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## Fire and Ice Sermon Series

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# Directions against Covetousness, or Love of Riches, and against Worldly Cares.

by Richard Baxter

I shall say but little on this subject now, because I have written a Treatise of it already, called “The Crucifying of the World by the Cross of Christ;” in which I have given many directions (in the preface and treatise) against this sin.

*Direct.* I. Understand well the nature and malignity of this sin; both what it is, and why it is so great and perilous. I shall here show you, 1. What love of riches is lawful. 2. What it is that is unlawful; and in what this sin of covetousness or worldliness doth consist 3. Wherein the malignity or greatness of it lieth. 4. The signs of it. 5. What counterfeit of the contrary virtue do hide this sin from the eyes of worldlings. 6. What false appearances of it do cause many to be suspected of covetousness unjustly.

### *Lawful Love of Creatures*

I. All love of the creature, the world or riches, is not sin. For: 1. The works of God are all good, as such; and all goodness is worthy of love. As they are related to God, and his power, and wisdom, and goodness are imprinted on them, so we must love them, even for his sake. 2. All the impressions of the attributes of God appearing on his works, do make them as a mirror, in which at this distance we must see the Creator; and their sweetness is a drop from him; by which his goodness and love are tasted. And so they were all made to lead us up to God, and help our minds to converse with him, and kindle the love of God in our breasts, as a love-token from our dearest friend; and thus, as the means of our communion with God, the love of them is a duty, and not a sin. 3. They are naturally the means of sustaining our bodies, and preserving life, and health, and alacrity; and as such, our sensitive part hath a love to them, as every beast hath to its food and this love in itself is not of a moral kind, and is neither a virtue nor a vice, till it either be used in obedience to our reason, (and so it is good,) or in disobedience to it (and

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so it is evil). 4. The creatures are necessary means to support our bodies, while we are doing God the service which we owe him in the world; and so they must be loved, as a means to his service; though we cannot say properly that riches are ordinarily thus necessary. 5. The creatures are necessary to sustain our bodies in our journey to heaven, while we are preparing for eternity; and thus they must be loved as indirect helps to our salvation. And in these two last respects we call it in our prayers “our daily bread.” 6. Riches may enable us to relieve our needy brethren, and to promote good works for church or state. And thus also they may be loved; so far as we must be thankful for them, so far we may love them; for we must be thankful for nothing but what is good.

*What is Covetousness?*

II. But worldliness, or sinful love of riches, is, 1. When riches are loved and desired, and sought more for the flesh than for God or our salvation; even as the matter or means of our worldly prosperity, that the flesh may lack nothing to please it, and satisfy its desires.<sup>1</sup> Or that pride may have enough wherewith to support itself, by gratifying and obliging others, and living ostentatiously, and in that splendor, as may show our greatness, or further our domination over others. 2. And when we therefore desire them in that proportion which we think most agreeable to these carnal ends, and are not contented with our daily bread, and that proportion which may sustain us as passengers to heaven, and tend most to the securing of our souls, and to the service of God. So that it is the end by which a sinful love of riches is principally to be discerned; when they are loved for pride or flesh-pleasing, as they are the matter of a worldly, corporal felicity, and not principally for God and his service, and servants and our salvation. And indeed, as sensualists love them, they should be hated.

*When Worldliness is Predominant.*

Worldliness is either predominant, and so a certain sign of death; or else mortified, and in a subdued degree, consistent with some saving grace. Worldliness predominant, as in the ungodly, is, when men that have not a lively belief of the everlasting happiness, nor have laid up their treasure and hopes in heaven, do take the pleasure and prosperity of this life for that felicity which is highest in their esteem, and dearest to their hearts, and therefore love the riches of the world, or full provisions, as the matter and means of this their temporal

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<sup>1</sup> Phil. 3:7-9; Jam. 1:10; Phil. 4:11; 1 Tim. 6:5; Prov. 23:4, “Labour not to be rich.”

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felicity.<sup>2</sup> Worldliness in a mortified person, is, when he that hath laid up his treasure in heaven, and practically esteemeth his everlasting hopes above all the pleasure and prosperity of the flesh, and seeketh first the kingdom of God and his righteousness, and useth his estate principally for God and his salvation, hath yet some remnants of inordinate desire to the prosperity and pleasure of the flesh, and some inordinate desire of riches for that end; which yet he hateth, lamenteth, resisteth, and so far subdueth, that it is not predominant, against the interest of God and his salvation.<sup>3</sup> Yet this is a great sin, though it be forgiven.

*The malignity of it.*

III. The malignity or greatness of this sin consisteth in these points (especially when it is predominant). 1. The love of the world, or of riches, is a sin of deliberation, and not of mere temerity or sudden passion: worldlings contrive the attaining of their ends. 2. It is a sin of interest, love, and choice, set up against our chiefest interest: it is the setting up of a false end, and seeking that; and not only a sin of error in the means, or a seeking the right end in a mistaken way. 3. It is idolatry,<sup>4</sup> or a denying God, and deposing him in our hearts, and setting up his creatures in his stead, in that measure as it prevaieth. The worldling giveth that love and that trust unto the creature, which are due to God alone; he delighteth in it instead of God, and seeketh and holdeth it as his felicity instead of God: and therefore, so far as any man loveth the world, the love of the Father is not in him, 1 John 2:15. And the friendship of the world is enmity to God. 4. It is a contempt of heaven; when it must be neglected, and a miserable world preferred. 5. It showeth that unbelief prevaieth at the heart so far as worldliness prevaieth: for if men did practically believe the heavenly glory, and the promise thereof, they would be carried above these present things. 6. It is a debasing of the soul of man, and using it like the brutes, while it is principally set upon the serving of the flesh, and on a temporal felicity, and neglecteth its eternal happiness and concernments. 7. It is a perverting of the very drift of a man's life, as employed in seeking a wrong end, and not only of some one faculty or act: it is an habitual sin of the state and course of mind and life, and not only a particular actual sin. 8. It is a perverting of God's creatures to an end and use clean contrary to that which they were made and given for; and an abusing God by his own gifts, by which he should be served and honoured; and a destroying our souls with those mercies

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<sup>2</sup> Luke 14:26, 33.

<sup>3</sup> Matt. 6:19-21,33; John 6:27; Luke 12:19, 20 18:22,23.

