



CHAPTER 13: Trade

My DEAR COMRADES,

Some Salvationists who read this will, doubtless, be engaged in Trade, either as shop-keepers, masters, mechanics, farmers, or some other business which will devolve upon them the duty of buying or selling goods of various descriptions. I feel, therefore, that I cannot pass by a subject so intimately connected with their lives, The counsels I propose to give you shall, as we sometimes say with respect to our speeches, be "short and to the point."

My first advice to those whom it may concern, is:

1. Have nothing to do with any form of Trade on which you cannot ask the blessing of your Heavenly Father. That will shut you out from all business involving injustice, or falsehood, or which cannot be followed without trespassing upon the welfare of your fellow-men. God is just, true, and benevolent. You cannot, therefore, expect Him to give His approval on any Trade or profession that is unjust in its character, which violates truth in its maintenance, or which can only succeed by inflicting injury upon others. You might as well expect Him to bless and prosper the work of the Devil as anything of the kind.

When, therefore, you are considering a Business for yourself, or for your children, ask the question, "Can I buy or sell in this shop, or engage in this profession, or go about these fields, or manage this factory, as truly in the spirit of love and faith, as I can take my place in the Open-air, or stand up and give my testimony in the Salvation meeting? If not, I will have nothing to do with it,"

I know that such a resolution, or the acting upon it, will, as I have already said, close the door to many Trades and professions; some because they are wrong in themselves, and others because they are conducted on principles opposed to truth and righteousness.



In the course of a conversation on this subject, a gentleman said to me a little time back:

"I have had considerable experience of business in various parts of Europe, and exceptional opportunities for judging the character of the method's that prevail with those engaged in its direction, and I have come to the conclusion that there is no Trade or profession that is not, more or less, dependent for its prosperity on fraud and falsehood." That was a sweeping charge, but he was a well-informed and thoughtful person, and, I should think, a trustworthy authority.

Still, I think his opinion must have been an exaggeration. There are, no doubt, many businessmen who, while not claiming to be governed by religious principles, would scorn anything like willful injustice or falsehood. But then, there are other tradesmen who, though they do not acquire fortunes, like the makers and sellers of intoxicants, by destroying the bodies and souls of the people, yet live and thrive by ministering to their weaknesses and vices. Surely, no Salvationist would like to earn a livelihood in such a fashion? Resolve, therefore, I say, that your business shall be a part of your Salvationism, and that you will embark in no Trade, whatever gain it may promise, that will prevent you being as religious on Monday as on Sunday, and as prayerful and believing in your trading transactions as you are in your Salvation Halls.

2. Be upright in all your transactions. Be straight.

Be truthful; that is, be as good as your word. If people can rely upon your representations about the things you sell, they will be pleased to be your customers. If they find that you are upright, and do not cheat and deceive them in the work you do, they will be glad to employ you. If they find that you are honourable, and do not take advantage of their ignorance, they will be pleased to deal with you, and will recommend their neighbours and friends to do the same. Honesty, in both word and deed, has usually been found to be the best policy in the long run; and if it does not pay as well in this world, God will see that it pays far better in the next.

What I have said in a previous Letter about doing good Work, I recommend to the consideration of all who may be either engaged in business or contemplate entering



upon it. The advice given there simply amounts to this: "Do the right thing in your business transactions, whether it is profitable or otherwise, and always do it. Do right if the heavens fall. If you do right, you shall prosper. If you refuse to do right, though all the inhabitants of earth and hell swear to the contrary, you will perish."

If people ask whether your dress-prints will keep their colour in washing, and you know they will not, tell them so. If they are buying eatables, or medicines, thinking they are pure, when you know they are not, tell them that the articles are adulterated. If you are selling a horse that has a blemish, point it out to your customer. You are not under any obligation to sell the animal, but you are under an obligation to do right and keep from sin, and John tells us that "All unrighteousness is sin." What does missing the sale of your horse matter, because you will not lie about it, compared with laying your head upon your pillow with that sin upon your conscience? What comfort would any bit of profit you made out of the transaction afford you, if, waking suddenly in the night, you found the bony fingers of death gathering up your heart strings, and starting with you on your journey to the Great White Throne?

