

AGAINST THOSE WHO PRACTICE USURY

INTRODUCTION

The practice of usury has always posed a problem both for the ancient Israelites as well as for numerous Fathers of the Church¹. The book of Exodus (22.25) contains one of the earliest commands with respect to money lending: "If you lend money to any of my people with you who is poor, you shall not be to him as a creditor, and you shall not exact interest from him"². This injunction does not condemn usury; rather, it is intended to protect the debtor within the context of tribal consciousness so important to the Israelites. Although the morality of taking interest on money is little or no concern in today's capitalistic oriented society, the homily of Gregory of Nyssa on this subject nevertheless provides us with an illuminating portrait of social justice during the fourth century³. Throughout the history of Christianity many Church authorities found it difficult to reconcile the practice of loaning money with Gospel principles, and Gregory is no certainly exception⁴. They justified their position through Christ's own words as applied to God the Father: "Forgive us our debts, as we also have forgiven our debtors" (Mt 6.12). In fact, Gregory uses this passage in reference to the remission of sin approximately midway through his treatise (J.203.13-14). Thus the practice of placing money at the service of generating interest with the intention of accumulating further

1 The New Testament does not explicitly condemn usury. Interest is mentioned in the parable of the talents, Mt 25.27 and Lk 19.23. For two studies on usury during the early Christian period, refer to an article in **Vigiliae Christianae**, vol. 27, no. 3 (Amsterdam, 1973), "The Teaching of the Fathers on Usury: An Historical Study on the Development of Christian Thinking" by Robert P. Maloney, pp.241-65. The other article is by A. Bernard and may be found in **Dictionnaire de Theologie Catholique** (Paris, 1950), especially cols. 2323-2327. Bernard points out that Clement of Alexandria seems to have been the first Church Father to have condemned the practice of usury (col. 2324).

2 The Hebrew word for "interest" is *neshek*. This term is derived from the verbal root meaning "to bite" which vividly conveys a negative implication. For more on the verbal root of *neshek*, refer to **A Hebrew and English Lexicon of the Old Testament**, Brown, Driver, Briggs (Oxford; reprint, 1974), p.675.

3 The homily against usury should be read in conjunction with two other homilies which have as their theme love for the poor. All three graphically describe the plight of destitute persons. **Gregorii Nysseni Opera**, vol. ix (Leiden, 1967), pp. 93-108 and pp. 111-127; **Patrologia Graecia**, vol. 46 (Paris, 1858), cols. 543-469 and cols. 472-489.

4 It may be noted that interest-taking was legal throughout the patristic period; nevertheless, Gregory was swift to condemn it.

capital has always been viewed as being in conflict with Gospel principles.

Among the Fathers of the Greek Church, Basil the Great⁵ and his brother Gregory of Nyssa⁶ are two notable examples who have provided us with comprehensive statements about money lending in light of sacred scripture. The former examines the issue from the debtor's point of view and restricts his censure to interest on money. The latter, however, is more concerned with the creditor or person to whom the money is owed. He is firm in his position which prohibits every form of usury, for by it "You hinder the road of life and close the doors to the kingdom [of heaven]" (J.196.16-17). The concluding words of his exhortation reveals deference so typical of Gregory to his elder brother Basil's homily on money lending: "I remain silent in this matter because our holy father Basil's advice is sufficient. He has wisely and abundantly furnished it in his homily to persons who are foolish enough to make loans out of greed" (J.207.3-7). The two brothers⁷ also refer to the prophet Ezekiel ("You have taken usury and increase, and have made gain of your neighbors by extortion," 22.12), and insist that usury reduces a person to the position of a slave.

Basil provides us with an interesting definition of usury:

Therefore, this form of avarice is considered deserving of this name. For it is called *tokos* [parturition], as I think, because of the fecundity of the evil. In fact, from where else would it receive its name? Or, perhaps, it is called *tokos* because of the anguish and distress which it is accustomed to produce in the

5 Cf. Homily Twelve, *A Psalm of David against Usurers* in **The Fathers of the Church**, vol. 46 (Washington, DC, 1963), pp.181-91. Translated by Sr. Agnes Clare Way, c.d.p.

