

THE EIGHTH COMMANDMENT.

EXODUS xx. Verse 15.

Thou shalt not steal.

WE come now to consider this eight command, *Thou shalt not steal*: In the former the Lord restrained the *lust of the flesh*, and means abusing of their bodies. In this he regulateth them in the use of their riches and estates, and setteth bounds to the *lust of the eye*, and the *covetousness of the heart*.

The scope of the command in general is, to regulate us in reference to the outward estate of ourselves and others, that we fail not either in wronging, or in inordinate and excessive profiting them or ourselves: And miscarriages of this nature are comprehended under this of stealing, to make them the more odious.

From the general scope of the command we may see, 1. That the Lord alloweth property amongst his people, otherways there could be no stealing. 2. That men have not liberty to manage these things of the world according to their meer pleasure and arbitrement, but there are rules set to them, by which they are to be governed in reference to them and there is religion in buying and selling, and such like, as well as there is in praying and hearing the word, though the things be of a different nature.

For opening the command, Consider, 1. The sin forbidden, *stealing*, with the positive duty comprehended under it. 2. Consider its extent as to the kinds of theft. 3. Consider how theft may be said to be committed. 4. You may consider more particularly some particular sins prohibited, and duties commanded, and questions that may be moved concerning them, as about charity or giving of alms, usury, making of bargains or contracts, pursuing of riches, &c.

The sum of this command we may gather from Ephes. iv. 28, *Let him that stole steal no more, but rather let him labour working with his hands the thing which is good, that he may have to give to him that needeth.* 1 Thess iv 6. *That no man go beyond and defraud his brother in any matter; because that the Lord is the avenger of all such, as we also have forewarned you and testified.* Lev. xix. 11, 13, 35, 36. *Ye shall not steal, neither deal falsely, neither lie one to another.*—*Thou shalt not*

defraud thy neighbour, neither rob him : the wages of him that is hired shall not abide with thee all night until the morning. Ye shall do no unrighteousness in judgment, in met-yard, in weight or in measure, just ballances, just weights, a just ephah, and a just hin shall ye have : I am the Lord your God which brought you out of the land of Egypt. Theft is most strictly defined to be the taking away of that which is anothers, he not knowing it, and that to his hurt ; but more generally we take it to be, any inordinateness in reference to riches, either by wronging our neighbour, or profiting ourselves, and that whether it be in the attaining, retaining, or using of them ; this, though in few words, yet comprehendeth much.

1. Then we call that inordinateness ; when men mistaking the right end for which, and the golden mediocrity according to which riches are to be employed ; they do fail either in the excess, by transgressing the just bounds, or in the defect ; or making use of wrong middses for attaining the end : Hence the love of money, or of riches, being the root of all evil, becometh idolatry, when riches are made the ultimate end, and pursued and made use of only to satisfy the lust of the eye ; or when this love of money is made subservient to some other lust, as to the pride of life ; thus the love of money is inordinate as to its end, when it is for an end without and beyond that which is convenient for us.

2 We may be inordinate by our being too vehement in our desires after riches, so that we will be rich, as it is 1 Tim. vi. 9. we resolve it ; and must be so by any means, as it were ; which is most dangerous, and by being desirous of too much, keeping no proportionable measure, but being sometimes in the excess, spending our time in seeking more than is convenient, sometimes in the defect, trifling away much time in the lazy, careless, and negligent pursuit of what is convenient.

3. There may be inordinateness in the middses made use of for attaining or retaining riches either by an unlawful way of conquest simply, or by that which is such in some respects ; as by unlawful callings and such like : All which unlawful ways may be reduced to these three, *rapina, furtum, and turpe lucrum*, rapine, theft, and filthy lucre, of which more afterward.

Again, this inordinateness we say is when either our neighbours estate, or our own, is wronged ; his may be wronged when ours is not advantaged ; as by destroying, firing, and the like, out of hatred and malice ; yea, it may be wronged by our negligence, when possibly he and ourselves are both wronged, yet this is condemned in scripture ; and Exod. xxii. 5. & sequent. the Lord provideth laws anent it. It may

may be also in reference to the profiting ourselves or our neighbour, or bettering of our own estate or his; there is no doubt inordinateness in getting, keeping, and using that which belongs to us or to our neighbour, as when we get it without right, or its due price by anothers folly or negligence, &c.

To proceed a little, we shall consider the sin forbidden in this command, as drawn to these three forementioned heads, *rapina, furtum, turpe lucrum*.

Rapine includeth violence of all sorts, both by land, and that either by more petty parties, as robbers, plunderers, &c. or such as are more strong and able to carry their point, as conquerors, generals of armies, &c. meddling with that which is not theirs, which is robbery in the Lord's account, Hab. i. 6. And by sea, this is called piracy: It was a true and sharp answer which a Pirate, did give to Alexander (as is recorded) who being taken by him, and asked, How he could or durst live that way, replied, "He did only what he himself did; save that Alexander bereft men of kingdoms, he but of a little of their means; he with more strength on the land followed his point, he with less upon the sea." Of which piracy, whether caping or robbing poor innocent sea faring-mens goods, as it is now used by many, I wish all capers and their confederates in all Christian kingdoms and common wealths, would seriously consider, and would to this purpose take notice of what the eminently learned Grotius saith in his book *de jure belli & pacis*, lib. 3. cap. 18. sect. 2. but more especially, sect. 4. where he doth with much reason (whereof he was a great master) and religion, assert, "That when justice, strictly so called, is not hurt, yet a man may sin against that duty which consists in the loving of others, and more especially what the Christian law prescribes (which yet here is only corroborative of the moral law, that perfect and perpetual binding rule of life and manners) so that if it be manifest that such caping, robbing, or spoiling, will chiefly hurt and indamage, not the whole body or generality of the enemies, or of the king, or such as are of themselves guilty; but the innocent, and that in such a measure, as will thrust them into the very greatest calamities and miseries: wherein to cast even such as are private and proper debtors, were a merciless and cruel act: But if to all this it be added, that such spoiling or robbing is found to be of no considerable moment or importance, neither to put an end to the war, nor to cut short and consume the public and main force of the ene-

my;

“ my ; then, and in that case, such gain ought to be ac-
 “ counted unworthy of a morally good man, and more e-
 “ specially of a Christian, as being made only of the cala-
 “ mity of the times.” On which account Plutarch blames
 Crassus, that he had made purchase of the most part of his
 riches by robbing and spoiling in times of fire and sword,
 looking on the calamities of the times he lived in, as his
 greatest gain, *Grot. annot. ad idem illud cap. 18.* Whatever
 will be said for pressed men and other subjects, who on the
 express call of the magistrate go to sea-fights, their non-ob-
 ligation to enquire narrowly and scrupulously into the just-
 ness of the war, when it doth not appear to them unjust ;
 yet unquestionably such persons as go a caping, and their
 compartners, for a share of the gain, are obliged to a strict
 and accurate examination of the justness of the war, since
 they willingly offer themselves to such work, yea, seek for
 access to it as a special favour and privilege ; which they
 may let alone if they please, and so in this case, ought, on
 the least scruple or ground of hesitation, to let it alone ; and
 if they go on, and seek not satisfaction to their consciences
 to utmost anent the justness of it, they make themselves as
 guilty in their stations as the prince ; state, or common-
 wealth do, who engage in an unjust war ; since whatever is
 not done in faith and from a perswasion of the warrantable-
 ness thereof, is a sin : and though war were uncontroversibly
 just, yet Grotius his grounds before laid down, would be
 considered, by such especially, who out of a covetous hu-
 mour and desire to make gain, though under the silly pre-
 text of weakning the enemy, the least thing ordinarily inten-
 ded by them, engage themselves in this course, which not
 only crusheth many poor innocents, but is also often waited
 with bloodshed, and taking of mens lives ; who (it will not
 it seems be readily denied) may defend themselves and their
 goods, the means of the livelyhood of themselves and their
 families, won with much toil and hazard ; and if they may
 endeavour the preservation of these goods, and defend them-
 selves against such as would spoil and berave them of them,
 then its worthy of very grave consideration, if this case the
 assailants wounding, mutilating, or killing poor private men,
 quietly following their callings for their bread, in their own
 lawful (at least hitherto in this so circumstantiated case, by
 Grotius, not judged and determined unlawful) defence, will
 be found altogether free (especially if the justness of the war
 be doubtful, or not conscientiously enquired into) of mur-
 ther : And if the aggressors themselves should be wounded
 or killed by these self-defendants, whether they will be with-
 out all culpable accession to their own self murder ; and so
 whether

whether they will not be involved in the guilt, nor only of the breach of this eighth, but also of the sixth command: And whether goods and an estate acquired or increased by such means, may be brooked and possessed with solid peace, and with the well-grounded expectation of God's blessing, which *maketh rich, and addeth no sorrow therewith*: This, I say, calls for grave consideration. Beside that, it hath been observed, that such courses have not only made these estates that were acquired by them, quickly to melt away, but also to have been a moth in the estates for the time bettered by them. Observable, and not altogether alien from this matter, is that Christian and grave act made against prize-goods in the town council of Edinburgh, the head city of this kingdom, in great Mr. Knox his days (as one blessed fruit of the gospel amongst many others) May 10. *Annus Dom.* 1561. the very year after the public establishment of the reformed protestant religion in Scotland. The tenure whereof follow:

“IT is ordained that no man within this burgh buy any prize-goods, under the pain of tinsel of his freedom for ever, and punishment at the will of the civil magistrate, it being contrary to a good conscience, and that we are bound to deal with every Christian brother, as we would wish to be dealt with, and the goods not to be sold by any godly man within this burgh.”