3. Beware of Covetousness. By that I mean not only the desiring of other people's possessions for which you have no lawful claim, but the longing after wealth, or houses, or lands, or trade, or any other worldly thing, for its own sake. It cannot be wrong to desire what are known as the necessities of life, either for ourselves, or for those depending on us. Neither can it be wrong to desire money or position, so that we may be the better able to help those whose miseries constitute their only claim upon our assistance. And we are equally sure that it is right and commendable to desire, with all our strength, the graces of God's Holy Spirit. For this we have the authority of the Apostle, who tells us to "covet earnestly the best gifts."

But to have food and raiment, and yet be everlastingly yearning after more of the world's treasures, great or, small, is evil, and only evil, and evil continually. The children exhibit this vice before they have learned to distinguish good from ill. Give the babe in its mother's arms one of the two apples that lie upon the table, which is as much as its little hand will carry, and it will want the other. It cares little that its sister desires and has a right to it. All it knows is, that the apple looks enticing, and therefore it wants it. That is Covetousness in the child, although the desire may not be sinful in



itself, seeing the child has not, as yet, acquired the knowledge of good and evil; but when we come to its grown-up brothers and sisters, we find the same passion, in a much more hateful and injurious degree. Their knowledge of right and wrong, in fact, has now made it actually sinful. Although possessed of the one apple, they desire the other also, although they know, which the child does not, that their brothers and sisters, will suffer; nay, perhaps die, for the want of it.

Beware of Covetousness! God forbids it. He hates it. "Thou shalt not covet" is one of His ten commandments.

Beware of Covetousness! It is the fruitful source of heart-burnings, strife, starvations, seductions, adulteries, suicides, murders, and almost every other form of human wickedness. Among the causes of these miseries there stands out prominently the ruinous competitions, and abominable slaveries and sweatings, so common in our day. "More business and more business still," is the cry, even if to get it we must rob our brother Tradesman of his customers, and pay less wages in order to produce our goods at lower prices, and so be able to undersell him. Then the brother Tradesman, not willing to be beaten, and determined to keep his business, and even acquire more, reduces prices again. So the game of beggar-my-neighbour goes on; and especially the game of beggar the poor wretches who have to stitch, stitch, stitch, grind, grind, grind, from morning to night, hungry and starving in their beggarly homes. For this miserable business, Covetousness is largely responsible. Oh, my Comrades, keep clear of this evil. Having food and raiment, can you not learn therewith to be content?

Beware of Covetousness! It makes a hell in the human breast. Our Lord said: "Blessed are they which do hunger and thirst after righteousness: for they shall be filled;" that is, satisfied. It might, with equal truth, be written, "Cursed are they which do with covetous eyes hunger and thirst after the gains, the praises, or the treasures, of this life; for the more of these things they acquire, the further shall they be from satisfaction."

Covetousness will harden the hearts of those who indulge in it, destroying all that is kind, generous, and Godlike in their natures, reducing them to mere machines, good



for nothing but to cry, like the horse-leech, "Give! Give! Give!" feeling all the time worse rather than better, for what they get.

4. Deal in good and useful articles. Do not sell rubbish if you can help it. Carry out the principle you act upon in your Salvation business. If a man comes to your Barracks to buy the truth about God and Sin and Heaven and Hell and Calvary, you pride yourselves on supplying him with the unadulterated article. Do your business, my Comrades, whatever it may be, on the same principle.

The early Friends – Quakers they were called – made a great name and piles of money into the bargain, by selling only superior articles. At one time – and that not so very long ago, either – if you wanted clothes, or silks, or linens, or other things of first-class quality, you were sure of finding them at establishments kept by members of the Society of Friends. It is true you had to pay for the article, but you got the quality for your money – and there are those who still maintain that good things are always the cheapest, even if a high price has to be paid for them. Anyway, the Quakers found the plan pay handsomely.

