Ambrose

De Tobia

At least the first part of the treatise is modeled on Basil’s H2Ps14 (cf. Basil Ep. 197 for correspondence); based on a sermon delivered after 376 and before 380

1. 1. After reading the prophetical book which is entitled Tobias, although the Scripture has fully made known to us the virtues of the holy prophet, nevertheless I think I should present to you an epitomized account containing an enumeration of his merits and works, in order that what the Scripture has treated more extensively in a historical way we may describe more concisely, collecting the classes of his virtues as in a sort of summary. 2. He was a just, merciful, hospitable man; and endowed with this troop of virtues he underwent the misery of captivity, which he bore humbly and patiently, sorrowing for the common injustice rather than for his own, and not complaining that the approbation of his virtues had been of no avail to him, but rather judging that this outrage committed against him was less than the price of his sins. 3. He incurred punishment under the decree that none of the children of the captivity should give burial to the dead, but he was not restrained by the prohibition so much as spurred on lest he seem to abandon the duty of piety through fear of death; for the reward of mercy was the penalty of death. As a criminal discovered guilty of such an offense, he could scarcely at length as a needy exile—since his patrimony had been seized—be restored by a friend to his family. 4. Again he began to engage in these duties, if he had any provisions, seeking a stranger with whom he might take his food. And so when he had returned weary from performing the office of burial, and a supply of food had been set before him, sending out his son he sought a companion for his banquet. While the guest was being summoned, announcement having been made of the remains of an unburied body, he left the banquet and did not think it pious that he should himself take food while a lifeless body lay publicly exposed. 5. This was his daily task, and indeed it was a great one; for if the law requires us to ever the living who are naked, how much rather should we cover the dead! If we are wont to escort those starting out on rather distant journeys, how much rather should we those who have set forth to /p. 27/ that eternal home whence they return no more? I, said Job, wept over every one that was afflicted. Who is more afflicted than the dead, concerning whom Scripture says in another place: Weep over the dead! And Ecclesiastes says: The heart of the wise is in the house of mourning and the heart of fools in the house of feasting. Nothing is more excellent than this duty: to give to him who can no longer make a return to you, to deliver from the birds, to deliver from the beasts your consort in nature. Wild beasts are said to have rendered this kindness to dead bodies—shall men refuse it?

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1 Zucker’s text has the Latin and English on facing pages, with Latin on even-numbered pages and English translation on odd-numbered pages; only the English is translated here; page breaks are given within this transcript at the exact word breaks, designed as “/p. x/”. Zucker does not provide any citations for the scripture references that Ambrose quotes so liberally; they are given in quotation marks in this transcript. This transcript of Zucker’s English translation has been prepared for nonprofit educational use only.
2. While the prophet, wearied by so holy a duty, was resting in his chamber, he was made blind through dung falling from a sparrows' nest; but he did not complain and lament, nor did he say, Is this the reward of my labors? He grieved more at being deprived of the performance of the office of burial than of his eyes, and considered his blindness not a penalty, but a hindrance. And when his wife was contributing to his support through her earnings, he took care that nothing stolen should enter his house. His wife had received a kid as pay, but he, having regard for honesty more than for dutiful affection toward the one to whom he owed his support, did not lay aside conscientiousness. He had committed his money to the care of his kinsman, which during the whole space of his life, in spite of such great poverty, he did not demand. It was only when he saw himself worn out and overcome by old age that he suggested this to his son, not so much desiring to demand what he had entrusted as anxious lest he defraud his heir. Because therefore he entrusted his money and did not put it out at usury, he observed the duty of a just man; for lending by which usury is sought is evil. But that lending is not evil concerning which it is written: “Lend to thy neighbor in the time of his need.” For David says also: “The just showeth mercy and lendeth.” That lending is different and rightly accursed, to give money for usury, which the law prohibits. But Tobias shunned this, who warned his son not to transgress the precept of the Lord, but of his substance to give alms, not to put out his money at interest, not to turn his face from any poor man. He who advises this condemns usury in lending. From this many have made a profit, and to many it has been a business to lend money. And yet the saints have forbidden it. The greater is the evil of lending at interest, the more praiseworthy is he who has avoided it. Give money if you have it; let that money which is idle with you help others. Give as though you were not to receive it back, that it may be reckoned as gain if it be returned. He who does not return money returns thanks. If you are defrauded of money, you acquire righteousness, for “just is the man that showeth mercy and lendeth.” If money is lost, mercy is obtained; for it is written: “He who showeth mercy lendeth to his neighbor.”