This rapine, again, having a sort of pretext, becometh oppression, when a man by power, favour, or such like, outreaches and goeth beyond his title, and indamageth the party with which he contendeth more than his right or title would warrant him to do; and this may be in great men over their inferiors, as masters over servants, of landlords over tenants, of magistrates over people or subjects; and in all these, who any ways make use of greatness to distress others, or thrust at them, either to make them quite a right they have, or by retaining from them what is their due, or by exacting by their title what is really prejudicial to the others property, even though by oppression the person be made willing to condescend. Thus also overpowering of others in law-suits and courts, and making use of moyen to bear them down in their right is interpreted by God as oppression.

For the second, *viz.* theft, more properly it looketh to all ways, whereby; without pretext of violence, another is wronged: This is again divided in four, 1. If it be a wrong done to a common-wealth, it is called *pe ulatus*, which in a large acception includeth not only private men

or, magistrates, stealing or robbing the public treasure, but also collectors, questors, and others that are in such like offices, who, when they intervert what belongeth to public use, and become guilty; and proportionably all such as are entrusted with the keeping and distributing of what belongeth to the corporations and societies, and do intervert it, as Judas did in some respect, when he interverted what was committed to his keeping, for uses not allowed, and therefore he is called a thief, though his crime was also sacrilege.

2. As it respecteth any thing appointed for pious uses, so it is called *sacrilege*; see Leviticus v. 15. Mal. iii. 8. Acts v. 2, 3. and though now we have nothing that is holy by such a consecration, yet what is appointed by God's warrant for holy uses, cannot without sin be interverted; such are churches or houses built for God's worship, stipends for maintaining of his ministers and ordinances, because these belong to the church, as the other do to the common wealth, such also are the poors money, collections, &c. for if there be an appropriation of these things for that use, then why should that property be encroached on, more than other properties? And if any should say these are the magistrates gift, and he may use them as he pleaseth? *Ans.* I am not speaking now of what power the magistrate may have in an extraordinary case of necessity, there being no doubt, times, when particular mens property will not have place, but ought to cede to the public good; but in ordinate cases I say, that the right which the church hath in them, for these fore-mentioned uses or ends, is no less than any private man's in his own particular estate; beside that, they are indeed given unto God; and therefore it is not in the magistrates power to make what use of these he pleaseth, neither is it at his option to appoint them, and maintain and keep them up, or not, as he pleaseth, but it is his duty, and that which is required of him to do so, as he would be found faithful in the discharge of his office.

3. There is a gross kind of theft in men stealling, not so much used now, as of old, when there were slaves, of which men made advantage: This may be also in taking or enticing away of another man or womans servant, to their masters or mistress prejudice; which is clear theft, though often practised, and by many, little regarded: As likewise in seducing of children to a false religion, to a bad marriage, to evil company, to drinking, whoring, robbing, &c. to run away from their parents out of the country; without a just and necessary cause, &c. this is condemned in the law, and 1 Tim. i. 10. The 4th sort is single-theft, or the wronging of a man in his private and personal estate; as when a man's money, cloaths, household fur-

furniture, corn, horses, cows, sheep, merchant-wares, books, working-tools, &c. are stolen and privily taken from him. And here do come in the general heads of that theft formerly mentioned.

Turpe lucrum, or filthy lucre, is that gain which acquired either by simply unlawful, or by dishonest, unworthy, and base ways and means: As 1. By niggardliness, when a man seeks to make great gain of the very least and smallest things, who useth to be called *χυμινωπαρής* and *χυμινωρίτης*, or *Cymibilis*, that is, so miserable a wretch, and so base a niggard, that he would cut a cumin-seed and sell it. 2. By taking too largely and greedily when gifts are going, whether to the prejudice of the giver, or of others standing in no less, or in more need, and of no less, or it may be, of greater deserving, thereby incapacitating him to give them. 3. By a man's prostitution of himself, without all necessity, only to win the world, to base offices and employments, disgracing his station, as for great men to turn to such, whereby they eat as it were the meat out of the mouths of the poor men, who have all their days been bred up in, and followed such employments. For ministers of the gospel, in a peaceable state of the church, and without any necessity, to turn to, and deal in worldly trades; or in a time of trouble to betake themselves to the very basest of them, when others would do as well, or well enough, for their necessary maintenance. 4. By vice and villany, as for gain to play the whore, to be a pimp or pander, to keep a stew or lawdy-house, to for-swear or bear false witness, willingly to sell drink till men drink to excess and be drunk, and to allure and solicit them to it, if the drink may but so go away, and bring some advantage to the vintner, &c. 5. By squeezing under colour of law, as by biting usury, forgoing writs, by moyen and buds prevailing in law to dwang a man from his right, for a man to buy pleas, to deal in broken, crazed, or incumbered estates that he hath nothing to do with, on design to make gain by defrauding creditors, or forcing them for his own advantage to hurtful compositions, &c. 6 By excessive, immoderate and hurtful travel and pains to win a very little and inconsiderable thing, and it may be without all necessity too. 7. By robbery and murder; Prov. i. from ver. 10. to 20. 8. By spoiling the dead, rifling tombs, taking off rings or linnings, &c. 9. By carding, dicing, and stage-playing: and making conquest and gain by any other dishonest or crooked mean.

Thus we have hinted the first distribution of inordinateness in enquiring into rapine, theft and unlawful or filthy gain. Consider it again, 1. As it wrongeth others only, or

as it profiteth us also : 2. As being direct theft, or as being under pretext of law : 3. As acquiring donations, or by mutual contracts or bargains : 4. When it is in respect of ourselves or others. 5. When it is in attaining, and then it is called *avaritia*, avarice ; when in retaining, then it is *tenacitas*, tenacity, niggardliness, and sordid parcimony, in not spending with such a suitable proportionableness as is requisite, or not given back what is unjustly purchased, or taken from any man, by false accusation or otherways, called restitution, whereof Zacheus speaketh, Luke xix. 8. 6. When it is by an ill employment, as playing, gaming, &c. or by the abuse of a lawful calling : 7. As it profusely wasteth what we have, and spoileth others of what we should bestow on them, or as it holdeth in more than is meet, and so spoileth ourselves of that comfort we might have in our estates, the one is by prodigality, the other by sordid parcimony, as we have said ; see Prov. xi. 24. 8. As the wrong may be done at first through ignorance, or continued in after folks come to the knowledge of it, in which case the thing is to be restored, and the amends is to be made as is clear, Lev. v. 15, 16. And in Abimelech's dealing with Abraham's wife, whom, after he knew to be his wife, he did restore again untouched.

O ! how doth mens addictedness to creatures make them find out many inventions to satisfy their lust with them ! Hence is this commandment so broad, that it is difficult to speak of it in all its particulars. In further prosecuting whereof, we shall not restrict ourselves to so precise a method, but endeavour to lay down the direct breaches of it by which the positive part, and these duties that are required, will be the more easily discernable.

Consider then its breach, 1. as it wrongeth others ; 2. as it wrongeth ourselves ; 3. as it wrongfully seeketh to benefit ourselves, or better our own estate.

As to the first, Consider it first in the quantity, it is theft whether the matter be in little or much, if so be it be a real wronging of others in that which is theirs, even as a lie is a lie in any matter, in great things as well as lesser, and this theft in little or much will exclude from the kingdom of God, 1 Cor. vi. 10. and as drunkenness may be in drink, that is, not the very greatest quantity of drink, nor in the finest drink, so may theft be in little or coarse things. Consider, 2. As it looketh not only to the hand, but to the heart also, even as adultery and murder do ; it is a piece of the evil treasure that Christ saith in the heart, Matth. xii. 35. and xv. 18, 19. 3. It may be sometimes, when he that com-

committeth it, knoweth it not, but supponeth such a thing to be just and due to him, as when he useth not means to know, and when he knoweth, doth not restore it. 4. It is sometimes wholly so carried, as that he who is wronged, knoweth nothing of it: as when (for instance) such a right that would clear him in his business is to his prejudice kept up, and he made to believe that he hath no such right, although he quarrel it not, yet it is theft before God. 5. It is direct, when, though one knoweth such a thing to be another's, yet he will needs have it. 6. It is less or more, as there is a seeming necessity, or none at all in the person stealing; for if the thing be indeed necessary for life, it is not theft; so also if the thing have a general and common allowance among men for its warrant, it is not theft, thus the disciples plucked the ears of corn, which was not theirs, and yet were not thieves: The sin is gross, when in holy things, or public things, or when things are taken with violence and hazard of life, blood, &c. or when there is great prejudice following it to our neighbour, or when it is more frequently gone about, or when it is under trust, &c. 7. It is in contracts and bargains to our neighbour's prejudice; as by too close sticking to clauses of writs, beyond, it may be, the intention of the makers, and when there is some pretexts of law, this is against the end of writs and law. 8. It is in buying or selling; and so, 1. We fail in the end, when we mind our own good only, without any regard to our neighbours. 2. In the matter, when the thing is not good that is sold; as the refuse of wheat that is spoken of, Amos viii. 6. so when ye sell a thing for better than it is, or in buying, will needs make a thing worse than it is, or pay the price in base money, you are guilty of theft: 3. When the measure or weight is scarce, and not so much as it should be; see Amos viii. 5. 4. In the manner, when the buyer dispraiseth any thing below, and the seller commendeth it beyond and above its worth, Prov. xx. 14. *It is naught faith the buyer*, &c. which although in some degree it be inevitable, yet no doubt, when on either hand it is wittingly and designedly done, it is a fault. 9. It may be committed in the matter of just debts; As, 1. When nothing is payed. 2. When a part is only payed. 3. When payment is made out of time, which prejudiceth them we owe to, as much as if we kept a part back. 4. When means are used to get what we owe diminished; 1. By dawning and constraining a man to quit some part of it; 2. By dealing indirectly to get something down of the sum which we owe. 10. It is committed when advantage is taken of another's necessity, and so 1. when they are constrained to sell cheaper, than