6 Jean Danielou dates Gregory's homily against usury as occurring in the Lenten season of 379, approximately the same time as his treatise **On the Making of Man**. Danielou believes that Lent was an appropriate time to mention such topic: "C'est, en effet, au cours du Careme que des sermons de cet ordre etaient generalement donnees." **Revue des Sciences Religieuses** #29 (Paris, 1955), pp.348-49. Towards the beginning this important work Gregory alludes to "the rewards of money" which is reminiscent of usury: "If we had to honor with rewards of money those who excel in virtue, the whole world would seem but small to be made equal to your virtue in the balance. However, the debt of gratitude due to your Reverence [Gregory's brother Peter] is greater than can be valued in money" (PG44.125B). These words also allude to Basil's sermon on the subject (PG 29.246C-280C).

7 Stanilas Giet sums up the position of Basil and Gregory as follows: "Celle de Basile: Fait au riche comme au pauvre, le pret d'argent, par lui-meme, ne donne droit a aucun interet. Celle de Gregoire: Tu prete a une pauvre (autrement, on n'aurait que faire de tes biens); tu n'es donc pas fonde a reclamer un benefice." **Science Religieuse** (Paris, 1944), vol. 32, p.106.

souls of the borrowers. As travail comes to the one who is giving birth, so the appointed day comes to the debtor. There is interest upon interest, the wicked offspring of wicked parents⁸.

Because the Greek word *tokos*⁹ has a two-fold meaning, childbirth and interest (usury), it allows Basil to exchange one meaning for another whenever appropriate. The very nature of interest on money is to yield profit...give birth...to additional income, hence the close association between these two interpretations. Furthermore, usury is the very antithesis to divine goodness which freely bestows grace upon everyone:

You have the pledge of paradise and a worthy token. If you seek further [you can see that] the entire world is the possession of a fair Debtor who wisely takes care to obtain abundance and wealth. The whole earth is gold and belongs to your Debtor; silver and copper and every other material are subject to his authority" (J.198.26-199.2).

It is precisely God's lordship over his creation that provides the chief motive for our generosity and forgiveness. Keeping in mind the two-meaning of *tokos* mentioned above, we can now see how Gregory interprets this term in his **Commentary on Ecclesiastes**:

You have the pledge of paradise and a worthy token. If you seek further, [you can see that] the entire world is the possession of a fair Debtor who wisely takes care to obtain abundance and wealth. The whole earth is gold and belongs to your debtor; silver, copper and Only animate beings have the distinction between male and female. God the Creator said, "Increase and multiply" (Gen 1.28), that one generation might give birth to a succeeding one. But from what kind of marriage does the birth [*tokos*] of gold derive? What sort of conception brings it to fruition? I am aware of the pains belonging to such a birth from the prophet's words, "Behold, he has traveled with unrighteousness, has conceived trouble, and has brought forth iniquity" (Ps 7.14). Such is that birth which avarice yields, iniquity begets, and hate delivers. When urgently pressed, the person who always conceals abundance and swears to have nothing, is pregnant with a purse and begets usury [*tokos*] out of desire for gain. He assumes the misfortune of a money-lender who devotes himself to material gain in the same way a person extinguishes a flame

8 Ibid, p.187.

9 For more information on *tokos*, refer to **A Patristic Greek Lexicon** edited by G.W.H. Lampe (Oxford, 1961), p.1395.

by oil. The calamity of a loan has no remedy; instead, it becomes worse.
(J.344.16-345.5)

In this passage the bishop of Nyssa contrasts the fertility of nature resulting from the union of man and woman in marriage with its opposite, the birth or *tokos* of greed through usury. With regard to the latter, sterility is the consequence, even though interest on money may increase. In contrast to the natural order of childbirth, the usurer worries himself sick over his loaned money. Gregory vividly compares such apprehension with the sea when, for example, a money-lender anxiously awaits the return of a sailor in his debt:

If the usurer has loaned to a sailor, he would sit on the shore, worry about the wind's movement, constantly examine their diminishment and await the report of a wreck or some other misfortune. His soul is disquieted whenever he sees the sea angered. (J.200.5-8)

