

tuted pens and venal politicians. It hath a small beginning, but a giant's growth and strength. When we make a monster we make our master, who haunts us at all hours, and shakes his web of scorpions forever in our sight. The slave hath no overseer so severe. Faustus, when he signed the bond with blood, did not secure a doom more terrific." This is solemn truth. The young man who has resolved to live beyond his income is doomed. He has mortgaged himself to Satan. He may be saved, for the grace of God is infinite, but his salvation is not likely. Once in a great while the prodigal comes back from those far countries where he has wasted his substance in riotous living; but the prodigals who come back are few, compared with those who stay away and die. The habit of contracting debts is in direct violation of the spirit and teaching of the text, which bids men provide things honest—that is to prepare beforehand all things honest in the sight of all men. It is simply a lack of honesty for men to live beyond their income. There is a sad lack of conscience and honour among men about the prompt and full payment of their honest debts. I have heard men with fiendish grin, tell how they had "skipped their creditors." I have seen men who had passed through the bankrupt courts, paying a few cents on the dollar, living in luxury afterwards, and holding their heads high, when they should hang them for very shame. Let me be understood here—I believe there are honest failures. A hurricane blast may come out of the mercantile clouds that sometimes gather, and strike a man's craft and sink it. There is such a lacing and interlacing in business life, that sometimes the fall of one house brings many smaller houses down. But the point I want to make is this: If a man has failed and afterwards succeeds, and if he has a soul of honour in him he will recognize the moral nature of the debt, even though there be no legal claim. Men's consciences should be so acute and tender that they would feel a debt to be a burden and a disgrace. It is not always a disgrace; but where it has been contracted by extravagant and improvident living, it is a disgrace.

The love of display, which is at the root of extravagance and debt, is one of the weaknesses of fallen human nature. It is innate in all. Men and women want to make the world believe that they are richer than they really are. Poor fools—the only ones that are deceived are themselves. It is not always a sin to be poor; but to be poor and live as though rich is a sin. If a man has any genuine manhood in him, he will not try to palm himself off as wealthy, when everybody knows he has hardly a cent that he can call his own. I know men who are living on the ragged edge of poverty, and if you met them on the street, you would imagine that they had a mortgage on half the city. Young men and young women, beware of the seductive tempta-

tions to display and debt. Be manly and womanly enough to live within your income. When there is temptation to shine in society with borrowed plumes, have the courage of a martyr to say "I cannot afford it." Regard the margin between the income and expenditure as sacred ground. Pay every debt as though God himself wrote out the bill, and "look the whole world in the face" because you "owe not any man." Live well and dress well if you can afford it. "Costly thy habit as thy purse can buy." The difference between savage and civilized man is seen in the difference between saving and spending. The savage makes no provision for the future. The civilized man builds a house, and provides for what is to come. If you therefore neglect to make provisions for the future, if you use up everything as you go along, you must not object to being classed among the savages. A sermon on economy was preached by Christ, when He said to His disciples, after the multitude had been fed, "Gather up the fragments that nothing be lost." The gospel contained in such texts as "owe no man," is the gospel that needs to be preached to-day. I will preach it because I know the sin is growing, and working ruin in the hearts and homes of many. It leads to crimes and pauperism. He that provideth not for his own, especially for those of his own household, is worse than an infidel. There is another application to my text. It not only commands men to make provisions for their own wants and the wants of those depending on them, but at the same time it prohibits men from doubtful and dishonourable methods of procuring wealth. We are not only to "provide things," but to provide things honestly. Our purposes and aims are to be such that all men shall recognize their complete integrity. It prohibits us from engaging in enterprises of a doubtful character. It lays us under obligation to so conduct our monetary transactions that they will be free from all suspicion of fraud, deceit and trickery. We are to act according to strict justice and correct moral principles. We are to be upright, just, equitable and fair in our dealings with others. We are to be clothed with honour, and righteously scorn the thought of taking advantage of our brother men.

As I understand it, all chance methods of getting money are in direct violation of this and kindred passages of Scripture. I consider that money gotten by gambling, by betting, by lotteries and raffles, is not gotten honestly. Getting money, or trying to get money in any of these ways, is not providing things honest in the eyes of the Lord, or of men. The temptation to get money in some other way than by honest industry and legitimate enterprise, is one that exercises a most fascinating influence over multitudes. It is a trap that young and old are easily lured into. I don't mean that you will be tempted to become