without loss they can ; 2. When we sell dearer to our neighbour, because we see he must have it : 3. When one is forced to unreasonable terms, because he must have money. Dealings of this nature are like to that, to sell *the poor for a pair of shoes*, which is reprov'd, Micah viii. 5, 6, 7. and is a gross theft. It is true, in some cases, as for instance, when others would not buy such things, and we need them not ourselves, neither would buy them, were it not for our neighbours good, and if they be not so useful for us, an abatement in such a case may be lawfully sought. 11. It may be by law-suits, even when law seemeth to side with folks, *summum jus*, being often, *summa injuria* ; as, 1. By putting folks needlessly to sue for their own, or by our seeking what is not ours ; 2. By bearing through a business to the prejudice of another, upon a title of law beyond equity ; the first is condemned, 1 Cor. vi. 1. &c. the second in Job xxxi. 21. *If I have lift up my hand against the fatherless* (saith Job) *when I saw my help in the gate*, See also to this purpose, Prov. iii. 29 30. 12. There is a breach of it by wronging our neighbour under trust (which is a high degree of theft ;) As, 1. By giving advice to his prejudice, when he listeneth to, and confideth in our counsel ; 2. When advocates are not faithful ; 3. When partners in trade and bargainings are not faithful one to another ; 4. When servants, factors, treasures, &c. are not faithful, who, as Joseph, have all committed to them, and like the unjust steward, can count up or down fifty or eighty, and eighty or fifty ; 5. Especially here fail tutors of orphans and fatherless children, who having these committed to their trust, make it their work to prey upon their estates, if they can but do it handsomely, and without observation, this is theft, robbery, oppression, and deceitful dealing, in the highest degree. 13. There is a breach of it by bribery, when judges suffer themselves to receive gifts, presents, buds or bribes, whether to the preventing of judgment, or for doing right in judgment which they are obliged to do without these. Whoever suffer themselves to be bribed for judging right, may easily be tempted by a bribe to do wrong in judgment ; all such forget that the judgment is the Lord's, Deut. i. 17. that they ought not to judge for men but for the Lord, 2 Chro. xix. 9. that they ought in a special manner to be fearers of God, men of truth, and haters of covetousness, Exod. xviii. 21. that they should not respect persons in judgment, but hear the small as well as the great, Deut. i. 17. that they should not respect the person of the poor, nor honour the person of the mighty, but judge righteous judgment, Lev. xix. 15. that they ought not to wrest judgment, nor to take
a gift

a gift (which blindeth the eyes, even of the wise, and perverteth the words of the righteous, Deut. xvi. 19. Exod. xxiii. 8.) and that fire shall consume the tabernacles of bibe-ry, Job xv. 34. the Lord doth highly resent, and will most severely punish the breach of this command in such, because they do more immediately represent himself, as being placed in judgment to supply his room. 14. There is a breach of it when there is inequality betwixt our advantage, and that which is expended by us for others, or when for what is not useful and needful, their money intrusted to us is exhausted, or when we occasion them to spend money needlessly, upon any thing that is not useful, but rather hurtful, as in excessive drinking, feasting, cloathing, that is full of vanity, or in vain fashions of cloathing, playing at unlawful games, as cards and dice, or excessively at lawful games, or in dancing and fiddling, and such like, which are amongst the lavish and profuse ways of living, and whoever are accessory to make others follow these, or for these do procure money from others, become thieves. and thus all idle vagabonds, playfair, sporters, minstrels, stage-players, and such like livers on other folks charges, are guilty of the breach of this command. 15. Their is a wronging of our neighbour's estate by negligence, sloath, &c. when that is not done which we ought to do for their good; this is done especially by the tutors, by servants, and others, who stand in such relations to any, as that by virtue thereof they are obliged to have a care of what they are interested in. 16. We wrong others by engaging them to be sureties for us, when we see not a way how to relieve them. The engagers themselves also become guilty of the breach of this command, except in such cases wherein equity and charity requireth their engaging, and this way, many are stolen from their estates. 17. It is committed in retaining what is our neighbours; As, 1. When the payment of money or things borrowed is delayed beyond the time appointed, Prov. iii. 28. 2. When things borrowed are hurt or wronged, the Lord giveth laws for this, Exod. xxii. 14. 3. When pledges are lost by negligence, or interverted to our own use. 4. When our neighbours beast is straying, and when seen by us, and not kept for him, as we would he should do to us; see Deut. xxii. 2. Lev. vi. 4. 5. When something is lost, and we keep it, as if finding gave us a right to it, it should be for the right owner, and if he cannot be found, public signification should be made of it, as the law requireth. 18. This command obligeth us to restore, 1. What we have unjustly taken from, or gained of others any way, as Zacheus did, Luke xix. 8.

It is recorded of Selymus the Turkish emperor, a most bloody man, that when he was a dying, one of his Bassaas desiring him to build an hospital for relief of the poor, with the wealth taken from the Persian merchants; he replied thus, "Wouldst thou, Pyrrhus, that I should bestow other mens goods, wrongfully taken from them, on works of charity and devotion, for mine own glory vain and praise? Affuredly I will never do it; nay, rather see they be bestowed on the right owners again." Which was done forthwith accordingly, to the great shame of many Christians, who mind nothing less than the restitution of ill gotten goods, whether by themselves, or by their ancestors, but cull out some small fragments of a world of such ill gotten to bestow on some charitable or pious work, as they call it. Zacheus his penitent proclamation here consisted of two branches, to wit, *restitution* and *distribution*. 2. It obligeth even children that have somewhat transmitted to them from their parents, which they have unjustly conquered, to restore it otherways they make themselves guilty: And in all these we would distinguish the court of the Lord, or of conscience, from mens civil courts, and thus it will not warrant the heir before God (though before men it may) to retain that which he possesseth that the Father left him a right to what he unjustly purchased. It may be it is this that maketh great estates melt away in the children's hands, because it thus descended: The Lord hereby would have men know that they are not richest who have most left them, but who have it well conquered with God's blessing. 19. Consider it as it doth not properly take from our neighbours, yet wrongeth them and deteriorateth their estate; so men may wrong the house they dwell in, the horse they ride on, or any thing which is set or given in loan to them: Thus they may wrong the instruments that others win their living with; so also we wrong others when their time is taken up either by waiting idle on us, or by unnecessary employments put upon them, visits and such like; or when weakness of body is occasioned to them by any of these, thus Exod. xxi. 19. the Lord will have preparation made for lost time, as well as lost means. Many tiplers are thieves this way, to each other, and to themselves, and God will make them count for, how little soever they think of it. 20. There is a wronging of our neighbour without a *compensation*, and there is a wronging him with a pretended *compensation*, that is, either when the thing is not so good in itself, or not so good to him; thus Achab, 1 Kings xvii. was guilty in desiring Naboth's vineyard, even though he offered him as good, yet it

it was not so good to Naboth, because this was his fathers, and he esteemed it more : Thus also there is a stealing of another man's contentment, altho' that in which he placeth it may be a matter of very little or no worth at all. but yet if therein he hath an interest of affection, as they call it such as a man may have for some petty jewel, a hawk, a hound, or the like, so that it please him, or delight him, the wronging of him in that, is not only a sin against the sixth command, in grieving him, but against this in prejudicing him of his contentment, which as to him, in some respect, is a sorer wrong than the taking from him, of that which in itself were of far greater worth, would have been. 21. There is a failing by unskilfulness ; as, when one taketh on him some office, and receiveth wages or hire for it, and is not qualified for ; nor suitable to the place and employment, thus Physicians, lawyers, and judges, often steal from men, through their ignorance : As also ministers, who supply charges they are unfit for, and consume that which should entertain others, but this sin in ministers is oftentimes more through unfaithfulness, when being sustained for the good of the people they turn rather to be hurtful. Thus Christ, John x. 1. calleth *false prophets, thieves and robbers* : And indeed, it is the worst gain in the world, that utterly unskilful and unfaithful ministers get by starving and murdering the immortal souls of men. 22. We wrong others when we communicate not to them when they are in need, and we in capacity to help them, yea. when by idleness and prodigality we incapacitate ourselves to communicate to the necessities of others, as Ephes. iv. 28. is clear. 23. Beside there cometh in here all selling and buying of what should not be sold or bought, as public places in church or state ; this first from Simon Magus, Acts viii. 18, 19. is called Simony, and is a sin of a high degree, making that saleable which the Lord will have free : and it taketh in not only giving money, but any other thing upon this account to promote such and such persons, or receiving any thing to be swayed so, and so whether it be *munus manus, ligæ aut actionis*, a gift of the hand tongue or action. 1. By a gift of the hand is understood money or things that are usually given. 2. A gift of the tongue comprehendeth fair speeches, solicitations, flatteries, &c. 3. By a gift of action is understood, service dependence, on-waiting and courtesies, (as they are called) made use of to procure anothers favour, and in all men may greatly sin, as when they hunt after these three and are swayed with any of them, and so cover any of them, as when magistrates or judges sell justice for bribes when men by lying and false-witness bearing, sell the truth, whereof

whereof lawyers are chiefly guilty, who for fees plead ill causes wittingly: Or when one giveth them, that he may gain more really upon the other; as for instance when men by any of these bribes buy justice, and much more injustice and buy lies or false testimonies to prevent or pervert justice. 24. There is a guilt in consenting to, encouraging in, conniving at, or justifying of such as commit this sin, or are receivers or reseters of what is stolen, for their strengthening and encouragement; see Psal. l. 18. Prov. i. 10 25 Seizing upon other folks goods sometimes under pretext of cheats, as admirals do upon sea-wreck, and such like; when there is no just ground to take away the owners right, and this is reckoned open violence before God, and is a most cruel adding of affliction to the afflicted. This sin then of theft, in reference to our neighbour is fallen into by violence, deceit, negligence, unfaithfulness, ignorance, unskilfulness, &c. And when all is said, a tender heart will still need its own examination and trial of itself, there being as many ways to break this command, as they are ways to prejudice our neighbours estate.