In contrast to this tumultuous state of mind, Gregory of Nyssa furnishes several important examples of deep faith and trust in God such as Moses, Hannah and the Virgin Mary (J.200.18-28). All these persons have relied upon God "who is all powerful and does not demand wealth because he provides us with aspirations which transcend all our hopes" (J.200.20-22). Since Gregory wishes his listeners to share their faith which is so important in the history of salvation, he offers virtue as the one true goal of our aspirations. In fact, the opening paragraph of Gregory's homily perceive virtue (*arete*) in terms of a mother (J.195.10) which lies in sharp contrast to the *tokos* (birth-usury) of money-lenders soon to be described. The bishop also considers greed through the accumulation (*pleonasmos*) of money to be equally evil as he describes in another place: "Divine Scripture forbids accumulation and usury as well as the appropriation of another person's possessions even though it is done under the pretext of a contract"¹⁰.

For Gregory, conscience plays an important role in our struggle against sin: "How can you [that is, a usurer] make a request from God in good conscience [*suneidos*] since he has everything and you do not know how to give" (J.201.18-20)? As Walther Volker has pointed out with regard to Gregory's first homily on the resurrection¹¹, that we must

10 **Canonical Epistle**, PG45.233B.

11 **Gregor von Nyssa als Mystiker** (Wiesbaden, 1955), p.105. Volker remarks that the essence of a good conscience reveals itself in relation to other persons: "Es wird seinem Wesen nach des Naheren dahin bestimmt, das man sich keines Bosen bewusst ist, und es verbindet sich stets mit *eleutheria* [freedom] und *parresia* [openness of speech], einer Seelenhaltung, die dem Vollkommenen eigentumlich ist."

hold in our hands the spices of faith (*pistis*) and conscience (*suneidesis*) at Christ's grave. Volker criticizes Gregory because he fails to show the relationship between conscience and his theology of image which is so important to him. Thus in his view, Gregory's notions on this important quality remain rudimentary and fragmented, even though conscience for him plays an important part in our rejection of sin¹².

Volker further points out that although Gregory's concept of virtue (*arete*) is rooted in the Bible, he is nevertheless deeply influenced by Plato¹³. For example, our reasonable part (*logistikon*) stands between the two posts of *epithumia* and *thumos* which are ordered by the action of *arete* as we can see in the following passage from **The Life of Moses**:

While Scripture gives us through figures a scientific understanding of the nature of the soul, profane learning [that is, Plato] also places it before the mind, dividing the soul into the rational [*to logistikon*¹⁴], the appetitive [*to epithumian*], and the spirited [*to thumoeides*]. Of these parts we are told that the spirit and the appetite are placed below, supporting on each side the intellectual part of the soul, while the rational aspect is joined to both so as to keep them together and to be held up by them, being trained for courage by the spirit and elevated to the participation in the Good by the appetite¹⁵.

Gregory's homily against usury clearly demonstrates how greed has distorted the above mentioned nature of the soul through an unbridled appetite for material gain. As Jean Danielou indicates, we are confronted with two fundamental directions, towards God and towards vice. It is not a question here of philosophical speculation but of moral principles based upon the Gospel, although Gregory's philosophical training provides a

12 pp.105-6. "For the law of the Spirit forbids the entry of such things [unclean thoughts] unless the person who has entertained some dead, abominable thought washes the garment of his conscience according to Moses' prescription (Num 19.11)." **Commentary on the Song of Songs**, J.45.

13 Ibid, p.132-3. "Der intellektualistischen Fassung der griechischen Ethik überhaupt entspricht die Erkenntnis, das alles Tun sich auf eine Urteilsbildung grunde, auf die **episteme**, die zwischen Gut und Bose zu unterscheiden weis."

14 Compare this passage with the opening words of the homily against usury: "Persons who love virtue [ton philarton] live in accord with reason [*zen kata logon*] by following beneficial laws and ordinances."