Acting on this advice will, I have no doubt, often be found a little difficult. To such extraordinary lengths has the practice of adulteration been carried, that not only are buyers very much in the dark as to what they buy, but sellers also as to what they sell. Anyway, so far as you can, be frank with your customers. If the articles are not likely to last for ever and a day, you can, at least, be sure that their value is in proportion to the prices charged for them – that is, that the purchasers have their money's worth.

5. Look after your own business. If you want a thing done well, do it yourself. I think that is a proverb; if it is not, it ought to be. In my affairs, I am sure I have ever found it to be a safe rule of action. No matter what Trade a man may embark in, he should himself understand it, as far as possible, in all its various details. If not, he will be left to the judgment of other people, and they may not always guide him aright. Therefore, if you do not buy your own goods, serve your own customers, keep your own books, manage your own stocktaking, and do the whole round of your business yourself, see that you understand how it ought to be done, otherwise you will certainly be unable efficiently to direct those you employ to do it on your behalf.



Next to doing your work yourself, with that interest which you alone are likely to feel in it, is the importance of seeing that it is done by other people, and done properly. Some men are a law unto themselves. They require no overseer to be ever on their track to keep them to their duty. Rather are they like the willing horse, which, instead of needing whip or spur, has to be held back from going beyond its strength. And not only does this apply to the quantity of labour done, but to the doing of it in the most efficient and profitable manner.

But this class of servants is not too numerous. On the contrary, there are, I am sorry to say, any number of people who seem instinctively to waste their time, shirk their work, or to slur it over, with little or no interest, or who are, at least, careless whether it is done well or not. These, for their own sakes, no less than yours, require constant oversight. If you will look after them, point out their shortcomings, and encourage them to the doing of better things, you may not only save them from sinking down to pauperism and vice, but make them into good servants, or perhaps something higher still in the social scale.

On the other hand, if you do not carefully look after your own affairs, and see that your work is done promptly and well, you can be pretty sure that, sooner or later, your business will be likely to collapse.

My advice on this aspect of our subject, then, amounts to this: Select your business carefully; start with no impossible burden of debt, or rent, or interest on borrowed money, or heavy salaries, or anything of the kind. Plan your work with care. Do as much of it as possible yourself. Choose the best helpers you can lay your hands upon, and then, with undying patience, see that your plans are carried out.

6. Be careful to carry the correct knowledge of your financial position in your own mind. If you understand the proper method of keeping accounts, that will be good, very good – in which, case you must have them under your own eye, if you do not actually attend to them yourself. If you do not understand book-keeping, get some reliable person to do the work for you, and in any event, you must know where you are financially. Do not live in a Fool's Paradise, thinking you are making a living – or, perhaps, a fortune – when all the time you are going to the bad; living on your capital,



and moving down the hill which leads to the Bankruptcy Court! Get to know the facts, keep in touch with them, and face what is unfavourable before it is too late.

7. Do not be over-sanguine. In the present age, with its high rents, its Universal Supply Stores – with all the advertisements and attractions, and competitions of the great combinations – it is no easy matter for the individual Tradesman to make his business pay; and when you come to the Professions, very similar difficulties will be experienced. Therefore, if you want to prosper, go carefully, feel your way, and act with prudence. Do not make haste to be rich.

8, Keep your expenses down, It. is much easier to spend money than to make it. I have said already, that work done by yourself is the cheapest form of labour. Take an example from agriculture. A man, and his wife and family, who work their own place with their own hands, will get a living out of ten acres, when another man who has to pay for his labour, will find a difficulty in making ends meet with five hundred. There is a lesson in this for all sorts of Tradesmen.

9. Make up your mind to have no debt; at least, no debt that will either harass you or imperil your business. If possible do a cash business – that is, pay cash for your goods, and only sell for ready money. I have a high notion of that sort of trading. Try it. You will find it answer.

10. Beware of purchasing goods you do not want, either because they are cheap, or to please those whose business it is to sell them. If you have not a ready market for articles that are offered you, do not take them, however far beneath their supposed value you may be able to secure them. If you have goods that are not saleable, get rid of them. Dead stock – that is, stock that you cannot sell – deteriorates rapidly in value. Tastes and fashions are ever changing; and even were that not so, the goods spoil as they lie upon your shelves. This applies to almost every kind of commodity in the market.