We come now to consider how a man is guilty in wronging his own estate (for there is a skill and dexterity in the managing the unrighteous common) which we consider two ways; 1. As he wrongeth and diminisheth his estate by not providently caring for its preservation and increase, or improvement: When he is not frugal, or not so frugal as he ought to be, but lazy and sloathful, he becometh guilty of the breach of this command, because he incapacitateth himself for being useful to others, and putteth himself in hazard of poverty and want, which is the proper snare of this sin of stealing, and disposeth for it, Prov. xxx. 9. This poverty which is so ensnaring, is brought on. 1. By sinful spending and debauching away of our estate and time, as the prodigal did, Luke xv. 11. &c. 2. By unnecessary waste in prodigality and lavishness, such as (though unjustly) Judas condemned in the woman spoken of, John xii. 5. *For much spending must have much to uphold it*, and must have many ways to furnish itself according to the proverb most ordinarily verified, *Omnis prodigus est avarus*, every prodigal man is greedy or covetous, to satisfy one lust he exerceth another: however he being but a steward of what he possesseth he by his prodigality, not only interveneth from the right end what means God hath given him to be otherways disposed of, but also draweth upon himself poverty. 3. By negligence, laziness, carelessness, &c. in a lawful calling (for they that are given to sleep, or idleness, shall come to poverty,

ty, as the wise man saith) or being without a calling altogether. When God giveth men ability of body or mind, it is sad that they should be useful for nothing, nor active in any thing but to sin, and be snares and reproaches unto Christians and Christian religion, as all idle persons, bearing the name of Christians, are, whoever they be, whether gentlemen or others. It is observeable, that both before the fall and after the fall, God put that task of working in mens hand, commanding him to labour: many other such foolish ways there are whereby a man cometh unto poverty, and becometh guilty of not providing for himself, or his family: Also by suretyship many are bowed and brought low, which although it is not simply to be condemned, more than to give freely, yet it is to be well regulated by charity and prudence, directing so to assist our neighbour in his present exigence, as we may be sure also of our after relief, lest for the debts of others, our own families be made to moan for want. 2. We may consider a mans failing in reference to this command, as he wrongeth and stealeth from himself the free and comfortable use of his own estate; of this man Solomon speaketh, Eccles. iv. 6, 8. and vi. 1, 2. and he stewardesth not the world well when he hath it, who cannot find in his heart to live on his own, and who liveth heartlessly, as if he had nothing at all; in this respect a man wrongeth himself, and particularly these ways: 1. By coveting too great a measure of riches, so that he will not be content with enough, but he will and must be rich, this is *avaritia*, or *greed*, even though the means be lawful which he useth for acquiring of riches. 2. By the vexing anxious manner of seeking after even what is necessary: Thus a man may be diffidently and vexingly solicitous for his to-morrow's dinner, and be vexed about it, as it is Matth. vi. 31. *Caring for the morrow, what he shall eat or drink, or taking thought about it*; this is carking carefulness. 3. There is a failing in keeping any thing of the world that we have gotten, when we cannot bestow it, cannot win or part with it, for charitable, either publick or private uses, nay, not for honest uses, this is *niggardliness*: And when it is universal, both in reference to ourselves and others, it is durities, or extreme hardness. 4. Some may spend on themselves liberally, but they can part with nothing for charitable supply of others, such a one was Nabal, 1 Sam. xxv. and this is churlishness. 5. Some cannot even bestow on themselves what is sufficient either for meat, drink, or cloathing, as we may see, Eccles. vi. 1, 2. and chap. iv. 8. that the man hath much, and yet can neither sleep nor eat heartily, because the comfortable

use of creature enjoyments is God's gift, this is sordidness. Over all these persons the world prevaieth, it mastereth and overcometh them, and they do not master and overcome it as Christians ought to do.

If we would come to consider, in the next place how a man should profit, better, and improve his own estate, it will be hard to speak so of it, as to pitch upon particulars; for certainly God alloweth parsimony; or suitable and due sparing; and frugality; as he disalloweth and discountenanceth the extreams in the defect and excess; we would then consider the midst, *in quo stat virtus*, as they use to say and so speak of the positive part in these following questions 1. If a man may aim and endeavour to increase his estate, how far? by what means? or how? and for what ends? 2. How we are to walk in merchandize and bargains? 3. How to walk in charity, alms, and distributing to others? 4. How to walk in managing of our estate, as to the gathering, keeping, or preserving and using of it? 5. What to judge of, and how to carry in usury (as it is called?) 6. What to account of the punishment of theft in the court of men? 7. How it came that the covetous have been so marked or noted in the primitive times, 1 Cor. vi. 10. and Ephes. v. 5. that they have been looked on as persons secluded from heaven, and not worthy of church-fellowship? and what marks to know them by? where we may touch a little on the ill of that sin, and speak a word by way of dissuasive from it.

For the first, That one may lawfully increase his estate or goods, cannot be denied, it being well qualified, Jacob, Gen. xxx 30. found it necessary to provide for his family; and 1 Tim. v. 8. It is a thing that nature itself teacheth a very infidel. The great matter is to qualify it rightly; 1. As to the end, 2. the measure, 3. the means, 4. the way and the manner.

1. For the end, 1. The chief and the last is God's glory, that we may be serviceable to him with our substance, in our generation, and may be kept from stealing and lying, Prov. xxx. 8, 9. 2. Others good, that we may be helpful to them, for men may and should work for this end, altho' they had what were sufficient for themselves, see Eph. iv. 28. 3. *Ourselves* are to be considered, and we are to look here, 1. to *necessity*, 2. to *convenience*, 3. to *honesty*. There is a threefold *necessity*, 1. of providing for ourselves, 2. for our family, 1 Tim. v. 8. 3. For our place and station, such as Nehemiah, cap. v. 14. &c. was apprehensive of, hence tribute is allowed to the magistrate, being in so public and eminent a station, and so useful for the people: In all these

we should live, as far as may be, on our own, having an eye to that direction of the wise man, Prov. v. 15. 3. *Convenience* requireth more than necessity, and is to be provided for, see Prov. xxx. 8. Where Agur prayeth for that which is neither too much nor too little, but convenient. 2. There is honesty, and this hath yet a farther reach than convenience, and thus we are to provide *things honest in the sight of all men*, which may be lawfully aimed at; to be honest then, even before men, is commendable, honesty being no pride, see Rom. xii. 17. 2 Cor. viii. 21.

2. As for the measure, which is to be kept in the increasing of our goods, it is hard to determine it, yet sure folks are not left to gather as much as they may even by lawful means attain to, having no bound set to their desires, designs, and endeavours, but adding one thing to another, *till they be, as it were, alone in the earth*, which is reprov'd, Isa. v. 8. Hab. ii. 9. This boundlessness, alas! haunteth and attendeth too many, and hath never satisfaction. Agur found there was an excess in riches to be prayed against, as well as poverty, otherwise he durst not so have prayed: It is with riches as with meat and drink, competency is good, but excess surfeitteth and loadeth, Luke xxi. 34. Hab. ii. 6. We conceive these generals may be laid down here, . 1. What may conduce for the ends aforesaid, and is necessary convenient, and honest, that men may aim at, and no further is needful. 2. Riches not being promised, but only what is convenient, and our endeavours being commanded only for things honest; this indeed may be aimed at, but a man should not intend to attain to any thing beyond what he hath a promise or command for: The promise is, *he shall not want any good thing*, Psal. xxxiv. 10. and lxxxiv. 11. which is indeed broad enough, and may in some respect be extended even to the command for things honest, whereof we have spoken; see Heb. xiii. 5, 6. where, in the Greek (to guard the hearts of the people of God against covetousness, and to fortify against all fears of wanting what is necessary and competent) there is a five fold negative in the promise, *I will not, not, leave thee, neither, not, not, will I forsake thee*, *ἐ, μὴ, ὅτι, ἐ, μὴ* ————— 3. A man may aim and endeavour to be as rich as he may warrantably pray to be, but no more; and his prayers are guided partly by the promises, and by the commands, *Give us this day our daily bread*—and partly by the saints approved examples, as that of Agur's, *Give me neither poverty nor riches*, Prov. xxx. 7, 8. 4. The measure may be judged of, and tried by this general, to wit, if the omitting of such a thing hath the just ground of a challenge

challenge in it, a man must think it his duty to aim at that, and his sin, if he should not, and it is not his inclination or affection that must guide him here; now men will be challenged in their conscience for not aiming at competency, but not for not seeking to be rich; only know there is not, nor can be one rule for the same measure to all persons; in this matter; men having different burthens and charges may seek more or less accordingly, and therefore when Jacob's family increased, Gen. xxxi. he thought it time to provide for them, neither can there be a rule for the same measure, even for the same persons at all times, as is clear, Jer. xlv. 5. In Baruch and Nehemiah, Neh. v. 14, 15, 16, 17, 18. men ought not to aim to be as others, but as is needful and competent for their rank, burthen and station. Neither 5. must we reckon in this matter by a man's success; some there are who think they are exonerated if they use but any means for providing for themselves, and they have a sort of peace in the endeavour, be it less or more: Others there are, who even by lawful means seek, and also attain to more than is convenient for them, and think they may do so, because they have success; but endeavours would be suited and proportioned to the foresaid ends, with dependence on God's blessing, whatever be the success, Psal. cxxvii. 12.

3. It would be qualified by the right means, there would be righteousness in the way of purchasing or conquering our estate; and it supposeth, 1. That it be by a lawful occupation, which excludeth what is gained by cards, dice, wedding, or wagering, &c. 2. By an occupation useful to others, as well as profitable to us, gain must not only nor chiefly sway; but, we should aim at that wherein we may be useful to church or state in our generation, then it is lawful to make gain, as the wages of that service. All tradesmen, and men in place, would be as officers to church or state, and upon that ground they have a right to make gain. These tradings in wines, in such quantities at least, that, wrong the country, and in other things subservient to vanity, I know not well what to say of them, only I think I may say it had been good for common-wealths, some trades had never been: It is the thing that is condemned, Rom. xiii. 13, 14 Eph. iv. 23. 3. We would have a care that neither deceit, lying, or any other unlawful shift be used in a lawful calling, which may wrong it, Lev. xix. 11.

