

nate borrowers, who are forced to have recourse to the Usurer ; and that obliges so many families to wander in a strange land ? Is it not Usury that desolates the most flourishing Empires and covers the world with ruins ? Usury, beyond a doubt, has always been the most dreadful canker that ever preyed upon the vitals of communities.

In order that you may not deceive yourselves, Beloved Brethren, in so delicate a matter, and that you may have nothing to reproach yourselves with, when you shall be compelled to appear before the Just Judge, listen to the Church, which is charged with teaching you true morality, as well as true Faith. Consult the directors of your conscience and your Pastors, who have the grace and authority to explain to you the law of God and the Rules of the Church. Take pity on the poor man, who is reduced to the hard necessity of borrowing, and have a care not to ruin him, under the pretext of rendering him a service. Let those, on the other hand, who are compelled to borrow, not expose themselves to the fatal consequences which result from loans made at an immoderate rate of interest ; and to this end, let them incur no expenses beyond their means ; and, as far as possible, let them avoid buying on credit.

The second evil that you have to strive against, Beloved Brethren, is Luxury or extravagance, of which the ravages are visible and the evils incurable ; and, in fact, if we trace its progress, it is easy to find that Luxury is produced and fed by pride, the first, as well as the greatest, of all sins ; that it hurries its votaries into excessive and, consequently, ruinous expenditure ; that it introduces, daily, expensive fashions, often contrary to decency ; that it causes revolting acts of injustice, by inducing its followers to contract debts, which their small means can never enable them to pay ; that it seduces into evil ways many young persons, who are ready to despise the most sacred duties, in order to satisfy their love of dress ; in fine, it withers the heart, and causes the loss of that spirit of faith and piety, without which no real virtue can exist.

These considerations, and many others, which it would take too long to enumerate, cannot fail to inspire you with a great horror of luxury. You will then retrench from the furniture of your houses every superfluous article and every object of vanity ; you will rear your children in that outward simplicity, which is ever the image and natural expression of the innocence of the heart ; and if, as it is desirable you should, you confide your daughters to the care of our good nuns devoted to the instruction of youth, you will second, by every means in your power, their anxious efforts to inspire them with a love of christian modesty, an aversion for the vanities of the world, and a taste for labour and the spirit of economy.