3. Many through fear of loss do not lend, since they fear fraud, and this is what they are accustomed to say to those who ask of them. To every one of these it is said: “Lose thy money for thy brother’s sake and for thy friend, and hide it not beneath a stone to be lost. Place thy treasure in the precepts of the most high and it shall avail thee more than gold.” But the ears of men have been deaf to such salutary precepts, and especially the rich have their ears closed by that brazen din of their money. While they are counting their money they do not hear the words of Scripture. As son as someone oppressed by necessity or solicitous for the redemption of his relatives, whom the barbarian is selling as captives, begins to ask, the rich man turns his face away, does not recognize nature, does not pity the humbleness of the suppliant, does not alleviate his need, does not consider our common frailty, stands inflexible with head thrown back, is not bent by his prayers, is not moved by his tears, is not broken by his cries of despair, swears that he does not have it, nay even that he himself is seeking a money-lender to assist his own necessities. Why do you add an oath to your hardness and avarice? You are not freed by your perjury, but bound. But when mention has been made of usury or of a security, then, with arrogance thrown aside, the money-lender smiles and receives with a kiss the very one whom before he said he did not know, as though recollecting a paternal friendship; he invokes the assurance of their
hereditary affection, /p. 31/ he forbids him to weep. “We will look,” says he, “at home, if we have any money; I will break up for you my ancestral silver which is artistically wrought stuff. It will be a great loss. What interest will compensate for the value of ornamental works? But for a friend I will not shrink from loss. When you make return I will have them refashioned.” And thus before he gives he hastens to receive, and from him whom he says he is helping to the highest degree he demands usury. “On the first,” he says, “you will give me the interest. The capital, in the meantime, if you do not have the wherewithal to pay it, I will not require.” As soon as he once gives, he harasses him repeatedly, and brings it about that he is always in debt to him. He treats the man in this way. And so first he binds him by signatures and holds him to the bond of his word. The money is counted, his freedom is pledged, the wretched man is freed from a smaller debt, he is bound by a greater. 11. Such, O rich men, are your kindnesses! You give less and you exact more. Such is your humanity that you despoil even while you are helping, even the poor man is fruitful to you unto gain. The usurer is needy: he has what he may render if you compel him, he does not have what he may spend. You are merciful men, certainly, who enslave to yourselves him whom you free from another! He pays usury who lacks food. Is there anything more terrible? He asks for medicine, you offer him poison; he begs for bread, you offer him a sword; he begs for liberty, you impose slavery; he prays for freedom, you tighten the knot of the hideous snare.