4. As to the manner, it would be qualified thus, 1. That it be in obedience to God, serving him in some measure in that calling of trade, as well as in prayer; and acknowledging him in the particulars of our gain: 2. That it be by faith on him; waiting, as was just now said; for the blessing

sing from him, Psal. cxxvii. 1. 3. That it be by a Christian way in every thing, submitting to him when a cross cometh, being without peremptoriness or anxiety, being quiet in praying, as Matth. vi. but not thoughtful : 4. That it be by tryfing and ordering our care for our estate in the world, so as it may be most consistent with promoting our edification, and we not intangled with the affairs of this life, as it is, 2 Tim. ii. 4 nor so hedged up and straitned with them, as to have no time for other things more necessary : In sum, our manner would be such as the heart may be kept in a good frame for praying, praising, keeping communion with God, and even for dying in the midst of our endeavours of that kind, **Luke xxi. 34.** otherways we may be surfettted, even in cares, about lawful things, and made also indisposed for spiritual duties, as a man is by gluttony and drunkenness.

Let there be therefore moderation in all these respects, otherways, as saith the scripture, *a man that will be rich, 1.* He loadeth himself with a burden of thick clay, Hab. ii. 6. *2.* He putteth himself amongst briars and thorns, for Mat. xiii. 22. riches are compared to these : *3.* He surfetteth himself as a drunken man doth, **Luke xxi. 34** *4.* He runneth himself in a snare, and draweth on many sorrows, nay pierceth himself through with them, 1 Tim. vi. 10. O ! but many souls will cry out greatly one day of this evil of immoderate pursuing after riches : *5.* He bringeth a woe from God upon himself, Isa. v. 8. *6.* He will readily be high-minded and proud, 1 Tim. vi. 17. *7.* He is in eminent hazard to trust in these uncertain riches, 1 Tim. vi. 8. He is in great danger to turn aside from the truth, and to embrace error, which is strange, yet most true, 1 Tim. vi. 10. *9.* He is in great hazard to be an oppressor, James ii. 6. and v. 4. *10.* Riches immoderately sought after, do the man still evil that possesseth them, as in Agur's prayer, Hezekiah's experience, and 1 Tim. vi. 10, 11. is evident, where it is said, they fall into many foolish and hurtful lusts, which drown them in perdition and destruction.

The second thing is concerning trading and merchandize, whereof we shall say but little in particular ; In general then, *1.* Trading is lawful in itself, as a means to the end proposed, as is said, being also well qualified (as was spoke to in the former) conform to the qualifications of end, middles or means and manner. *2.* There may be faults in buying and selling both, all men generally loving to buy within the worth, and to sell dear, as a heathen once told a company what was in all their minds. *3.* A merchant-man and tradesman bestowing his time, pains, estate in trading, may take gain

gain as the wages of his pains, as a servant may do for his work, as teachers, and physicians may do for their pains, because they cannot be wanted, and none can go about these employments without livelyhood, therefore is the workman worthy of his hire, but it must be such a work as is worthy. 4. Yet a man's rule in bargaining is not to take whatever he can get; nay not always as he bought, having, it may be bought too dear, or these wares not being now in such esteem, nor as they were when bought by him; nor is the price always to be heightened by him as the wares grow more scarce, if so be, they be not dearer to him. But folks would consider, 1. The worth of the thing in itself, and according to the necessary and just circumstances of his calling and trade; so that suppose they were buying it themselves, they would be content to give as much as they demand, and men should never offer less to others, then they would demand themselves, though their ordinary way is much contrary to this, as we may see Prov xx. 14. 2. No shifts are to be used by the seller to overvalue or call his ware better than it is, or by the buyer to undervalue and despise it, below what we think it to be, Lev. xix. 11. 3. We should never simply or only mind our own advantage in selling and buying without respect to the advantage of others, but would so sell and buy as they might be also gainers; and thus we see that charity regulateth us, Phil. ii. 4. 4. Neither would the buyer deceitfully hide what may commend the price of wares, nor the seller what may make it less; as suppose one knew such wares or merchandize would shortly grow cheaper or dearer, and therefore he either selleth or buyeth purposely to put loss on his neighbour, or at least to make gain to himself, without any regard to his neighbour's loss. 5. There would be ingenuity in buying and selling, that which ye call priggings or cheaping, is not good; both buyer and seller should put a just value upon wares, and hold there; there is much juggling and falsehood and lying when it is otherways, see Ephes. iv. 25. Prov. xx. 14. 6. There ought to be no taking advantage of another's necessity, ignorance, and simplicity. 7. In a word we would sell and buy, and do to others as we would have them do to us, and so we would keep up no fault we know of the things we sell, give good measure and good money, &c. All these things come in under treading and merchandizing, and thus one just price should be kept, so far as may be.

If it were asked here, How we may pitch or settle on a just price? It is hard to answer this question to full conviction and satisfaction; yet a man would consider, 1. What
he

he himself, having knowledge of the goods, would give for such and such, corn, cloath, beasts, or whatever it be, if hath or had use for them, or were to buy them. 2. What men of knowledge do judge such a thing to be worth, and what may be the price of it (if the price be by authority regulated, it setteth itself.) 3. What such a thing doth generally cost amongst those that are judicious and conscientious. 4. What he would give for the like possibly again, when this is away, allowing fit again. In sum, there are three sorts of prices; the 1. Is rigid, when men must have what they will for their ware: The 2. is easy, this is only at sometimes when it is called for, but it is not alway necessary, and selling thus, in such cases, is an honest giving, which men are not always at least obliged to. The 3. is *pretium medium*, or the middle or modest price, which is betwixt the two, and in any extream; yet when no question is, whether this much or that much is to be taken? It is safest carving on the side that lyeth next to ourselves. 5. A man would consider how he would proceed in that bargain, so as he might have peace, if he were just now to die and what he durst adventure on in that case, let him do the same in all his bargains.

Amongst the many and great uses of riches, some of them concern ourselves, some of them others, and there lyeth no less necessity upon us to shew mercy for the supply of others, than to pay our debt, or supply ourselves; and to a man in ease for it, God hath not left the one indifferent more than the other. For clearing of which, we would consider that God, who is the great owner and absolute proprietor of the creatures, and who distributed them to men according to his pleasure, hath distribute riches to some, as it were to stewards, to be made use of for his household, as may be gathered from Luke xvi. 10, 11, 12. Hence it is not left arbitrary to men to give alms, or not, as they think meet, but it lyeth on them as an absolute duty: Hence also we may see what a sin it is to be altogether neglective of it, or deficient in it; 1. It is a stealing and theft, as is implied, Eph. iv. 28. 2. It is perfidiousness and unfaithfulness in a trust committed to us, Luke xvi. 9. &c. 3. It is cruelty and murder, and hating of our brother, 1 John iii. 15, and 17. compared: and indeed if it be intolerable in a man's steward intrusted with that which the family should be provided with, to apply to his own use what should entertain them, or to spend it on himself, it being both stealth, unfaithfulness, and cruelty; so it is no less intolerable in this case, see Prov. xi. 24, 25. This giving of alms rightly qualified, is highly accounted of in scripture, and assigned as the mark

of a righteous man, Psal. cxix. 9. noticed and commended in a special manner at the day of judgment, Matth. xxv. 30. &c. commanded as a duty, Deut. xv. 7. 12. 14. 21. 26. &c. and much pressed and insisted on, 3 Cor. viii. 9 and scarcely will we find in all the scripture one particular duty about which two whole chapters together are spent, but this, which holdeth out the great complacency the Lord hath in the single and suitable practice of it, it being there deservedly set down and insisted upon as a sure evidence of the reality of our professed subjection to the gospel.

Let us see then 1. Wherein it consisteth? 2. Who is the object of it. 3. Who is to give. 4. How for manner and measure is it to be given? 1. Alms, is not every giving, for that may be of debt, or it may be to a rich man, or one that hath no need, out of pride, or for the fashion; But, 1. There is a needy object from which we can expect nothing again, to this we are to give alms. 2. There is a doing it upon the account of the command, as thereby honouring our maker, and testifying our love to Christ, which is to do it to a disciple, *in the name of a disciple*, Matth. x. 41, 42. it taketh in all supply, as meat, drink, visiting them, vindicating them, comforting them, by lending, giving, forgiving of any thing that is owing, &c. 2. The object, neighbour, is large, but it is the needy one only that is to be looked to, Eph. iv. 28. and Deut. xv. 11. And the poor ones, who may be considered, 1. As to the degree of their need three ways, 1. Need that is common, and such as folk may fend with it; 2. That is pinching, when they fend with difficulty. 3. That is extream, when they cannot subsist; In the first case, men are to give out of their abundance, 2 Cor. viii. 14. and need not straiten themselves for the supply of such poor. In the second they ought to straiten themselves, that they may be in case to supply others, as when they have two coats, give one, Luke iii. 11. In the third, they would straiten themselves, though it were to sell all, and divide it, which the apostle calleth, 2 Cor. viii. 3. *a doing beyond power*, which is not always called for.

2. Consider them either as able to work, and by idleness occasioning their own need, as many beggars and loiterers, though of better rank, do: these are not objects of charity, 2 Theff. iii. 11. It is their own fault they want; Or, 2. as having able and rich friends, such as parents, children, kinsfolk, &c. The church and proportionally, particular persons ought not to be burthened with these, 1 Tim. v. 16. or 3. As wanting all comforts, and as weak, Lev. xxv. 47. the apostle calleth them desolate, 1 Tim. v. 10. ——— These are proper objects of charity and alms.