<sup>4</sup> Eph. 5:5; Col. 3:5; James 4:4.

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which were given us for their help and benefit. This is the true character of this heinous sin. In a word, it is the forsaking God, and turning the heart from him, and alienating the life from his service, to this present world, and the service of the flesh. Fornication, drunkenness, murder, swearing, perjury, lying, stealing, &c. are very heinous sins. But a single act of one of these, committed rashly in the violence of passion, or temptation, speaketh not such a malignant turning away of the heart habitually from God, as to say a man is covetous, or a worldling.

*Signs of Covetousness.*

IV. The signs of covetousness are these: 1. Not preferring God and our everlasting happiness before the prosperity and pleasure of the flesh; but valuing and loving fleshly prosperity above its worth.<sup>5</sup> 2. Esteeming and loving the creatures of God as provision for the flesh, and not to further us in the service of God. 3. Desiring more than is needful or useful to further us in our duty. 4. An inordinate eagerness in our desires after earthly things. 5. Distrustfulness, and vexatious cares, and contrivances for time to come. 6. Discontent, and trouble, and a longing discontent at a poor condition, when we have no more than our daily bread. 7. When the world taketh up our thoughts inordinately: when our thoughts will more easily run out upon the world, than upon better things: and when our thoughts of worldly plenty are more pleasant and sweet to us, than our thoughts of Christ, and grace, and heaven; and our thoughts of neediness and poverty are more bitter and grievous to us, than our thoughts of sin and God's displeasure. 8. When our speech is freer and sweeter about prosperity in the world, than about the concernments of God and our souls. 9. When the world beareth sway in our families and converse, and shutteth out all serious endeavours in the service of God, and for our own and others' souls: or at least doth cut short religious duties, and is preferred before them, and thrusteth them into a corner, and maketh us slightly huddle them over. 10. When we are dejected overmuch, and impatient under losses, and crosses, and worldly injuries from men. 11. When worldly matters seem sufficient to engage us in contentions, and to make us break peace: and we will by lawsuits seek our right, when greater hurt is more likely to follow to our brother's soul, or greater wrong to the cause of religion, or the honour of God, than our right is worth. 12. When in our trouble and distress we fetch our comfort more from the thoughts of our provisions in the world, or our hopes of supply, than from our trust in God, and our hopes of heaven.<sup>6</sup> 13. When

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<sup>5</sup> Rom. 13:14; Matt. 6:19; 1 Tim. 3:8; Phil 3:19; Ezek. 33:31; Jer. 9:23.

<sup>6</sup> Job 1:21.

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we are more thankful to God or man for outward riches, or any gift for the provision of the flesh, than for hopes or helps in order to salvation; for a powerful ministry, good books, or seasonable instructions for the soul. 14. When we are quiet and pleased if we do but prosper, and have plenty in the world, though the soul be miserable, unsanctified, and unpardoned. 15. When we are more careful to provide a worldly than a heavenly portion, for children and friends, and rejoice more in their bodily than their spiritual prosperity, and are troubled more for their poverty than their ungodliness or sin. 16. When we can see our brother have need, and shut up the bowels of our compassion, or can part with no more than mere superfluities for his relief: when we cannot spare that which makes but for our better being, when it is necessary to preserve his being itself; or when we give unwillingly or sparingly.<sup>7</sup> 17. When we will venture upon sinful means for gain, as lying, overreaching, deceiving, flattering, or going against our consciences, or the commands of God. 18. When we are too much in expecting liberality from others, and think that all we buy of should sell cheaper to us than they can afford, and consider not their loss or need, so that we have the gain: nor are contented if they be never so bountiful to others, if they be not so to us.<sup>8</sup> 19. When we make too much ado in the world for riches, taking too much upon us, or striving for preferment, and flattering great ones, and envying any that are preferred before us, or get that which we expected. 20. When we hold our money tighter than our innocency, and cannot part with it for the sake of Christ, when he requireth it; but will stretch our consciences and sin against him, or forsake his cause, to save our estates; or will not part with it for the service of his church, or of our country, when we are called to it. 21. When the riches which we have, are used but for the pampering of our flesh, and superfluous provision for our posterity, and nothing but some inconsiderable crumbs or driblets are employed for God and his servants, nor used to further us in his service, and towards the laying up of a treasure in heaven. These are the signs of a worldly, covetous wretch.

V. The counterfeit of liberality or freedom from covetousness, which deceive the worldling, are such as these 1. He thinks he is not covetous because he hath a necessity of doing what he doth for more. Either he is in debt or he is poor, and scarcely hath whereon to live; and the poor think that none are worldlings and covetous but the rich. But he may love riches that lacketh them, as much as he that hath them. If you have a necessity of laboring in your callings, you have no

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<sup>7</sup> 1 Tim. 6:17,18; Mal. 3:8, 9; Judges. 7:21.

<sup>8</sup> When Alexander sent Phocion a hundred talents, he asked, Why he rather sent it to him than all the rest of the Athenians? He answered, Because he took him to be the only honest man in Athens: whereupon Phocion returned it to him again, entreating him to give him leave to be honest still.

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necessity of loving the world, or of caring inordinately, or of being discontented with your estate. Impatience under your poverty shows a love of the world and flesh, as much as other men's bravado that possess it.

2. Another thinks he is not a worldling, because if he could but have necessaries, even food and raiment, and conveniences for himself and family, he would be content; and it is not riches or great matters that he desireth.<sup>9</sup> But if your hearts are more set upon the getting of these necessaries or little things, than upon the preparing for death, and making sure of the heavenly treasure, you are miserable worldlings still. And the poor man that will set his heart more upon a poor and miserable life, than upon heaven, is more inexcusable than he that setteth his heart more upon lordships and honours than upon heaven; though both of them are but the slaves of the world, and have as yet no treasure in heaven, Matt. 6:19-21. And, moreover, you that are now so covetous for a little more, if you had that, would be as covetous for a little more still; and when you had that, for a little more yet. You would next wear better clothing, and have better fare; and next you would have your house repaired, and then you would have your land enlarged, and then you would have something more for your children, and you would never be satisfied. You think otherwise now; but your hearts deceive you; you do not know them. If you believe me not, judge by the case of other men that have been as confident as you, that if they had but so much or so much they would be content; but when they have it, they would still have more. And this, which is your pretense, is the com-mon pretense of almost all the covetous: for lords and princes think themselves still in as great necessity as you think yourselves: as they have more, so they have more to do with it; and usually are still wanting as much as the poor. The question is not how much you desire? But to what use, and to what end, and in what order?