15 Translation by Abraham Malherbe and Everett Ferguson (New York, 1978), pp.76-7. For a better understanding of this three-fold classification, refer to Plato's **Republic** (439d, 588b).

better means to comprehend this ethical dilemma¹⁶. In his own words, "Fascination with trivial matters makes your ears tingle and subjects you to eternal distress" (J.196.17-18). Material possessions cause such enthrallment, especially interest on money gained at the expense of the poor, and makes the usurer "secure a pledge of poverty" (J.196.29) for himself. Jerome Gaith has observed that this social aspect of Gregory's teaching has been profoundly influenced by Stoicism which considers sympathy as the fundamental law of the cosmos in general and of humanity in particular¹⁷. Furthermore, society can be fettered by custom which, in turn, affects an individual person's behavior for the worse. In Gregory's own words, persons are generally divided into two groups, "One is inimical to wickedness while the other favors good deeds" (J.195.5-7). The former contain money-lenders who are at the extreme end of depravity since they feed off defenseless persons. He passionately beckons them, "Love man, not riches" (J.196.10-11), and in his fifth homily on **The Lord's Prayer**, Gregory takes a similar position by saying, "If you dismiss corporeal debts, you will loosen the bonds of your own soul"¹⁸.

Not only does the bishop of Nyssa perceive social injustice but sees a real alienation in our failure to take corrective action. For a vivid description of this alienation, refer to a text taken from the **Commentary on Ecclesiastes**:

What about deceived persons who cling to gold with their whole heart even though such possessions trouble their consciences? What do they promise themselves when they have something of so great of value? If they could change gold's substance, would they also desire to change their humanity into gold, a substance which lacks reason, intelligence and sensation?...Not only do they carry this out, but they fail to see how it differs from the fruit [*tokos*] of evil thoughts, robbery, or murder. For how does a burglar differ from other robbers when he establishes himself as lord by committing murder or when he possesses what does not belong to him through usury [*tokos*]? (J.343-44)

Thus wealth necessarily transforms itself into a means of oppression which must

16 Cf. **Platonisme et Theologie Mystique** (Paris, 1944), p.71.

17 "Le macrocosme humain n'est que l'homme agrandi et projete a l'exterieur. A l'inverse, tous ces mouvements, par un phenomene de reflection, convergent dans chaque indidu, microcosme accorde a l'universelle vibration. Cette fusion dynamique oriente l'individu, soit vers le renouvellement interieur et l'affranchissement, moral, soit vers la perversion et la servitude, suivant que le milieu lui-meme est bon our mauvais. Or, pour Gregoire, ce milieu, en son ensemble, est essentiellement corrompu." **La Liberte chez Gregoire de Nyse** (Paris, 1953), p.124.

18 PG44.1188D.

be eliminated first from ourselves and then from other persons who are victims of our corrupt thoughts and actions:

We must first pull down in us the buildings of evil and then find a space to construct a temple for God in our souls whose material is virtue...Ecclesiastes first bids us to destroy such things and then to make the gold of virtue material for constructing the spiritual house. (**Ecclesiastes**, J.385)

In Gaith's view, these "buildings of evil" represent "une consequence de la decheance originelle"¹⁹, whose destruction paves the way for correct moral behavior in accord with Gospel principles. Although Gregory's homily against usurers does not explicitly speak of man as being made in God's image or *eikon*, it nevertheless says that his substance is "composed of copper and gold" (J.200.29), qualities analogous to this image²⁰. Realization of our divine birthright is crucial since it provides the motive for avoiding profit at the expense of persons in need.

The critical text of **Against Those Who Practice Usury** was edited by Ernest Gebhardt, **Gregorii Nysseni Opera**, vol. ix (Leiden, 1967), pp.195-207. The edition by J.P. Migne may be found in **Patrologia Graecia** 46 (Paris, 1858), cols. 433-452.

19 Ibid, p.129.

20 In his homily **Concerning Almsgiving**, Gregory refers to persons afflicted by poverty since they resemble those in debt to usurers. Nevertheless, mankind is made in God's image even though external circumstances have disfigured its *eikon*: "The appearances we see are uncertain, for neither what distinguishes him as a living being is pure nor is it characteristic of one. If you offer a conjecture about man, you would reject his character as unsightly" (J.116).