3. Consider them either, 1. As of skin and related to us, and nature teaches us to begin here first, and to supply the necessity of these; or 2. As gracious; or 3. As our flesh, and as men, here we should do good to all, though especially to the *household of faith*, Gal. vi. 10. proportioning notwithstanding our charity according to our ties; for a man may give a natural and unregenerate child more than a regenerate neighbour, yet he is to supply both if he be able.

3. But who should give? *Ans.* All having a competency of their own, and power of it; those who have nothing, are not called to it, neither also children and wives, they being in some respect not in power or capacity to distribute, except so far as the allowance of their station goeth; for the relation of wife, son, &c. giveth some latitude in some things, wherein it is supposed that the husband or father cannot be averse: But particularly we say, 1. Rich folks are obliged to give, even although they be wicked, for unfaithful stewards are obliged to distribute, even a Nabal as well as others, and they may in some cases, when uncivilly refusing, be put to it. 2. Folks that have little are obliged to give, though it should be the less, as the poor widow gave her two mites, Luke xxi. 2. &c. and so Christ speaketh of *giving a cup of cold water*, Matth x. 42. 3. Folks that may and can work, should work, for this very end, that they may have to give, and that altho' that they themselves be no otherways entertained but by their work, Eph. iv. 28. O! how little conscience is made of this? how few work, or work, somewhat harder for this end?

4. Consider how, as to the manner and measure, charity or alms is to be distributed: It would be 1. Liberally. 2. Cheerfully; it is dragged from some, as if it were a cross and burthen to them. 3. Seasonably, so that when there is need, there would not be so much as a nights delay, Prov. iii. 28. 4. Prudently and tenderly, so as not to shame the poor, and to make them scarr at it; Thus Boaz commanded to let fall some handfuls to Ruth, that she might gather the more; 5. Judiciously, according to need, and where there is most need. 6. Humbly and deniedly, not letting the *right hand know what the left doth*, Matth. vi. 3. and not being puffed up so as to slight and contemn those we give our alms to.

For general rules to direct in this matter, I propose these: 1. Lay by such a quota of your estate or gain, and let that be dedicated to the use of charity, that ye may have it to bring forth when particular occasions shall offer; men would not always stay till it be sought, but would have, as it were a poors box, or a box for the poor by them, so

the Lord's appointing a certain tythe under the law for widows, fatherless, &c. Deut. xiv. 22. &c. and Deut. xvi. 12. with Numb. xviii. 21. insinuateth that there should be a proportion of our estate laid aside for charitable uses; and that direction of the apostles, 1 Cor. xvi. 1. for every man lay by him, &c. doth confirm this, the doing of this would help a man to discern the proportion best of what he is able to spare, to be thus employed, which he cannot do in particular occasions, because he knoweth them not; but in the general he may proportion what he may spare to all in common, and thereafter subdivide wisely upon considerations, and after-emergents; yet so, as when necessity is extreme, he go beyond that which is his ordinary allowance; this also would prevent all temptations having any tendency to the diswading of us from any thing for that use, if somewhat were set apart for it, and it would also ease the mind and conscience of such who were tender, if in some particulars they failed, to be clear that they did not hold it in for their own advantage, but that they were forth-coming according to their ability.

2. This would be done monthly or weekly, as the apostle hath it, 1 Cor. xvi. 1. because it is reasonable that every week or month should have somewhat allotted for that use, and it will be spared with less grudge then when it cometh to somewhat considerable, being put together.

3. Folks would not delay giving till the needy person seek; they are often the greater objects of charity who seek not; poverty is no reproach, but vagabond begging, and sloathful idleness, when men are able to work, hath ever been so, and should not be tollerated amongst Christians; but these who are right objects of charity should be provided for, and as it is in Neh. viii. 10. *portions should be sent to them.*

4. Hence there should be some wise mutual way of enquiring into folks necessities, and the fairest way taken of conveying our charity to them, such as may be least burthensome to their ingenuity, as Boaz did with Ruth, in private commanding his servants to let fall some handfuis; this some may do, who may have more access to, and dexterity in, doing things of that nature, than others; therefore friendly associations for this end, that some might give, and others distribute, would be suitable.

If it should be here more particularly enquired, What may be the quota of this that is to be bestowed? which must be understood of ordinary cases (for extraordinary cannot be stinted.) It is hard to fix particular rules, because it must vary, 1. According to the giver's estate, 2. According to their need who receive. 3. According to the several burthens

thens of the givers, who are to extend their charity less or more accordingly: for it may be that they have their own poor children or friends, whom they must furnish, and so cannot give so much as others, who are free of the like burthens. Look therefore to these general rules: 1. That charity be liberal and in bounty, not in covetousness; too little is a fault, and too much also may be one, though not so great as the other; see 2 Cor. viii. 12. 2. Let it be by Christian prudence, in a conscientious deliberation determined, as 2 Cor. ix. 7. *as every man purposeth in his heart, &c.* If a man will put it to a conscientious deliberation, he doth well, and it will not want fruits; I think many could not judge their way to be conscientiously charitable and communicative, if they would thus simply and unbiassedly put it to the trial. 3. Folks would judge it by an equality, as it is 2 Cor. viii. 13, 14. for one man cannot fully supply all. Now it is somewhat proportionable, if a man, considering the state of poor ones and other occasions, can discern so much to be useful and needful to them, and that his part of that would come to this much, and accordingly to give (even as all give their proportion of tithes under the law) whatever others did, only this faith that men would even go beyond their power sometimes, when others fail. 4. Folks would set aside half of their needless superfluity, that they may be able to give out of their abundance, that is, when mens families are competently provided of meat, cloathing, and estate, if there be still more, let there be as much laid aside to this use: For, 1. This cannot burthen them; 2. Less cannot be admitted of before God, than to bestow as much on the necessities of others, as on our own superfluities; and 3. This would amount to much, if so much were bestowed on charity as we bestow on the superfluities of meat, wine, building of houses, household planishing, vain apparel, laces, and other dressings of that sort. 5. The Lord in the law stinted the people to a tenth, or thereby; for Numb. xviii. 21. there was one tenth to the Levites alone, who were to give the tenth of that to the priests, this might be eaten any where.

Again, Deut. xiv. 22. and Deut. xxvi. there was a second tenth to be eaten for two years before the Lord, by the man and his household, as well as by the Levite, fatherless and widow, &c. but every third year was for them only. Now (not to be peremptory) by this proportion it would seem that the Lord calleth for a considerable part, near or about, the tenth of our free rent or gain, which he would have us to employ thus, and this would be found no great burthen, and it might be waited with God's blessing upon what remaineth.

It is then, you see, no little part of wisdom to walk rightly in the things of the world, yet as holiness is no friend to covetousness, so neither is it to prodigality, there is a midst betwixt these two, which is called frugality, this is well consistent with piety, for it neither carkingly gathereth, nor carelessly neglecteth, nor prodigally wasteth or casteth away, but is a sparing and spending, a gaining and giving out according to right reason. But for the further explication of it; I shall put you in mind of these following scriptures, which have so many properties, qualifications, evidences, or commendations of frugality. 1. It provideth *for things honest before God and men*, 2 Cor. viii. 21. Rom. xii. 17. 2. It maketh a man look well to his *herds and flocks*, and in a gainful sinless calling is diligent, Prov. xxvii. 23. and not *slothful in business*, Rom. xii. 11 ——— 3. It is not vain and lordly, so a frugal woman is described, Prov. xxxi. 10. &c. by being honest in her carriage, honest in her family, providing for her husband, children, and servants, cloathes, fare, &c. yet not vain; she maketh her own cloath, and her family is provided for, in an honest and thrifty way, without great cost. 4. It is provident, though not covetous, like the *ant lying up in summer*, Prov. vi. 6. *And the virtuous woman seeth and considereth a field, and purchaseth it*, Prov xxxi. 16. 5. It is taken up about things necessary, not superfluous, John xiii. 29 the disciples thought Judas had been sent out to buy what was necessary, not what was superfluous. 6. It putteth nothing to unthrifty uses, nor suffereth any thing needlessly to perish, according to that word of our Lord's, John vi. 12. *Take up the fragments that remain, that nothing be lost*. 7. It moderateth its gifts, that they be neither of covetousness nor prodigality, but as it is, Psal. cxii. *The good man guideth his affairs with discretion*. 8. The frugal man his conquest is in that which hurteth not others, and rather by his own industry than others simplicity; It lyeth rather in his diligence and dexterity, than in his slight and cunning, in duty to satisfy conscience, and not in sin to raise a challenge. It is in a word, a following of riches with God's blessing, seeking them both together, it being, *The blessing of the Lord which only maketh rich*, Prov. x. 21. *and he addeth no sorrow therewith*; All other riches without this, have sorrows multiplied on them, 1 Tim. vi. 10. the good man, and truly frugal, *seeketh first the kingdom of heaven*, Matth. vi. 33. and *the one thing necessary*, and alloweth not himself to be cumbered about *many things*, as Martha was, Luke x. 41. He chooseth the right time and season, and is not inordinately bent upon gathering, he knoweth *there is a time to scatter*, as well as *to gather*, as it

is, Eccles. iii. 6. He knoweth when to be liberal, and carrieth charity along with him, and wrongeth it not.