3. Another thinks he is not covetous, because he coveteth not any thing that is his neighbour's: he thinks that covetousness is only a desiring that which is not our own. But if you love the world and worldly plenty inordinately, and covet more, you are covetous worldlings, though you wish it not from another. It is the worldly mind and love of wealth that is the sin at the root: the ways of getting it are but the branches.

4. Another thinks he is no worldling, because he useth no unlawful means, but the labour of his calling, to grow rich. The same answer serves to this. The

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<sup>9</sup> It was one of Chilon's sayings, *Lapideis cotibus aurum examinari: auro autem bonorum malorumque hominum mentem cujusmodi sit comprobari: i.e.* As the touchstone trieth gold, so gold trieth men's minds, whether they be good or bad. Laertius in Chil. p. 43.

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love of wealth for the satisfying of the flesh is unlawful, whatever the means be. And is it not also an unlawful means of getting, to neglect God and your souls, and the poor, and shut out other duties for the world, as you often do?

5. Another thinks he is no worldling, because he is contented with what he hath, and coveteth no more. When that which he hath is a full provision for his fleshly desires. But if you over-love the world, and delight more in it than God, you are worldlings, though you desire no more. He is described by Christ as a miserable, worldly fool, Luke 12:19, 20, that saith, "Soul, take thy ease, eat, drink, and be merry, thou hast much goods laid up for many years." To over-love what you have, is worldliness, as well as to desire more.

6. Another thinks he is no worldling, because he gives God thanks for what he hath, and asked it of God in prayer. But if thou he a lover of the world, and make provision for the desires of the flesh, it is but an aggravation of thy sin, to desire God to be a servant to thy fleshly lusts, and to thank him for satisfying thy sinful desires. Thy prayers and thanks are profane and carnal: they were no service to God, but to thy flesh. As if a drunkard or a glutton should beg of God provision for their greedy throats, and thank him for it when they have it: or a fornicator should pray God to pander to his lusts, and then thank him for it: or a wanton man of fashion should make fine clothes and gallantry the matter of his prayer and thanksgiving.

7. Another thinks he is no worldling, because he hath some thoughts of heaven, and is loath to be damned when he can keep the world no longer, and prayeth often, and perhaps fasteth with the Pharisee twice a week, and giveth alms often, and payeth tithes, and wrongeth no man.<sup>10</sup> But the Pharisees were covetous for all these, Luke 16:14. The question is not whether you think of heaven, and do something for it? But whether it be heaven or earth which you seek first, and make the end of all things else, which all are referred to? Every worldling knoweth that he must die, and therefore he would have heaven at last for a reserve, rather than hell. But where is it that you are laying up your treasure, and that you place all your happiness and hopes? And where are your hearts? On earth, or in heaven? Col. 3:1-3; Matt. 6:20, 21. The question is not whether you give now and then an alms to deceive your consciences, and part with so much as the flesh can spare, as a swine will do when he can eat no more? but whether all that you have be devoted to the will of God, and made to stoop to his service and the saving of your souls, and can be forsaken rather than Christ forsaken, Luke 14:33.

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<sup>10</sup> Luke 18:11-13; Matt. 6:16,18.

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8. Another thinks that he is not covetous, because it is but for his children that he provideth: and “he that provideth not for his own, is worse than an infidel,” 1 Tim. 5:8. But the text speaketh only of providing necessaries for our families and kindred, rather than cast them on the church to be maintained. If you so overvalue the world, that you think it the happiness of your children to be rich, you are worldlings and covetous, both for yourselves and them. It is for their children that the richest and greatest make provision, that their posterity may be great and wealthy after them: and this maketh them the more worldlings, and not the less; because they are covetous for after-ages, when they are dead, and not only for themselves.

9. Another thinks he is no worldling, because he can speak as severely of covetous men as any other. But many a one revileth others as covetous that is covetous himself; yea, covetous men are aptest to accuse others of covetousness, and of selling too dear, and buying too cheap, and giving too little, because they would get the more themselves. And many preachers, by their reading and knowledge, may make a vehement sermon against worldliness, and yet go to hell at last for being worldlings. Words are cheap.

10. Another thinks he is not covetous, because he purposeth to leave much to charitable uses when he is dead. I confess that much is well: I would more would do so. But the flesh itself can spare it, when it seeth that it must lie down in the grave. If they could carry their riches with them and enjoy them after death, they would do it no doubt: to leave it when you cannot keep it any longer, is not thank-worthy. So the glutton, and drunkard, and whoremonger, and the proud must all leave their pleasure at the grave. But do you serve God or the flesh with your riches while you have them? And do you use them to help or to hinder your salvation? Deceive not yourselves, for God is not mocked, Gal. 6:7.

#### *False Accusations of Covetousness*

VI. Yet many are falsely accused of covetousness upon such grounds as these: 1. Because they possess much and are rich: for the poor take the rich for worldlings. But God giveth not to all alike: he putteth ten talents into the hands of one servant, and but one into another's: and to whom men commit much, of them will they require the more.<sup>11</sup> Therefore, to be intrusted with more than others is no sin, unless they betray that trust.

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<sup>11</sup> Luke 12:48; 16:9,10; 2 Cor. 8:14,15.

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2. Others are accused as covetous, because they satisfy not the covetous desires of those they deal with, or that expect much from them, and because they give not where it is not their duty, but their sin to give. Thus the buyer saith the seller is covetous; and the seller saith the buyer is covetous, because they answer not their covetous desires. An idle beggar will accuse you of uncharitableness, because you maintain him not in sinful idleness. The proud look you should help to maintain their pride. The drunkard, and riotous, and gamesters expect their parents should maintain their sin. No man that hath any thing, shall escape the censure of being covetous, as long as there is another in the world that coveteth that which he hath: selfishness looketh to no rules but their own desires.