11. If you keep assistants, deal wisely and kindly with them. Do so even with the boy that sweeps the shop or takes down the shutters.



(a) Endeavour to attach your work people to you. If they care for you and your concern, your interest will be theirs, and they will work for you more earnestly and efficiently than they otherwise would, and that with greater self-denial and for longer hours. Nothing can very well exceed the folly exhibited by many masters in the domineering, slave-driving, niggardly manner with which they treat their servants. These employees either have hearts, or they have not. If they are destitute of that organ – well, then, it will be quite consistent for their masters to treat them as machines; but if they have hearts, why not deal with them accordingly? They must do their work, and you must see that they do it, as we have already shown; but every direction given and inspection made should be done in a spirit that will be likely to increase the interest they feel in you, instead of the contrary.

The old-fashioned class of servant, who spent his energies and years, and even laid down his life for his master, or his master's family, seems to be fast dying out; but, greatly to your own interest and their benefit, you can create more members of the same fraternity.

(b) Attach them by helping them to improve themselves. Give them every opportunity within your power for learning the business, whatever it may be.

(c) Encourage them. Beware of finding fault until they lose heart and give up in despair.

(d) Devolve responsibility upon them as rapidly as they are able to bear it. There is nothing that develops ability, improves character, arouses ambition, and generally sets a man on to do the best he can for himself and those to whom he is accountable, like responsibility for the discharge of some particular duty, the doing of which creditably will bring him praise, while the opposite will bring him blame.

(e) Make your helpers sharers in your prosperity; that is, let them benefit by your business, in proportion to its profitableness. This will, naturally, make them more desirous than they otherwise would be, for profits to divide, and lead them out to more strenuous and self-denying effort for their increase.



12. Give to God the right and due proportion of your income. In all the arrangements you make about your business, in all your plans for disposing of the profits you may obtain, be careful not to leave God out of your calculations. Do not attempt the experiment of dispensing with Him, unless you desire either the prosperity or the adversity that may attend your effort to prove your ruin, If a man lose his soul as the result of his trading, it does not matter very much whether the ruin be brought about by either one or the other. Therefore I say, "Do not leave God out!"

You must not only ask for His blessing, and conduct your affairs in harmony with the principles He has laid down, but give Him His share of the gains. Pay Him His due, and pay Him not merely in empty thanks and praises and adorations, nor even by asking Him to save your soul from wickedness here, and from Hell hereafter – all that is very good and beautiful and necessary for you – but something more than that is required if you are, in only a very-limited degree, to discharge the obligation under which you are laid to Him for the services you expect Him to render you. No, you must, among other methods, pay your debts in that form which is the most acceptable and appropriate to the occasion – that is, by giving Him a fair share of your profits.

If the principle is right; that each party should share the profits of a business, according to the amount of capital or labour they put into it, what about God? Why not deal with Him on that principle? How would you get on without Him?

I will suppose that you are a farmer, and that you plough and sow and harrow, and do all that agricultural skill can devise. Can you expect to reap unless God does His share? Unless He makes His sun to shine, and His rain to fall, and His dew to distil, and by His magical chemistry brings the needed nourishment out of land and air; all your efforts will utterly fail.

Suppose that you are a Tradesman, with a shop, or a factory, or something else of the same class, and that, early and late, you study and toil with all the ingenuity you can acquire. Where will you be in your profits unless He give health, and vigour, and brain power, and all the other sorts of power that you need?

I will tell you where you will be. Instead of making profits to put into the bank, you will



more likely be in the Bankruptcy Court. But if God does these things for you, you will not only gain a livelihood, but there will be something on the right side of the balance-sheet. Therefore, on the bare ground of what is right and fair, make up your mind before you start your concern, or, if you have started it without such a resolution, decide now that God has a right to a share in your gains, and that He shall have His due.

But what shall that proportion be? That is a very interesting question; Oh, if we could only get it intelligently and satisfactorily settled by all Salvationists, and then carried out in actual practice, what a gain it would be to The Army, and what a blessing to the world!