THE TEXT

[**J.195 & M.433**] Persons who love virtue live in accord with reason by following beneficial laws and ordinances. Two general characteristics belonging to lawgivers distinguish such persons: one is inimical to wickedness while the other favors good deeds. A person cannot otherwise live well and temperately unless he has virtue for a mother and puts evil to flight. Hence we are assembled today to hear God's commands and to pay close attention to the prophet [Ezekiel]. He slew the evil of money lending whose child is usury and has banished from his life money gained through trade (Ezk 22.12). Let us patiently accept [God's] commandment and avoid becoming that rock upon which the seed fell, dried up and remained fruitless (Lk 8.13). Neither should the words spoken to the obdurate Israelites apply to us, "You hear yet you do not understand, and look yet you do not see" (Is 6.10).

I ask my listeners neither to condemn my audacity nor lack of understanding when they hear a person like me skilled in speaking and philosophy and trained in every type of learning because I have forsaken anything to do with [**M.436**] usury. I will now [**J.196**] descend to the contest at hand; although I may be yoked to an ass or an ox, I am nevertheless crowned with victory which has been obtained by a horse. The small always appears with the great and the luminous moon with the radiant sun. A merchant ship is carried along by the wind and a small boat traverses the deep; trained athletes as well as youths sprinkle sand over themselves before wrestling. With this in mind, our comments should invite your reflection.

You whom I address, whomever you are, forsake the habits of a petty thief. Love man, not riches, and resist this type of sin. Say with John the Baptist to those who love usury, "Depart from me, 'you brood of vipers'" (Mt 3.7). You are cursed by those who have you at their disposal. Although you allow a trifling [pleasure] to delight you now, a poisonous serpent later brings harm upon your soul. You hinder the road of life and close the doors to the kingdom [of heaven]. Fascination with trivial matters makes your ears tingle and subjects you to eternal distress. The following words which pertain to accumulation [of wealth] and usury ought to inspire your love for the poor: "Do not refuse him who would borrow from you" (Mt 5.42). The destitute person is making supplication and is seated outside your door; in his need he seeks your wealth to bring relief. However, you do just the opposite and turn him into an adversary. You fail to assist him and free him from necessity while you indulge in personal wealth. Furthermore, you sow evils in this afflicted wretch, remove the clothes from his nakedness, cause him harm and heap one care and grief upon another. Whoever takes money from the practice of usury secures a pledge of poverty and brings harm upon his home through a superficial good deed. A [**J.197**] person burning with fever has an

unquenchable thirst and earnestly begs wine. Although the cup given him out of charity satisfies for a while, the raging fever soon returns [M.437] with a ten-fold vengeance. Thus whoever lends money to a destitute person intensifies his misery instead of relieving distress.

Do not live with feigned charity nor be a murderous physician with the pretence to heal for a profit; if you do this, a person trusting in your skill can suffer great harm. Money lending has no value and is rapacious. It is unfamiliar with such trades as agriculture and commerce; like a beast, usury dwells in one place and delights in banquets. Money lending wants everything to be wild and begets whatever has been untilled. It has a reed for a plough, papyrus for a field and black ink for seed. Rain and the passage of time yield money while the scythe demands compensation. Usury's home is a threshing-floor upon which the fortunes of the oppressed are winnowed and where it considers everything as its own. It prays for afflictions and misfortunes in order to destroy such persons. Money lending despises people contented with their possessions and treats them as enemies because they do not provide money. It watches courts of law to find distress in persons who demand payment and follows tax collectors who are a nest of vultures in battle array prepared for war. Money lending carries a purse and dangles bait as a wild beast to those in distress [J.198] in order to ensnare them in their need. Daily it counts gain and cannot be satisfied. It is vexed by gold hidden in a person's home because it remains idle and unprofitable. Usury imitates farmers who immediately plant crops; it takes and gives money without gain while transferring it from one hand to another. You often see wealth and riches among persons who lack a single coin. Instead their hope lies in a piece of paper which represents their wealth by mutual agreement; these persons have nothing yet possess everything. On the other hand we have the Apostle's admonition concerning persons who give not through charity but out of greed (cf. Mt 5.42). Usury opts for a convenient form of destitution in order to have money as a constantly toiling slave. In this manner money lending obtains what it has lent out. You can thus observe how hope for the future empties one's house and renders temporary wealth useless.