3. Others are judged covetous, because they give not that which they have not to give. Those that know not another's estate, will pass conjectures at it; and if their handsome apparel or deportment, or the common fame, do make men think them richer than they are, then they are accounted covetous, because their bounty answereth not men's expectations.

4. Others are thought covetous, because they are laborious in their callings, and thrifty, and saving, not willing that any thing be lost. But all this is their duty: if they were lords or princes, idleness and wastefulness would be their sin. God would have all men labour in their several callings, that are able: and Christ himself said, when he had fed many thousands by miracle, yet "Gather up the fragments that remain, that nothing be lost." The question is, How they use that which they labour so hard for, and save so sparingly. If they use it for God, and charitable uses, there is no man taketh a righter course. He is the best servant for God, that will be laborious and sparing, that he may be able to do good.

5. Others are thought covetous, because, to avoid hypocrisy, they give in secret, and keep their works of charity from the knowledge of men. These shall have their reward from God: and his wrath shall be the reward of their presumptuous censures.

6. Others are thought covetous, because they lawfully and peaceably seek their right, and let not the unjust and covetous wrong them at their pleasure. It is true, we must let go our right, whenever the recovering of it will do more hurt to others than it will do us good. But yet the laws are not made in vain: nor must we encourage men in covetousness, thievery, and deceit, by letting them do what they desire: nor must we be careless of our Master's talents; if he entrust us with them, we must not let every one take them from us to serve his lusts with.

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*Consider the Greatness of Heaven*

*Direct.* II. Seriously consider of your everlasting state, and how much greater things than riches you have to mind. Behold by faith the endless joys which you may have with God, and the endless misery which worldlings must undergo in hell. There is no true cure for an earthly mind, but by showing it the far greater matters to be minded: by acquainting it better with its own concernments; and with the greater miseries than poverty or want, which we have to escape; and the greater good than worldly plenty, which we have to seek. It is lack of faith that makes men worldlings: they see not what is in another world: they say their creed, but do not heartily believe the day of judgment, the resurrection of the body, and the life everlasting. There is not a man of them all, but, if he had one sight of heaven and hell, would set lighter by the world than ever he did before; and would turn his covetous care and toil to a speedy and diligent care of his salvation. If he heard the joyful praises of the saints, and the woeful lamentations of the damned, but one day or hour, he would think ever after that he had greater matters to mind than the scraping together a heap of wealth. Remember, man, that thou hast another world to live in; and a far longer life to make provision for; and that thou must be in heaven or hell for ever. This is true, whether thou believe it or not: and thou hast no time but this to make all thy preparation in: and as thou believest, and livest, and labourest now, it must go with thee to all eternity. These are matters worthy of thy care. Canst thou have while to make such a disturbance here in the dust, and care and labour for a thing of nought, while thou hast such things as these to care for, and a work of such transcendent consequence to do? Can a man that understands what heaven and hell are, find room for any needless matters, or time for so much unnecessary work? The providing for thy salvation is a thing that God hath made thy own work, much more than the providing for the flesh. When he speaks of thy body, he saith, "Take no thought for your life, what you shall eat or drink, nor for your body, what you shall put on: --for your Father knoweth that ye have need of all these things," Matt. 6:25, 32. "Be careful for nothing," Phil. 4:6. "Cast all your care upon him, for he careth for you," 1 Pet. 5:7. But when he speaks of your salvation, he bids you "work it out with fear and trembling," Phil. 2:12; and "give diligence to make your calling and election sure," 2 Pet. 1:10; and "strive to enter in at the strait gate," Matt. 7:13; Luke 13:24. "Labour not for the meat that perisheth, but for that which endureth to everlasting life," John 6:27. That is, "Seek first the kingdom of God and his righteousness, and all these things shall be added to you," Matt. 6:33. Look up to heaven, man, and remember that there is thy home, and there are thy hopes, or else thou art a man undone for ever; and therefore it is for that that thou must care and labour. Believe unfeignedly that thou must dwell for ever in heaven or hell, as

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thou makest thy preparation here, and consider of this as becometh a man, and then be a worldling and covetous if thou canst: riches will seem dust and chaff to thee, if thou believe and consider thy everlasting state. Write upon the doors of thy shop and chamber, I must be in heaven or hell for ever; or, This is the time on which my endless life dependeth; and methinks every time thou readest it, thou shouldst feel thy covetousness stabbed at the heart. O blinded mortals! that love, like worms, to dwell in earth! Would God but give you an eye of faith, to foresee your end, and where you must dwell to all eternity, what a change would it make upon your earthly minds! Either faith or sense will be your guides. Nothing but reason sanctified by faith can govern sense. Remember that thou art not a beast, that hath no life to live but this: thou hast a reasonable, immortal soul, that was made by God for higher things, even for God himself, to admire him, love him, serve him, and enjoy him. If an angel were to dwell awhile in flesh, should he turn an earthworm, and forget his higher life of glory? Thou art like to an incarnate angel; and mayst be equal with the angels, when thou art freed from this sinful flesh, Luke 20:36. O beg of God a heavenly light, and a heavenly mind, and look often into the word of God, which tells thee where thou must be for ever; and worldliness will vanish away in shame.

*Remember the Shortness of Life*

*Direct.* III. Remember how short a time thou must keep and enjoy the wealth which thou hast gotten. How quickly thou must be stripped of all! Canst thou keep it when thou hast it?<sup>12</sup> Canst thou make a covenant with death, that it shall not call away thy soul? Thou knowest beforehand that thou art of short continuance, and the world is but thy inn or passage; and that a narrow grave for thy flesh to rot in, is all that thou canst keep of thy largest possessions, save what thou layest up in heaven, by laying it out in obedience to God. How short is life! How quickly gone! Thou art almost dead and gone already! What are a few days or a few years more? And wilt thou make so much ado for so short a life? and so careful a provision for so short a stay? Yea, how uncertain is thy time, as well as short! Thou canst not say what world thou shalt be in tomorrow. Remember, man, that Thou must die! Thou must die! Thou must quickly die! Thou knowest not how soon! Breathe yet a few breaths more, and thou art gone! And yet canst thou be covetous, and drown thy soul with earthly cares? Dost thou soberly read thy Savior's warning, Luke 12:19-21? Is it not spoken as to thee? "Thou fool, this night thy soul shall be rerequired of thee; then whose shall those things be which

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<sup>12</sup> 1 Cor. 7:31.