Can we do anything towards effecting such a settlement? In the enquiry, we may learn something from God's instructions, given directly to the Jews upon this subject. Here was a young people, standing in a very similar relation to Him and to the world to that in which The Salvation Army stands to-day. God wanted to mould that people, according to His own notions, in the same way as, I believe, He wants to fashion us. His desire was, to make them a people after His own heart. It is, therefore, fair to assume that the laws He laid down for their guidance, on the duty of giving, in the early days of their history, express His wishes with respect to us in our days. We read in Leviticus that He commanded them to give Him a tenth of their income and possessions. Hear what He says to Moses: "And concerning the tithe of the herd, or of the flock, even of whatsoever passeth under the rod, the tenth shall be holy unto the Lord;" that is, they were to set aside, for the public service of God, at least a tenth, not only of their income, but of their possessions.

I know that this method of giving is sometimes styled cold and legal. It is said to belong to the Old Dispensation, and to have been very well for the Jews, but that it is not applicable to the followers of Jesus Christ. It is thought to be only adapted to the servants, and not to the sons and the daughters of God. The servant, it is said, may be content with giving a tenth, but the sons and daughters will be satisfied with giving nothing less than all. This view is a forcible one, and in support of it various passages of Scripture are quoted, such as "Present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service." "Ye are not your own. For ye



are bought with a price; therefore glorify God in your body, and in your spirit, which are God's."

These passages teach what every true lover of God feels to be gloriously true, that His Lord and Saviour is infinitely worthy of all that he possesses, and ought to have all. A just survey of His goodness to us in creation, in preservation, in government, and in redemption, must compel the conviction contained in the song we so often sing:

"Were the whole realm of nature mine,
That were a present far too small;
Love so amazing, so divine,
Shall have my soul, my life, my all."

This is all true – beautifully, eternally true – but the plan of giving Him a settled, definite portion does not interfere with the duty of giving more. Indeed, it does not in any way hinder us from giving Him all.

Still, it may be answered, that it furnishes a stopping-place for benevolence. May not a man rest satisfied with contributing a tenth, and not feel the responsibility of going further? Yes, the plan may be abused in this respect, but it may also act just in the opposite direction, and may also educate him in a more generous application of the principle which every son and servant of God must accept, that all he has belongs to God, and ought to be used for His glory.

But are not those who favour the notion of giving fixed sum, also in danger of being led astray?

To begin with, is there not a danger of it resulting, too often, in nothing more than mere sentimentalism?

I once knew a gentleman – and he is only an example of a large number of the same class of people who have come under my observation – who was ever harping on the single string that "all he had was given to God," and yet he died leaving his family a fortune of nearly half-a-million of money.



Will not all sorts of difficulties be experienced by a plain, simple man who wants to reduce it to practice? For instance, take a man who has a wife and five children, with an income of thirty shillings a week. If he, literally, acts upon this principle, he will put the whole thirty shillings into the collection, and have nothing left for the feeding, clothing, housing, and all the other needs of his family, although caring for these must be his first duty. This method he will soon feel to be a mistaken one, and that of a most serious character, and therefore will abandon it. Well, then, let it be assumed that he retains what he feels, in his judgment, to be necessary for their support. In the latter case the giving of his all to God will come to a sudden conclusion.

No; I say, fix your standard of giving at what you conscientiously feel to be a reasonable proportion of your income. Begin, we will say, where God instructed Moses and His followers to begin – and they were poor enough in all conscience! Lay aside a tenth of what you ascertain your income to be, and give that to God. That rule will not prevent your going ahead of that amount. The Jew went far beyond it, for, in addition to the tenth he contributed, he had collections and donations without number.

You might work out this rule on a graduated scale, beginning at the bottom with the tenth, and going on increasing the proportion as God increases your income. From a tenth you can rise to an eighth, and then to a fifth, and a fourth, and even further. Make His glory your joy, your conscience, your guide, and the Salvation of men, for time and eternity, the supreme object for which you live and trade and do everything else, and you will not go astray on this subject.