumstances, I am led to-day to direct your attention to what I conceive to be

ABUSES

which seriously endanger the welfare of the body politic. If by the blessing of God I am enabled to trace these abuses to their true causes, and to point out suitable remedies, or at least to arouse you to search for such remedies, I shall have accomplished a work which, as it will tend to secure our future prosperity, will be thoroughly in keeping with the purpose for which this day has been set apart.

DISHONESTY.

I. I think that there has been in the last few years an alarming increase in dishonesty, or to put it otherwise, a falling-off in that sterling commercial integrity and honor which is the secret of genuine and permanent success in trade. There are few men who are prepared to affirm that the vast majority of cases of bankruptcy are those of honest upright men, who have been driven to the wall by stress of misfortune. The real nature of the transaction is too well illustrated by the language which I am told is used by intending bankrupts to their creditors. The creditor asks, "What can you pay?" The cautious and evasive reply is, "What do others pay?" That is to say, the debtor does not want to pay to the last farthing of his ability; but he will give his creditors as little as he can persuade them to take. He will get property from others in the way of fair trade, and then cheat them out of as much of it as he possibly can. Such a transaction is downright robbery, all the worse from the fact that it is perpetrated under the customary forms of honest trade, and consummated under the sanction of law. There was a time when the very name of bankrupt was a stigma—when men feared insolvency as they feared dishonor; when the disgrace of insolvency was to some extent inherited by the family; when to tell a man that his father "had failed" was as keen an insult as that he had been a drunkard or a debauchee. In fact, insolvency was regarded as *prima facie* evidence that a man was a fool or a cheat.

But it is not so now. Insolvency has become so common as to have lost its stigma, and rather to have gained a sort of standing and respectability. Men do it and retain their social standing—do it and hold their heads on 'Change as if nothing had happened. Nay, men apparently resort to it as a convenient and clever way of making money. It is not unfrequently the case that when a family moves into a fine house or sets up a carriage, men say: Ah, yes: he has gone through the court! Do I need to put in words the stinging, damning disgrace which such phrases insinuate? Now, how is this to be accounted for? Is human nature worse than it used to be? That I do not believe. Taking one generation with another, the natural condition, the native, inborn state of man is much the same. If in one generation, or at any particular time, we see a community visited, as it were, with an excess of wickedness—we see vice walking the streets with brazen, shameless face—we may not account for it by supposing an unusual intensity in the morbid conditions of the soul.

DEFECTS IN INSOLVENCY LAWS.

We are to look rather to the external conditions of

the times. I think we will usually find that the relaxation of restraint, or the softening or removal of the natural penalty of sin and the abounding of sin are co-relative terms. In other words, *sin and crime* increase just as the restraints are relaxed and the penalties easily escaped. This being the case, we have not far to look for the occasion, at least, of much of what we now deplore. I believe the present practice and feeling in the matter of insolvency may be traced to some defect in our legislation on this subject. I do not need to recount the precise provisions of the law, nor do I know that I am competent to do so. It is enough to say that the present arrangement makes it exceedingly easy to procure a discharge from the disability and inconvenience of insolvency. I believe that in almost every respect the law is as perfect as the wisdom and good sense of its framers can make it. But it is just possible that a tenderness for the debtor may have unconsciously caused them to lean rather much to that side, and that, in their desire to assist really honest and deserving but unfortunate debtors, and to protect them from the exactions of a merciless creditor, they may have made the way out of insolvency so facile as to make it at once a loophole and a temptation to dishonest and incompetent men.

Before bankruptcy laws were passed, I believe a creditor might follow his unfortunate debtor until the last farthing of his lawful claim was paid. In those days it occasionally happened that one stroke of misfortune, or one single mistake, ruined a man for life. Having once failed he could never hope to enter the lists again until by paying over his surplus earnings, through a long term of years, he once more found himself square with the world. Or possibly enough he might be vindictively pursued with vexatious prosecutions, which had but one purpose, viz: to handicap him into such a burden of debt and expenses as would effectually crush him for ever. The terrible hardship of such a position was no doubt in some instances a temptation to dishonesty. But still the very terror of the situation had a wholesome effect. The penalty was so sure and life-long, that incompetent and inexperienced men were afraid to run the risk; and really dishonest men who counted the cost of failure thought it better to keep within bounds rather than run a wild goose chase which might entail such tremendous loss, and thus became practically honest as a matter of policy.

When a man went into business he knew that it was *do or die*, and he would strain every muscle to make ends meet and to keep his credit.

But now the way out of debt is so easy that men without either *ability, capital or experience* do not hesitate to undertake its responsibilities. They have nothing. If they succeed, they count themselves fortunate. If they don't succeed they have nothing to lose, and they can go into court and get a discharge. Their debts are then paid without inconvenience, and themselves, having a clean sheet, they are soon ready to start again. Meantime, they have had an easy, careless life, and perhaps something more at the expense of their creditors. Not only is this facility of discharge a temptation to men knavishly disposed, but in many instances it becomes a terrible temptation to men who are sincerely and truly honest. They deny themselves and their families, live close and work hard, rise early and sit up late in order to pay one hundred cents on the dollar. But their next neighbor, whose principles are of softer fibre, saves himself all this vexation by a composition; and then, having got goods for fifty cents for which his honest neighbor pays one hundred cents, he can with an equal margin of profit so greatly undersell him as to have his counters thronged with customers while his sterling neighbor's counters are almost deserted. Thus the honest man sees himself placed at a serious disadvantage by his integrity and the action of those very creditors whose interests he seeks to conserve. When to such a man the alternative is begging or composition, is it any wonder that even at the loss of his own self-respect he falls into compliance with the easy morality of the times. In this way, I think, the present unsatisfactory state of things is in good measure accounted for. Now, what is to be done? Are we supinely to let things drift? If so, we shall destroy mutual confidence between man and man, and thus undermine the very foundations of credit. We shall make the British name, now the synonym for honor and fair dealing, a hissing and reproach among the nations. Nay, for our own comfort, for the honor and