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thou hast provided? So is every one that layeth up riches for himself, and is not rich towards God."<sup>13</sup> If thou be rich today, and be in another world tomorrow, had not poverty been as good? Distracted soul! Dost thou make so great a matter of it, whether thou have much or little for so short a time? And takest no more care, either where thou shalt be, or what thou shalt have to all eternity? Dost thou say, thou wilt cast this care on God? I tell thee, he will make thee care thyself; and care again before he will save thee. And why canst thou not cast the care of smaller matters on him, when he commandeth thee? Is it any great matter whether thou be rich or poor, that art going so fast unto another world, where these are things of no signification? Tell me, if thou wert sure that thou must die tomorrow, (yea, or the next month or year,) wouldst thou not be more indifferent whether thou be rich or poor, and look more after greater things? Then thou wouldst be of the apostle's mind, 2 Cor. 4:18, "We look not at the things which are seen, but at the things which are not seen: for the things which are seen are temporal, but the things which are not seen are eternal." Our eye of faith should be so fixed on invisible, eternal things, that we should scarce have leisure or mind to look at or once regard the things that are visible and temporal. A man that is going to execution scarce looks at all the bustle or business that is done in streets and shops as he passeth by; because these little concern him in his departing case. And how little do the wealth and honours of the world concern a soul that is going into another world, and knows not but it may be this night! Then keep thy wealth, or take it with thee, if thou canst.

*Consider What You Really Need*

*Direct.* IV. Labour to feel thy greatest needs, which worldly wealth will not supply. Thou hast sinned against God, and money will not buy thy pardon.<sup>14</sup> Thou hast incurred his displeasure, and money will not reconcile him to thee. Thou art condemned to everlasting misery by the law, and money will not pay thy ransom. Thou art dead in sin, and polluted, and captivated by the flesh, and money will sooner increase thy bondage than deliver thee. Thy conscience is ready to tear thy heart for thy willful folly and contempt of grace, and money will not bribe it to be quiet. Judas brought back his money, and hanged himself, when conscience was but once awakened. Money will not enlighten a blinded mind, nor soften a hard heart, nor humble a proud heart, nor justify a guilty soul. It will not keep off a fever or consumption, nor ease the gout, or stone, or toothache. It will not keep

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<sup>13</sup> Remember Gehazi, Achan, Judas, Ananias and Sapphira, Demetrius, Demas. Jer. 6:13; 8:10.

<sup>14</sup> Prov. 11:4, "Riches profit not in the day of wrath."

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off ghastly death, but die thou must, if thou have all the world! Look up to God, and remember that thou art wholly in his hands; and think whether he will love or favour thee for thy wealth. Look unto the day of judgment, and think whether money will there bring thee off, or the rich speed better than the poor.

*Riches are Useless at Death*

*Direct.* V. Be often with those that are sick and dying, and mark what all their riches will do for them, and what esteem they have then of the world; and mark how it useth all at last. Then you shall see that it forsaketh all men in the hour of their greatest necessity and distress;<sup>15</sup> when they would cry to friends, and wealth, and honour, if they had any hopes, If ever you will help me, let it be now; if ever you will do any thing for me, O save me from death, and the wrath of God! But, alas! such cries would be all in vain! Then, oh then! One drop of mercy, one spark of grace, the smallest well-grounded hope of heaven, would be worth more than the empire of Caesar or Alexander! Is not this true, sinner? Dost thou not know it to be true? And yet wilt thou cheat and betray thy soul? Is not that best now, which will be best then? And is not that of little value now, which will be then so little set by? Dost thou not think that men are wiser then than now? Wilt thou do so much, and pay so dear for that, which will do thee no more good, and which thou wilt set no more by when thou hast it? Doth not all the world cry out at last of the deceitfulness of riches, and the vanity of pleasure and prosperity on earth, and the perniciousness of all worldly cares? And doth not thy conscience tell thee, that when thou comest to die, thou art like to have the same thoughts thyself? And yet wilt thou not be warned in time? Then all the content and pleasure of thy plenty and prosperity will be past: and when it is past it is nothing. And wilt thou venture on everlasting woe, and cast away everlasting joy, for that which is today a dream and shadow, and tomorrow, or very shortly, will be nothing? The poorest then will be equal with thee. And will honest poverty, or over-loved wealth; be sweeter at the last? How glad then wouldst thou be, to have been without thy wealth, so thou mightst have been without the sin and guilt, How glad then wouldst thou be to die the death of the poorest saint! Do you think that poverty, or riches, are liker to make a man loath to die? Or are usually more troublesome to the conscience of a dying man? O look to the end, and live as you die, and set most by that, and seek that now, which you know you shall set most by at last when full experience hath made you wiser!

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<sup>15</sup> Jer. 17:11; Jam. 5:1-3.

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*Beware the Perils of Riches*

*Direct.* VI. Remember that riches do make it much harder for a man to be saved; and the love of this world is the commonest cause of men's damnation. This is certainly true, for all that poverty also hath its temptations; and for all that the poor are far more numerous than the rich. For even the poor may be undone by the love of that wealth and plenty which they never get; and those may perish for over-loving the world, that yet never prospered in the world. And if thou believe Christ, the point is out of controversy: for he saith, Luke 18:24-27, "How hardly shall they that have riches enter into the kingdom of God! For 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. And they that heard it said, Who then can be saved? And he said, The things which are impossible with men, are possible with God." So Luke 6:24, 25, "But woe unto you that are rich! for ye have received your consolation: woe unto you that are full! for ye shall hunger." Make but sense of these and many such like texts, and you can gather no less than this from them, that riches make the way to heaven much harder, and the salvation of the rich to be more difficult and rare, proportionably, than of other men. And Paul saith, 1 Cor. 1:26, "Not many wise men after the flesh, not many mighty, not many noble are called." And the lovers of riches, though they are poor, must remember that it is said, "That the love of money is the root of all evil," 1 Tim. 6:10. And, "Love not the world, nor the things that are in the world: for if any man love the world, the love of the Father is not in him," 1 John 2:15. Do you believe that here lieth the danger of your souls? and yet can you so love, and choose, and seek it? Would you have your salvation more difficult, and doubtful, and impossible with men? You had rather choose to live where few die young, than where most die young; and where sicknesses are rare, than where they are common. If you were sick, you had rather have the physician, and medicines, and diet which cure most, than those which few are cured by. If the country were beset with thieves, you had rather go the way that most escape in, than that few escape in. And yet, so it may but please your flesh, you will choose that way to heaven, that fewest escape in; and you will choose that state of life, which will make your salvation to be most hard and doubtful. Doth your conscience say that is wisely done? I know that if God put riches into your hand, by your birth, or his blessing on your honest labours, you must not cast away your Master's talents, because he is austere; but by a holy improvement of them, you may further his service and your salvation. But this is no reason why you should over-love them, or desire and seek so great a danger. Believe Christ heartily, and it will quench your love of riches.