Before we pass this command, we may consider the punishment of the breach of it, and that in a threefold consideration; 1. Before God (or in *foro poli*) and so there is no question but it secludeth from the kingdom of heaven; the covetous and others are, 1 Cor. vi. 10 particularly debarred, yea, it is a sin which the Lord abhorreth, Psal. x. 3. 2. Consider it in *foro ecclesiastico*, as to church-discipline, and it seemeth by sundry places of scripture, that the covetous have thus been taken notice of, as 1 Cor. v. 10, 11. &c. where the covetous are reckoned as contradistinct from extortioners, in which place we conceive that the apostle doth mean a man, that in the main of his way hunteth after the world, although he be not chargeable with direct theft or oppression, this he calleth, Philip. iii. 19 *minding of earthly things*: and Col. iii. 1, 2. *setting the affections on these things which are on the earth*; which certainly may be much discovered by the strain of a man's carriage, his devotedness, and addictedness to the world, the little time he doth bestow upon God's service, his little usefulness, to others, as Nabal was to David, his sordid niggardliness, that he can neither give to others, nor use himself what he possesseth, as it is Eccles. vi. 1. his being defective in other duties from that ground, his being in his way of living miserable, much within his estate and station, his taking advantage of every thing that may bring him gain, as of a trick of law (and such like) even when it is rigid as to anothers hurt, or like the man that is cruel against others, taking them by the throat, saying, "Pay me all that thou owest;" distraining and distressing for little things, when he himself is not straitned, unmercifully treating others, when they were not able to stand out against him, as Laban did, in changing Jacob's wages ten times, Gen. xxxi. 41. and many such characters are there, whereby the covetous may be tried and discovered, as especially when they come to justify and defend, and continue in these forementioned unseemly ways of getting gain, and much more when unlawful shifts are used to gain by; It is like that in such cases covetous persons have been ecclesiastically reprehended, or at least, there hath been a brotherly withdrawing from them, to put a note on them, as was put on drunkards, extortioners, &c. as also 2 Thess. iii. 14. the apostle commandeth these persons, who were guilty of the opposite sin of idleness, to be marked with a note of shame.

And altho' it be hard to make out covetousness in particulars, where there is no sin in the matter; yet generally where there is a person that excessively is so, there will be both

both a common account of him to be such in his dealing, by those who can discern, and many complaints of all almost, against him, and a hard disesteem of him: From the ground that have been touched on, it is somewhat evident that such who generally are called neer, hard, rigid men, tho' they be not properly dishonest, are guilty of this sin of covetousness, and consequently of the breach of this command: But however, when covetousness cometh to be scandalous, so as it may be made out, it falleth within the object of the compals of church-discipline: And certainly seeing covetousness even when there is no direct theft or oppression, is often so scandalous and offensive; it would seem there must have been in the apostles time some way to make it out, and that then upon such certain evidence of the scandal, brethren have spoken of one to another about it, in which admonition if they did not acquiesce, it proceeded further, and at last private Christians were to shun the familiar company of such for their shame, who thus walked disorderly, by pursuing and gathering riches too eagerly, as well as of others, who fell into the contrary sin of negligence and idleness, 2 Thess. iii. 14.

As to the 3. Consideration of the punishment of theft, what it may be in the civil-courts of men, or by the magistrate, we will not insist here without our sphere and line: But to speak here a little to the punishment of direct and plain theft, which is that commonly noticed and punished among men; certainly, blasphemy, adultery, and such other sins are in themselves at least no less, if not more capital than this: And those who have observed the laws and customs of nations assert, That in no place generally theft was punished with death, till Draco, that bloody prince (whose laws were written in blood) did it; certainly the politick or judicial laws of Moses were for tenderness, as conscientiousness, for equity, as just, and for wisdom, as profitable, laws to the common-wealths, as ever any since were, or could be being immediately divine; yet find we not death ordained by them to be inflicted upon it; but restitution to be made double, fourfold, or fivefold, according as the thing was in worth, and as the neighbour was prejudged by the taking it away, Exod. xxii. 1, 2. It is true, if the man had nothing, then was he to be sold for his theft, to make up his neighbours loss, Exod. xxii. 3. And if in the night one had been smitten digging through a house, it was not to be accounted murder: If I say, it was in the night, or before sun-rising, because that by these circumstances it became a violation of mens common security,

urity, and the design of such an atrocious attempt might be presumed to be against the life or persons of men: And upon this ground, such robbers as break the public peace, that men through fear of them cannot travel, go about their affairs, or live at home; or whose robbery doth carry direct hazard to mens lives with it, these upon that account are worthy of death; but not so much for sinning against this command as against the sixth; the reason is, because there is no proportion betwixt a mans wronging another in his goods, and the losing of his life, and in justice, where circumstances do not highly aggredge the crime, and bring it under some other consideration, there should be a proportionableness, betwixt the crime or hurt done, and the punishment and retribution thereof, as *eye for eye, hand for hand, &c.* otherways it were better or more safe to thrust out a mans eye, then to steal his horse or sheep. Hence it is that there was no restitution in the law to be made for what marred life, but the person this offending was to be punished *lege talionis*, but in other things it was not so.

It now remaineth that we should speak somewhat of usury, concerning which, as there are many words spent in dispute so no question there are many sins in practice: By custom the name of usury is become odious, and may be taken for *unlawful gain, gotten by the meer loan of money*, and in that case the scripture being so clear, there is no place left for questioning of its sinfulness.

If we abstract from the word, and consider the thing in it self, *viz.* If it be lawful for the meer loan of money to compact for some advantage, it will be another question: And here indeed, in respect of mens corruptions, who can keep no bounds, there is great hazard of miscarrying; yet we conceive, in answer to it, there are two extremes to be shunned, so that we can neither say that simply it is lawful in all cases, nor simply unlawful: Not simply lawful, because there is some such sin committed, directly condemned in the law, *Exod. xxii. 25. Deut. xxiii. 19.* Nor simply unlawful, so as in no case it is to be allowed; for suppose one that is unable to labour, have only some money, and no land or other visible estate; or suppose men to have orphan childrens means committed to them; may not that person, or the tutors of these children lend the money to such as are in capacity to make gain by it, and receive some proportionable advantage for the loan of it? we conceive no ground can altogether condemn it as contrary either to the rules of equity or charity.

It is not contrary to the rules of equity, that when one is so much benefited by the estate of another, that the person,
whole

whose the estate is, should proportionably share of that benefit, which without him and his money, the other had not reaped : Nor is it contrary to the rules of charity, for although charity command us to lend for our neighbours necessity, yet not for his gain and the enriching of him ; and it would seem strange that a man having nothing but money, should be obliged to lend it freely to rich men, who making conquest thereby, should reap the benefit, and yet he get nothing. The law of equity, *That we should do to others, as we would have them do to us*, will not infer, but that if a man, by possessing another mans money, did either make conquest of so much rent by it, or did retain so much which otherways he could not do, he is obliged to make the lender proportionable sharer with him of the gain ; for it is hard to say, that a man might buy such a piece of land with my money from another, and in buying of it gain so much, and yet by letting him keep both my money and the land, I be warranted to ask nothing at all. Sure, were I the borrower and buyer, I should think otherways, and judge it equitable, that the lender should be a partaker of the profits arising, in some respect, from his own money.

If we will consider this of usury a little further, we will find, 1. That all the commands strike against the injury of exacting it from an object of mercy, such as the *poor brother*, or even a *poor stranger* ; for in this case our money is to be lent freely, and sometimes we are obliged to give it freely, and neither look for stock nor annual, as we may see, Luke vi. 34, 35. &c. Moreover, as the command is not to exact *usury from the poor brother*, so it commandeth also, *not to exact just debts*, Deut. xv. 1, 2, 3. from him when he is poor ; yet none I suppose, will argue from that, that no man might ask his own, even the principal sum from others, who are able to pay it.

2. The Lord allowed gain of lent money to be taken from strangers, Deut. xxiii. 20. and yet it cannot be said that he did allow them any thing towards strangers, which is in itself contrary to the moral law or light of nature, or which is sinful in itself. It is true as to poor strangers, God made one law for his people and for them, Lev. xxv. 35, 36. and further he enjoined that the stranger should not be oppressed amongst them almost every where, and therefore this other allowing the taking of usury from strangers, if rich, is the more binding.

3. But to speak to this point a little more distinctly, I suppose that something commanded in it may be found peculiar

to the estate and common-wealth of Israel, and therefore referable to that part of the divine law, which is commonly called judicial, and in its direct authority only intended by the Lord for that people, and something common to all men, as flowing from the principles of equity and charity, held forth in the eight command; that which I conceive to be common, is the rule given for lending to the poor, which therefore we see is made binding by the law of God, both toward an Israelite and a stranger, and doth certainly import that we should lend to such freely, without regard to our own profit, and only for their supply and relief in charity, permitting a free use of money, and as for the security of our repayment, minding it with that fair temper of equity and moderation, which we ourselves would expect if necessitated to borrow: Besides, the rule should also influence our continuing and manner of exacting the debt, that all be done without rigour, and with that goodness, that even the loss of the principle, if so it should fall out, should be no grudge or disappointment. But the thing which I take to be peculiar to that people, is, that I think the trade of lending, or lending for profit, was absolutely to them prohibited among themselves, which is clear from Deut. xxiii. 19. and the distinction there made betwixt an Israelite, from whom usury might not be taken, and a stranger from whom profit is permitted. And the reasons of this command might not only be the better prevention of rigorous loaning and exacting, the stirring up of all to honest and diligent labour (from which the hope of borrowing, as well as the profit of lending doth often keep back) and other such considerations too much neglected in all states and polities, but also it might flow from other things particular in their condition, such as the equal distribution of their land, secured to perpetuity by the recourse of their Jubilees, and it may be that the riches and conveniency of its situation for foreign traffick, with something peculiar in the rigid and covetous temper of that people, might also have occasioned this precept; certain it is, that this prohibition of the trade of lending, and that statute of the seventh year of release, have a manifest consonancy. But as to us, and all other people, to whom the Lord hath not so commanded, and who are clearly under another polity, and in many other different circumstances, I do not see why this loaning for profit in a righteous and equitable manner, should be accounted prohibit, and because that loaning of money for profit, and taking of profit for money in other forms of bargaining, are of their own nature very like, and by use much confounded: We shall speak to both, what may be pertinent and edifying,

without observing any more curious than useful distinctions and it is known that the school-men from equity grant, that in some cases a man may make gain by lending his money; As 1. When it is *lucrum cessans* to him, that is, when by such a loan he prejudgeth himself of some benefit he might make by it; 3. When there is *damnum emergens*, or any loss accreth; Or 3. When his money proveth so much more useful at such a time to such a person, but it is to be estimate according to its present circumstantial case; 4. They suppose one to advance the money before he actually receive the thing which he hath bought or purchased, and in that case they allow that the seller, in respect of his retention of the fruits get a smaller price, and less advantage; or suppose the seller to lie out of his money so long after delivery of the thing sold, and they allow him to take the more; and what is that, but taking so much for want of their money? Again, some of them dispute, that tho' money in itself be not apt to increase (which is their great argument) yet considered as the instrument of trade and mean of negotiation it is apt to increase more money, as corn sown is to grow to a greater increase.