How does this situation arise? Anything written on paper is guaranteed [M.440] to engender distress; you lend with interest and must repay what you have gained. I am exhorting you now because an indebted person is helpless and held by a bond, whereas God who is rich and trustworthy will hear you (Lk 6.30). The Gospel encourages us to give and make restitution with regard to any recorded public debt (Lk 6.38). It speaks of a document written by four people instead of a contract by one person whose testimony belongs to all Christians starting from the time of their salvation. You have the pledge of paradise and a worthy token. If you seek further, [you can see that] the entire world is the possession of a fair Debtor who wisely takes care to obtain abundance and wealth. The whole earth is gold and belongs to your Debtor; [J.199] silver, copper and every other

material are subject to his authority. Consider the sky's expanse, examine the boundless sea, learn from the earth's magnitude and count the living beings which it nourishes. All are subject and belong to him who transcends your comprehension. Oh man, pay close attention. Do not insult God nor reckon him to be worse than a money-changer. Make a pledge to him who is immortal and believe in his reliable bond which can never be sundered. Do not demand gain but give bountifully and without corruption (cf. Prov 19.17). Then you will see God who abundantly dispenses his grace.

If these words astonish you, God himself is a reliable witness because his compensation is most generous. He [Christ] responds to Peter's inquiry, "See, we have left everything and have followed you. What then shall we have?" [Christ] answers, "Truly I say to you that everyone who has left houses or brothers or sisters or father or mother or wife or children or lands, will receive a hundred-fold and will inherit eternal life" (Mt 19.27 ff.). Are you aware of his generosity and goodness? The money-lender labors without shame in order to double his capital while God freely bestows a hundred-fold to the person who does not afflict his brother. Thus anyone advised to trust in God does no harm by refusing to indulge in usury. Why do you harm yourself with anxiety by [M.441] calculating days, months, the sum of money, dreaming of profit and fearing the appointed day whose fruitful harvest brings hail? The money-lender is inquisitive with regard to the activities of the person in his debt as well as his personal travels, activities, movements and livelihood. If he hears a bad report about anyone who has fallen among thieves or whose good fortune has changed to [J.200] destitution, the money-lender sits with folded hands, groans continuously, weeps much, rolls up the written bond, laments the gold it represents and makes a contract which cuts off his son as though he were a garment. Such an impatient disposition results in obsession. If the usurer has loaned to a sailor, he would sit on the shore, worry about the wind's movement, constantly examine their diminishment and await the report of a wreck or some other misfortune. His soul is disquieted whenever he sees the sea angered; he examines dreams and reveals his disposition through the events which had transpired during the day. With regard to this attitude we are obliged to say, "Do not allow, oh man, anxiety to disturb you nor the desire for gain. Do not seek monetary interest nor let the accumulation of money corrupt you. Associate with the poor and amass their wealth if you wish to receive abundance of wheat from a parched field, clusters from the vine after hailed has rained down upon them, children from a barren womb or nourishing milk from childless women." We are all familiar with these experiences, so there is no reason to humiliate anyone. God alone is all powerful and does not demand wealth because he provides us with aspirations which transcend all our hopes. He summons a spring to gush from the rock (Ex 17.6), rains down from heaven a new and wondrous bread (Ex 16.15), sweetens the bitter water by a rod, sends a child to barren Elizabeth (Lk 1.13), gives Samuel to Hannah (1Sam 1.20) and the First Born to Mary in her virginity (Lk 2.7). All these come from the hand

of the all powerful [God].