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*The More You Have...*

*Direct.* VII. Remember that the more you have, the more you have to give account for. And if the day of judgment be dreadful to you, you should not make it more dreadful by greatening your own accounts... If you desired riches but for the service of your Lord, and have used them for him, and can truly give in this account, that you laid them not out for the needless pleasure or pride of the flesh, but to furnish yourselves, and families, and others, for his service, and as near as you could, employ them according to his will, and for his use, then you may expect the reward of good and faithful servants; but if you desired and used them for the pride and pleasure of yourselves while you lived, and your posterity or kindred when you are dead, dropping some inconsiderable crumbs for God, you will then find that Mammon was an unprofitable master, and godliness, with content, would have been greater gain.<sup>16</sup>

*Consider the Cost*

*Direct.* VIII. Remember how dear it costeth men, thus to hinder their salvation, and greaten their danger and accounts. What a deal of precious time is lost upon the world, by the lovers of it, which might have been improved to the getting of wisdom and grace, and making their calling and election sure! If you had believed that the gain of holy wisdom had been so much better than the gaming of gold, as Solomon saith, Prov. 3:14, you would have laid out much of that time in laboring to understand the Scriptures, and preparing for your endless life. How many unnecessary thoughts have you cast away upon the world, which might better have been laid out on your greater concerns! How many cares, and vexations, and passions doth it cost men, to overload themselves with worldly provisions! Like a foolish traveler, who having a day's journey to go, doth spend all the day in gathering together a load of meat, and clothes, and money, more than he can carry, for fear of lacking by the way: or like a foolish runner, that hath a race to run for his life, and spends the time in which he should be running, in gathering a burden of pretended necessaries.<sup>17</sup> You have all the while God's work to do, and your souls to mind, and judgment to prepare for, and you are tiring and vexing yourselves for unnecessary things, as if it were the top of your ambition to be able to say, in hell, that you died rich. 1 Tim. 6:6-10, "Godliness with

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<sup>16</sup> Prov. 3:14; 1 Tim. 6:5, 6

<sup>17</sup> Saith Plutarch. *de trauquillit. anim.* Alexander wept because he was not lord of the world; when Crates, having but a wallet and a threadbare cloak, spent his whole life in mirth and joy, as if it had been a continual festival holiday.

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contentment is great gain. For we brought nothing into this world, and it is certain that we can carry nothing out. And having food and raiment let us be therewith content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred (or been seduced) from the faith, and pierced themselves through with many sorrows.” Piercing sorrows here, and damnation hereafter, are a very expensive price to give for money.<sup>18</sup> For saith Christ himself, “What shall it profit a man to gain all the world, and lose his own soul? Or what shall a man give in exchange for his soul?” Mark 8:36, 37; that is, What money or price will recover it, if for the love of gain he lose it? Prov. 15:27, “He that is greedy of gain troubleth his own house; but he that hateth gifts shall live.” Do you not know that a godly man contented with his daily bread, hath a far sweeter and quieter life and death than a self-troubling worldling? You may easily perceive it. Prov. 15:16, “Better is little with the fear of the Lord, than great treasure and trouble therewith.”

#### *Consider Christ’s Example*

*Direct.* IX. Look much on the life of Christ on earth, and see how strangely he condemneth worldliness by his example. Did he choose to be a prince or lord, or to have great possessions, lands, or money, or sumptuous buildings, or gallant attendance, and plentiful provisions? His housing you may read of, Matt. 8:20; Luke 9:58, “Foxes have holes, and the birds of the air have nests, but the Son of man hath not where to lay his head.” His clothing you may read of at his crucifying, when they parted it. As for money, he was fain to send Peter to a fish for some to pay their tribute. If Christ did scrape and care for riches, then so do thou: if he thought it the happiest life, do thou think so too. But if he contemned it, do thou contemn it: if his whole life was directed to give thee the most perfect example of the contempt of all the prosperity of this world, then learn of his example, if thou take him for thy Saviour, and if thou love thyself. “Though he was rich, yet for our sakes he became poor, that you through his poverty might be rich,” 2 Cor. 8:9.

#### *Consider the Early Christians*

*Direct.* X. Think on the example of the primitive Christians, even the best of Christ’s servants, and see how it condemneth worldliness. They that by miracle

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<sup>18</sup> Psalm 37:16; Prov. 16:8

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in the name of Christ could give limbs to the lame, yet tell him, “Silver and gold have we none,” Acts 3:6. Those that had possessions sold them, and laid the money at the apostles’ feet, and they had all things common, to show that faith overcometh the world, by contemning it, and subjecting it to charity, and devoting it entirely to God. Read whether the apostles did live sumptuous houses, with great attendance, and worldly plenty and prosperity? And so of the rest.<sup>19</sup>