4. It is not for nought that our Lord useth the parable of the talents, wherein certainly he intendeth no unlawful way of trading, but that which was commendable in its proper circumstances.

5. In matter of communicating and charity, the apostle requireth an equality, 2 Cor. viii. 13, 14 and that one should not be burthened and another free: Now suppose one of a lesser estate to have only money, shall he be obliged to the pinching and burthening of himself to lend more, and that freely (upon the account of charity, for there is no other mean here) then a man of a greater estate is, because he hath it not in money, where is the equality.

6. Right reason agreeable to scripture will clear this; suppose one gives another so much land for so much money, and the buyer desires to retain part of the money, shall the seller be incapacitated to receive now any thing less of his estate when in money, than formerly when it was in land? Is it not still his estate and of the same value? And therefore may it not yield that same equivalent by moderate usury or interest.

7. If it were absolutely denied, then these absurdities would follow, 1. That some estates would be useless to their masters or owners, and others not: 2. That some for instance, ministers, orphans, and persons unable for trade, should be incapacitated to make any use of their estates, or
any

any provision for their families meerly on this account, because either they are in such stations, or have their estates in such a condition: 3. Then should one get no payment of money, no not the principal, suppose the person owing could not repay the principal without selling some part of his estate, (seeing we ought not to seek in the principal debt more than its increase to his hurt) because then (according to their principles) we continued not to lend freely. Then we ought not to turn our estate from money to land, because in doing so, we disenable ourselves to lend freely. Then also there needed not, nay there ought not to be any selling of land or buying amongst neighbours (as in some respect it was not amongst Jews, but to the year of Jubilee) because 1. If men get money freely, they might still, and no doubt would still keep their estates, and not pay their debts: 2. If men could not take any increase for money itself, then could not a man buy another man's possession; which can yield him afterwards that same principal sum, and also yearly so much more, for this doth infer an increase also: And beside, if this did hold true, then what rule were to be kept in lending? If it be said charity, that is granted, but so long as a man's estate is better than mine, can any say I am in charity obliged to give him, or lend him, and get nothing again? If any say equity should be the rule; none will say it is equity the borrower should possess his own estate, and mine also, and give nothing to me, when by my loan, benefit accreth to him: And if one may give money for land, and then exact rent, why may not one give that same money to another, and suffer him to possess the land bought with it, and expect so much rent from him? When he accounteth the having of the money at such a rate of increase and benefit, the land, possibly in his account, being beyond the rent or the worth of that money: And if there could not be any interest taken, men should never, nor could never expect borrowing or lending for furthering their profit but for meer necessity, and by that means the great benefit of humane trading would be interrupted.

Add that men are called to equity and charity, not so much according to the quality of their estates, as to the quantity or value, that there may be an equality. And if a man that hath money be obliged to lend freely, is not a man that hath land obliged to sell it, that he also may be in a capacity to do it? Certainly when necessity so requireth, he is obliged to give, although he should sell his land for that end. And considering that money is so useful (for it *answereth all things*, as Solomon saith, Eccles. x. 19.) and that in reason it cannot be supposed that a thrifty and fru-

gal man will have a sum any considerable time, but either by trading or buying land, or otherways, he shall benefit himself by it, there is no such reason to cry out on the iniquity of this simply considered; yea, considering that some have money, others have access to improve it, which they have not by dexterity, health, occupation, &c. yet wanting money, the exercise of all these is impeded; it would seem that if the money of the one make the skill of another profitable to him, that then the dexterity of that man should make the others money profitable to both, according to the proportion; so that as the one could not use the others labour without him, so neither the other his money, that so there might be equality.

It is questioned mainly, if one may covenant or contract so much liquidat increase of his lent money? (seeing some will say if one will bide the hazard of anothers trade there is no question) and how much this may be?

Ans. That there may be such a contracting and covenanting cannot be questioned, more than it can be in selling land or houses (though the money lent may be possibly trusted to the borrower, without any antecedent, contract or covenant, and the increase thereafter proportioned to the gain of the borrower) it is true that this would be moderated, and within the gain that otherwise with hazard might be expected, because the lender is free of hazard, and we conceive the how much may by these rules be tried.

1. A man may covenant for as much as by a free bargain his money would otherwise yield him; as suppose one by bestowing that sum on land, would with as much certainty as can be in such matters, obtain so much land-rent, why may he not let his money for that, seeing it can be no filthy or dishonest gain; that being properly usury, that by lending gaineth inordinately, or more than lawfully, otherwise it might or would, and that to anothers prejudice.

2. If the party borrower hath certain gain by it, for instance, if he do purchase so much more rent, or if he be enabled to retain so much unfold, which without that money he could not do, he looseth nothing.

3. When a man may without extraordinary sagacity or pains by trading, compass and make more gain than the proportion he payeth for the loan amounteth to, so that to make it certain he hath the hazard of so much more: Thus the taking of five or six in the hundred *per annum* hath never been accounted usury, because any thrifty and frugal man may increase it to more in a years space. As Exod. xxi. 19. there is a compensation to be given for time, which certainly must be so much as may be thought the loss of that
time

time hath prejudged the other of, or what in reason it might be thought he would have advantaged himself if he had had that time the one goeth upon the ground of *lucrum cessans* (which schoolmen grant) the other of *damnum emergens*.

But certainly the fault is much oftner and more ordinarily in the other extremity in taking too much, as the frequent reproofs of the prophets, and the little conscience that is every way made of it, make evident: We would therefore take the pleaded for allowance, with these caveats, 1. That the gain never be beyond the allowed increase by the law, we may, and sometimes should be below, or within it, but never above or without it. Yea, 2. The rules of charity and equity are not to be broken as they are, when either the poor are not lent unto for the supply of their necessity, or only on the same terms with the rich, this is against the law, Exod. xxii. Deut. xv. and what the Lord saith, Luke vi. 34, 35. commanding to lend without expectation of any thing, when the borrowers case calleth for it. 3. No increase would be exacted from these that neither gain by increasing or retaining their own portion, but when what is gained is employed for their necessary sustentation; or when without their desire, and not by negligence, they are put to straits, or cannot command their own, or their own is but little, and will not bear their giving of increase, and sustain themselves too in this case it is *their life and bread*, nothing is to be exacted, as it is, Deut. xxiii. 4. Folks would not so empty their hands by lending to rich folks all (if they may spare any) as to be incapacitated to lend freely to the poor, for so men may frustrate the great end of this command, and fail against the rules of charity. 5. There is unlawful usury, and to be guarded against, when men consider not what use the borrower maketh of money, how he debaucheth and spendeth it, if so be their increase be sure, or consider not if by emergent providences the borrower, without his own fault, lost much; for equity saith that consideration ought to be here, and we should not be swayed only by our gain. 6. Folks would not make a trade of this ordinarily (which is but for necessity) either to enrich themselves, or to keep themselves idle, and to prejudge lawful callings; It would be either when anothers necessity calleth for it, or our inability otherways to trade, warranteth it, as if it be by weakness, or under-age, and the like, as is that of orphans, widows, ministers, and others, who by their stations are kept up from other tradings, and yet allowed to provide for their families; who may otherways do, may not, cannot so plead for exception. 7. Folks would be swayed to lend or not lend,

not according to their own security only, but also according to the borrowers necessity, and their own duty, as the Lord's word, Luke vi. 35. plainly holds forth.

THE NINTH COMMANDMENT

EXODUS xx. Verse 16.

Thou shalt not bear false witness against thy neighbour.

THE Lord having in the foregoing commands directed us how to walk with others in reference to their honour, life, chastity, and estate: Now because men and humane societies are greatly concerned in the observing of truth and ingenuity, he cometh in this command to direct us how to be tender of this, that by us our neighbour be not wronged in that respect, but that on the contrary all means may be used to preserve truth for his good, to prevent what may load his name, and to remove what lieth on it. The scope of it is the preservation of verity and ingenuity amongst men, Col. iii. 9. *Lie not one to another.* Eph. iv. 25. *Speak every man the truth, &c.* and ver. 15. *Speak the truth in love;* because if otherwise spoken, it is contrary to the scope of this command, which is the preservation of our neighbours name from a principle of love: The sin forbidden here is expressed by false witness bearing, which is especially before judges, because that is the most palpable gross way of venting an untruth, under which (as in other commands) all the lesser are forbidden.

Although there be many sorts of sins in words, whereby we wrong others, yet we think they are not at all to be reduced to this command, for injurious and angry words belong to the sixth command, and filthy words to the seventh; but we take here such words as are contrary to truth, and fall especially under lying or wronging of our neighbours name; Now truth being an equality or conformity of mens words to the thing they speak, as it is indeed, and in itself: And lying being opposite thereto, we may consider it two ways, 1. In reference to a man's mind, that is, that he speak as he thinketh in his heart, as it is Psal. xv. 2. this is the first rule whereby lying is discerned, if our speech be not answerable to the inward conception which it pretendeth to express