Since you are composed of copper and gold, neither seek usury, force poverty upon those who are rich, nor [J.201] be greedy to persons asking for money. Are you not aware that the need for a loan is a request for mercy cheerfully bestowed? For this reason the [divine] law constantly advises us with regard to piety and [M.444] prohibits usury: "If you lend money to your brother, you must not be too hard" (Ex 22.25). Grace is a fountain of abundant generosity which prescribes remission of a fine as the following words say: "If you make a loan, you hope to gain" (cf. Lk 6.34), and in another parable, "[That servant] violently oppressed his fellow servant who pleaded that he could not pay him. Neither did he remit one hundred denarii, a small debt, when he had received remission for a thousand talents (Mt 18.28-34)." As Teacher of our faith, our Savior introduced a model of prayer and simple practice to his disciples when he initiated them with words of supplication befitting God: "And forgive us our trespasses as we forgive those who trespass against us" (Mt 6.12). How can you pray like this, oh usurer? How can you make a request from God in good conscience since he has everything and [M.445] you do not know how to give? Do you not know that your prayer consists of contemptuous words? What do you give and what remission do you request? To whom do you show mercy and call it mercy? If you demonstrate compassion, when do you give it? Are you not exacting tribute from your hostility and hatred? Is it not from the misfortunes, tears and lamentations of others? If the poor man had known the source of his offer regarding mercy, he would not have taken it as tasting his brother's flesh and the blood of his relatives. He would wisely say to your forthright words, "Do not, oh man, sustain yourself on your brother's tears [J.202] and do not give as food to the hungry the groans of those who have suffered calamity. Restore to your brother what you have wickedly stolen and be compassionate. What purpose is there in afflicting many people with poverty while you comfort one individual? If usury does not abound, then a multitude of destitute persons would cease to exist. Dissolve your claim and be generous in everything. Condemn all money lenders because they lack healing through the Law, prophets and evangelists." The holy Amos says, "Hear this, you who oppress the poor in the morning and drive the needy of the earth saying, 'When will the month pass away that we may sell'" (Amos 8.4-5)? Neither will fathers rejoice over their sons as when money lenders rejoice at the completion of the months [for exacting interest].

[Money lenders] label sin with fine names such as profit in imitation of the Greeks who call upon demons or hateful murderers instead of their true name Eumenides [the gracious goddesses]. Kindness consists in not inflicting burdensome interest upon one's brethren, distributing wealth and extending a generous hand to slaves who have little happiness at the beginning [of their bondage] and suffer bitterly later on in life. Usurers may be compared to persons intent upon catching birds. At first birds delight in scattered

seeds; they frequent these places of abundant food and then perish in nets. So it is with persons who receive a large amount of loaned money; for a short time they have it in abundance and are later deprived of their paternal [J.203] home. Mercy abandons those defiled and greedy souls who are not at all moved to pity when they see a debtor's home up for sale. Instead they beg [M.448] for the sale to pass in order to make a quick profit and bind themselves more tightly to another person's misery through the person who had made the loan. They [money-lenders] are like insatiable hunters who have encircled one particular valley with nets. Having caught everything there, they take their nets to another nearby valley and repeat the process until every place is devoid of prey.

If you resemble such persons, how can you look up to heaven? How can you ask for the remission of sin? Are you doing in an imprudent manner what the Savior has taught, "Forgive us our debts as we have forgiven our debtors" (Mt 6.12)? So many people are ensnared through usury and cast themselves headlong into torrential rivers! This is a more tolerable death than [being indebted to] a money-lender who has abandoned his children as orphans and has destitution as an evil step-mother. But exacting usurers do not spare an abandoned home; instead, they pursue the inheritors whose only possession may be a noose and seek gold which to them is food taken from a banquet. When they have been reproached, as for example, at the death of a debtor and are ashamed at very mention of a noose, they neither hide nor are terrified; instead, they speak without shame in their bitterness. Is this injustice intrinsic to our [human] nature because destiny has determined an ill-fated, senseless and miserable birth ending in cruel death? Money-lenders like to philosophize and show themselves disciples of Egyptian magicians whenever one of them makes supplication for their abominable deeds in defense of [J.204] such murderous behavior. They speak to each other as follows: "You were born in ignominy and are subject to the evil coercion of the stars. If you encourage mercy, dismiss part of a debt and acquire a part with remission, you will not despise life as burdensome nor partake of it. Then with what eyes will you see what is condemned to death at the resurrection? You will come to the judgment seat of Christ where usuries are not counted but where lives are judged. You will respond to the incorruptible Judge when he says to you, 'You have the Law, prophets and Gospels. Have you heard them cry out in one voice about love and compassion saying, 'To your brother you will not lend interest' (Dt 23.20), 'He has not given his money on usury' (Ps 14.5), 'If you loan [M.449] to your brother, you will not be hard upon him' (Ex 22.24)? But Matthew proclaims the Lord's words in parables: 'You wicked servant! I forgave you all that debt because you besought me, and should not you have had mercy on your fellow servant, as I had mercy on you? And in anger his lord delivered him to the torturers until he should pay all his debt' (Mt 18.32-4). Then an ineffective repentance accompanied by heavy groans and the inevitability of punishment will seize you. In no way will gold assist you nor silver defend you since the distribution of loaned money is a more bitter wrath. These words