*Remember the Purpose of Worldly Goods*

*Direct.* XI. Remember to what ends all worldly things were made and given you, and what a happy advantage you may make of them by renouncing them, as they would be provision for your lusts, and by devoting yourselves and them to God. The use of their sweetness is, to draw your souls to taste by faith the heavenly sweetness. They are the looking-glass of souls in flesh, that are not yet admitted to see these things spiritual face to face. They are the provender of our bodies; our traveling furniture and helps; our inns, and solacing company in the way; they are some of God’s love-tokens, some of the lesser pieces of his coin, and bear his image and superscription. They are drops from the rivers of the eternal pleasures; to tell the mind by the way of the senses how good the Donor is, and how amiable; and what higher delights there are for souls; and to point us to the better things which these foretell. They are messengers from heaven, to testify our Father’s care and love, and to bespeak our thankfulness, love, and duty; and to bear witness against sin, and bind us more tightly to obedience. They are the first volume of the word of God; the first book that man was set to read, to acquaint him fully with his Maker. As the word which we read and hear is the chariot of the Spirit, by which it maketh its accesses to the soul; so the delights of sight, and taste, and smell, and touch, and hearing, were appointed as an ordinary way for the speedy access of heavenly love and sweetness to the heart, that upon the first perception of the goodness and sweetness of the creature, there might presently be transmitted by a due progression, a deep impression of the goodness of God upon the soul; that the creatures, being the letters of God’s book, which are seen by our eye, the sense (even the love of our great Creator) might presently be perceived by the mind: and no letter might once be looked upon but for the sense; no creature ever seen, or tasted, or heard, or felt in any delectable quality, without a sense of the love of God; that as the touch of the hand upon the strings of the lute do cause the melody, so God’s touch by his mercies upon our hearts, might presently tune

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<sup>19</sup> Chrysostom saith, his enemies charged him with many crimes, but never with covetousness or wantonness. And so it was with Christ and his enemies.

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them into love, and gratitude, and praise. They are the tools by which we must do much of our Master's work. They are means by which we may refresh our brethren, and express our love to one another, and our love to our Lord and Master in his servants. They are our Master's stock, which we must trade with, by the improvement of which, no less than the reward of endless happiness may be attained. These are the uses to which God gives us outward mercies. Love them thus, and delight in them, and use them thus, and spare not; yea, seek them thus, and be thankful for them. But when the creatures are given for so excellent a use, will you debase them all by making them only the fuel of your lusts, and the provisions for your flesh? And will you love them, and dote upon them in these base respects; while you utterly neglect their noblest use? You are just like children that cry for books, and can never have enough; but it is only to play with them because they are fine; but when they are set to learn and read them, they cry as much because they love it not: or like one that should spend his life and labour in getting the finest clothes, to dress his dogs and horses with, but himself goes naked and will not wear them.<sup>20</sup>

*Remember God's Promises*

*Direct.* XII. Remember that God hath promised to provide for you, and that you shall lack nothing that is good for you, if you will live above these worldly things, and seek first his kingdom, and the righteousness thereof. And cannot you trust his promise? If you truly believe that he is God, and that he is true, and that his particular providence extendeth to the very numbering of your hairs,<sup>21</sup> you will sure trust him, rather than trust to your own forecast and industry. Do you think his provision is not better for you than your own? All your own care cannot keep you alive an hour, nor can prosper any of your labours, if you provoke him to blast them. And if you are not content with his provisions, nor submit yourselves to the disposal of his love and wisdom, you disoblige God, and provoke him to leave you to the fruits of your own care and diligence: and then you will find that it had been your wiser way to have trusted God.

*The Mischiefs of a Worldly Mind.*

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<sup>20</sup> Even Dionysius the tyrant was bountiful to philosophers. To Plato he gave above fourscore talents, Laert. in Platone, and much to Aristippus and many more, and he offered much to many philosophers that refused it. And so did Croesus.

<sup>21</sup> Matt. 10:30; Luke 12:7.

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*Direct.* XIII. Think often on the dreadful importance and effects of the love of riches, or a worldly mind.<sup>22</sup> 1. It is a most certain sign of a state of death and misery, where it hath the upper hand. It is the departing of the heart from God to creatures. See the malignity of it before. Good men have been overtaken with heinous sins; but it is hard to find where Scripture calleth any of them covetous. A heart secretly cleaving most to this present world and its prosperity, is the very killing sin of every hypocrite, yea, and of all ungodly men. 2. Worldliness makes the word unprofitable; and keepeth men from believing and repenting, and coming home to God, and minding seriously the everlasting world. What so much hindereth the conversion of sinners, as the love and cares of earthly things? They cannot serve God and mammon: their treasure and hearts cannot chiefly be both in heaven and earth! They will not yield to the terms of Christ that love this world: they will not forsake all for a treasure in heaven. In a word, as you heard, the love of money is the root of all evil, and the love of the Father is not in the lovers of the world.<sup>23</sup> 3. It destroyeth holy meditation and conference, and turneth the thoughts to worldly things: and it corrupteth prayer, and maketh it but a means to serve the flesh, and therefore maketh it odious to God. 4. it is the great hinderance of men's necessary preparation for death and judgment, and stealeth away their hearts and time till it is too late. 5. It is the great cause of contentions even among the nearest relations; and the cause of the wars and calamities of nations; and of the woeful divisions and persecutions of the church; when a worldly generation think that their worldly interest doth engage them, against self-denying and spiritual principles, practices, and persons. 6. It is the great cause of all the injustice, and oppression, and cruelty that rageth in the world. They would do as they would be done by, were it not for the love of money. It maketh men perfidious and false to all their friends and engagements: no vows to God; nor obligations to men, will hold a lover of the world.<sup>24</sup> The world is his god, and his

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<sup>22</sup> Look upon the face of the calamitous world, and inquire into the causes of all the oppressions, rapines, cruelties, and inhumanity which have made men so like to devils: look into the corrupted, lacerated churches, and inquire into the cause of their contentions, divisions, usurpations, malignity, and cruelty against each other: and you will find that pride and worldliness are the causes of all. When men of a proud and worldly mind have by fraud, and friendship, and simony usurped the pastorship of the churches, according to their minds and ends, they turn it into a malignant domination, and the carnal, worldly part of the church, is the great enemy and persecutor of the spiritual part; and the fleshly hypocrite, as Cain against Abel, is filled with envy against the serious believer, even out of the bitter displeasure of his mind, that his deceitful sacrifice is less respected.

<sup>23</sup> Matt. 6:25,; 13:22; Luke 16:13,14; 14:33; 18:22, 23; Matt. 6:19-21; 1 Tim. 6:6-8; 1 John 2:15; Prov. 28:9; 18:8; James 4:3; Prov. 28:20, "He that maketh haste to be rich shall not be innocent."

<sup>24</sup> Jam. 5:1-5; 1 John 3:17.