are not intended to strike fear; rather, they are honest deeds which testify to the trial at court and should be well guarded by prudence and foresight."

Pay close attention now in order that you may profit from what we are about to say with regard to God's judgment and the times in which we are living. Perhaps many of you are familiar with the subject matter we are about to present.

A certain man lived in a city (I will not mention his name to avoid ridiculing the dead) who was a usurer and profited from money lending. He was miserly in his passion for money and for what he had spent (this is how persons who love money behave). His table never had enough food, and he always had sufficient clothing and other possessions. This man failed to provide his children with life's necessities and was reluctant to take a bath out of fear of paying three obols. Furthermore, he was constantly intent upon accumulating more and more money. He was not satisfied with letting his son, slave, banker, key and seal guard his purse. Instead this usurer kept his money in cracks in the wall and plastered over the outside with mud to hide it. He moved his treasure from place to place and from wall to wall, thereby skillfully concealing it. When he suddenly departed this life, he revealed the hidden money to no family member. Once he was buried, his gain remained hidden. But his children hoped to achieve greater prominence in the city. They searched everywhere for his wealth, questioned other persons, inquired among family members, opened the floors of homes, hollowed out walls, annoyed neighbors and friends, and moved every stone. As the saying goes, his children did not find a single obol. They went through [M.452] this present existence homeless and destitute while each day loathing their father's inflated vanity.

Such is your friend and companion, oh money-lenders! You have indeed ended your life with its vain pursuit of usury. Pains and hunger trouble you as you accumulate an inheritance of [J.206] eternal punishment and leave your children penniless. Neither are you aware for whom you have gathered or toiled so hard. There are numerous people who make false accusations, lay ambushes and commit robbery on both land and sea. See that you refrain from acquiring sins or gold. These words constitute a somber warning (For I know that you are murmuring under your teeth) because they continuously regulate our manner of life and conspire to make us poor through good deeds. Be aware that we can no longer engage in money lending. How do such deprived persons live? Our words suit their deeds and offer a sound argument for persons shadowed by wealth's gloom. Since they lack firm resolve and do not perceive our advice, they focus attention upon the opposite. You would think that I wanted them to refrain from lending money because with murmuring under their lips, they threaten to shut their doors to persons in need. For my part, I loudly proclaim acts of charity. I first advocate making loans (in the second place loaning is a form of giving) without profit through money lending as the divine

word has decreed (cf. Lk 6.35). Equally pernicious is the person who does not loan and gives with usury since he is judged as a hateful, dishonest trader. Those who resort to the other extreme disguise themselves under the pretext of giving. This is indeed shameless behavior and an imprudent challenge to justice which makes them contentious and hostile towards God. Such a person says, "I will neither give nor make a contract without loaning interest."

Our words pertaining to usury should suffice because the example of persons condemned in [J.207] court is adequate for me. May God bestow repentance upon them. But those who are quick to loan and pierce themselves with hooks of money lending recklessly harm their own lives. I remain silent in this matter because our holy father Basil's advice is sufficient. He has wisely and abundantly furnished it in his homily to persons who are foolish enough to make loans out of greed.