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worldly interest is his rule and law. 7. It is the great destroyer of charity and good works. No more is done for God and the poor, because the love of the world forbids it. 8. It disordereth and profaneth families; and betrayeth the souls of children and servants to the devil. It turneth out prayer, and reading the Scripture, and good books, and all serious speeches of the life to come, because their hearts are taken up with the world, and they have no relish of any thing but the provisions of their flesh. Even the Lord's own day cannot be reserved for holy works, nor a duty performed, but the world is interposing, or diverting the mind. 9. It tempteth men to sin against their knowledge, and to forsake the truth, and fit themselves to the rising side, and save their bodies and estates, whatever become of their souls. It is the very price that the devil gives for souls! With this he bought the soul of Judas, who went to the Pharisees, with a "What will you give me, and I will deliver him to you." With this he attempted Christ himself, Matt. 4:9, "All these will I give thee, if thou wilt fall down and worship me." It is the cause of apostasy and unfaithfulness to God.<sup>25</sup> And it is the price that sinners sell their God, their conscience, and their salvation for. 10. It depriveth the soul of holy communion with God, and comfort from him, and of all foretaste of the life to come, and finally of heaven itself.<sup>26</sup> For as the love of the world keepeth out the love of God and heaven, it must needs keep out the hopes and comforts which should arise from holy love. It would do much to cure the love of money, and of the world, if you knew how pernicious a sin it is.<sup>27</sup>

*Consider the Lowliness of this Sin.*

*Direct.* XIV. Remember how base a sin it is, and how dishonorable and debasing to the mind of man. If earth be baser than heaven, and money than God, then an earthly mind is baser than a heavenly mind. As the serpent's feeding on the dust is a baser life than that of angels, that are employed in admiring, and obeying, and praising the Most Holy God.

*Consider God's Judgement*

*Direct.* XV. Call yourselves to a daily reckoning, how you lay out all that God committeth to your trust; and try whether it be so as you would hear of it at

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<sup>25</sup> 2 Tim. 4:10.

<sup>26</sup> 1 Tim. 6:17-19.

<sup>27</sup> Christ's sheep-mark is plainest on the sheep that are shorn. When the fleece groweth long the mark wears out.

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judgment. If you did but use to sit in judgment daily upon yourselves, as those that believe the judgment of God, it would make you more careful to use well what you have, than to get more; and it would quench your thirst after plenty and prosperity, when you perceived you must give so strict an account of it. The flesh itself will less desire it, when it finds it may not have the use of it.<sup>28</sup>

*Fight your Covetousness when it is Strong*

*Direct.* XVI. When you find your covetousness most eager and dangerous, resolve most to cross it, and give more to pious or charitable uses than at another time. For a man hath reason to fly furthest from that sin, which he is most in danger of. And the acts tend to the increase of the habit. Obeying your covetousness doth increase it: and so the contrary acts, and the disobeying and displeasing it, do destroy it. This course will bring your covetousness into a despair of attaining its desire; and so will make it sit down and give over the pursuit. It is an open protesting against every covetous desire; and an effectual kind of repenting; and a wise and honest disarming sin, and turning its motions against itself, to its own destruction. Use it thus oft, and covetousness will think it wisdom to be quiet.

*Do not Save Heaven for Last*

*Direct.* XVII. Above all take heed that you think not of reconciling God and mammon, and mixing heaven and earth to be your felicity, and of dreaming that you may keep heaven for a reserve at last, when the world hath been loved as your best, so long as you could keep it. Nothing so much defendeth worldliness, as a cheating hope, that you have it but in a subdued, pardoned degree; and that you are not worldlings when you are. And nothing so much supports this hope, as because you confess that heaven only must be your last refuge, and full felicity, and therefore you do something for it on the bye. But is not the world more loved, more sought, more delighted in, and harder held? Hath it not more of your hearts, your delight, desire, and industry? If you cannot let go all for heaven, and forsake all this world for a treasure above, you cannot be Christ's true disciples, Luke 14:26,27,30,33.

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28 Plato compareth our life to a game at tables. We may wish for a good throw, but whatever it be, we must play it as well as we can Plutarch. *de Tranquil. Anim.*

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### *Mortify the Flesh*

*Direct.* XVIII. If ever you would overcome the love of the world, your great care must be to mortify the flesh; for the world is desired but as its provision. A mortified man hath no need of that which is a sensualist's felicity. Quench your insatiable, feverish thirst, and then you will not make such a stir for drink. Cure the disease which enrageth your appetite; and that is the safest and cheapest way of satisfying it. Then you will be thankful to God, when you look on other men's wealth and gallantry, that you need not these things. And you will think what a trouble and burden, and interruption of your better work and comfort it would be to you, to have so much land, and so many servants, and goods, and business, and persons to mind, as rich men have. And how much better you can enjoy God and yourself in a more retired, quiet state of life. But of this more in the next part.

### *Conclusion*

Did men but know how much of an ungodly, damnable state doth consist in the love of the world; and how much it is the enemy of souls; and how much of our religion consisteth in the contempt and conquest of it; and what is the meaning of their renouncing the world in their baptismal covenant; and how many millions the love of the world will damn for ever; they would not make such a stir for nothing, and spend all their days in providing for their perishing flesh; nor think them happiest that are richest; nor "boast themselves of their heart's desire, and bless the covetous whom the Lord abhorreth," Psalm 10:3. They would not think that so small a sin which Christians should not so much as "name," but in detestation, Eph. 5:3; when God hath resolved that the "covetous shall not inherit the kingdom of God," 1 Cor. 6:10; Eph. v.5; and a Christian must not so much as eat with them, 1 Cor. v.11. Did Christ say in vain, "Take heed and beware of covetousness," Luke 12:15. "Woe to him that coveteth an evil covetousness to his house, that he may set his nest on high, that he may be delivered from the power of evil," Hab. 2:9. Oh what deserving servants hath the world, that will serve it so diligently, so constantly, and at so costly a rate, when they beforehand know, that besides a little transitory, deluding pleasure, it will pay them with nothing but everlasting shame! Oh wonderful deceiving power, of such an empty shadow, or rather wonderful folly of mankind! That when so many ages have been deceived before us, and almost every one at death confesseth it did but deceive them, so many still should be deceived, and take no warning by such a world of examples! I conclude with Heb. 13:5, "Let your conversation be without covetousness, and

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be content with such things as ye have: for he hath said, I will never leave thee nor forsake thee.”

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