4. 12. This injustice especially does the holy David deplore, saying: “I have seen iniquity and contradiction in the city and usury and deceit have not departed from its streets.” And therefore when he alluded to the treachery of Judas he stated this first, either because beyond the odium of their sacrilege the crime of usury was to fall upon the conspirators in the death of our Lord, or because usury was sufficiently and fully going to avenge such a great sacrilege. Wicked were the usurers who gave money that they might destroy the author of salvation; wicked also those who give that they may destroy an innocent man. And he also who receives money, like the betrayer Judas, hangs himself also with a /p. 33/ halter. He considered that Judas himself also should be condemned with this curse, that “the usurer should search his substance,” because what the proscription of tyrants or the violence of robbers is wont to do, this the wickedness alone of the usurer is accustomed to inflict. The more learned moreover think the devil himself should be compared to a usurer, who destroys the things of the soul and the patrimony of our precious intellect by a kind of lending of iniquity at interest. Thus he catches with gain, he entices with gold, thus he involves us in crime, thus he demands our life in exchange for treasure. 13. What is more unjust than you who are not even thus contented with the payment of the capital? What is more unjust than you who give money and make life and patrimony liable? You receive gold and silver as security, and still call him a debtor who has entrusted more to you than he has received from you. You declare yourselves creditors who owe more; you, I say, declare yourselves creditors who have given credit not to man, but to security. What you give is well named interest (faenus), it is so worthless and made of straw (faeneum). 14. You call what is owed you your fortune (sors), for, just as in a death-dealing urn, is shaken the wretched lot (sors) of the debtor about to perish—a lot that must be redeemed by punishment. The pallid defendants stand awaiting the outcome of their lot (sors). Not thus do they tremble for whose condemnation a lot is being drawn, not so cast down and anxious do they tremble concerning whose captivity the outcome of a lot is being awaited. For in the former case the captivity of one, in this, of many, is
being adjudged. And perhaps therefore it is fortune (sors), because at stake are the patrimonies which fall under this lot (sorte). It is a great and memorable benefit of God, and one especially foretold by the mouth of the prophet, which he conferred upon your fathers, that “He redeemed them from usuries and iniquity.” And rightly does he say, “He redeemed them from usuries,” for usury brings slavery; as though he should say: Those rescued from the bond of slavery he has restored to liberty. 15. Harsh is the word, debts. Debts are called offenses, debtors also are called criminals. For they likewise, just as the latter, expose themselves to a capital charge. Crimes however /p. 35/ have diversity in their names and acts; debts have one name, however different the amount may be, one burden, one danger. The unfortunate therefore who seeks borrowed money does not know what he is asking for; he is ignorant of what he is receiving.

5. 16. The money of the usurer cannot stay still very long in one place, being accustomed to pass through many. It cannot be kept in one bag, it seeks to be turned and counted. It requires use, that it may acquire usury. It is a kind of wave (fluctus) of the sea, not a fruit (fructus). Money is never quiet; it moves on as though dashed upon a rock; thus it strikes the breast of the debtor and straightway slips back thence whence it came. It comes with a murmur, with a moan it recedes. Yet often the sea rests quiet by favor of the winds; always the wave of interest is in motion. It overwhelms the shipwrecked, casts out the naked, despoils the clothed, abandons the unburied. For you seek money (nummum) and you incur shipwreck (naufragium). On this side Charybdis roars around you, on that the Sirens, who as the fables tell, by the charm of their sweet singing, used to deprive of hope and desire of seeking their homes those drawn into the hidden shoals. 17. Straightway the sellers of perfume and of various precious wares rush up like dogs, as it were, drawn by the keen scent of wandering prey; hunters, fishers, bird-catchers, innkeepers, too, mixing water with pure wine, who clamor about the glory of your ancient race and native country and of the age of their vintage. The parasites standing about, who used previously to despise you, now suddenly salute you, take you home, rouse you to merriment, incite you to spending, saying: “Come therefore and let us enjoy the good things that are present and let us speedily use the creatures as in youth. Let us fill ourselves with costly wine and with ointments, and let not the flower of the time pass by us. Let us crown ourselves with roses before they be withered: let no meadow escape our riot: Let us everywhere leave tokens of our joy: For this is our portion and this is our lot.” And truly their whole fortune (sors) /p. 37/ is made, but you remain bereft (exors) of your possessions. 18. Not such lots (sortes) has Scripture pointed out to you, not “among the midst” of such “lots” does Holy David remind us that we should “sleep”, saying “If you sleep among the midst of lots;” for if you had slept “among the midst” of these lots, that is, of the Old and the New Testament, the greed for money would never have immersed you in the whirlpool of most wicked usury, but the grace of spiritual faith would have given you silver, and would have formed you in the likeness of gold through the instruction of divine wisdom. But if we have accepted this one testimony of the divine Scripture, and have refused that luxurious banquet, certainly such a man also could have been saved if he had clung to divine wisdom.

19. However, let us go back to the banquet, not that we may taste of its dishes, but that we may show that they should be shunned by others. The table is loaded with foreign and choice foods, splendid attendants are procured, purchased at great price, and to be supported at greater
expense, the drinking continues into the night, the day is filled by the banquet, it is insufficient for the carousing. The host arises full of wine, destitute of resources, he sleeps into the day, awakening, he thinks it is a dream. For just as in dreams he seems to himself suddenly to have become a rich man from a poor, he has really become a needy man from a rich. Meantime while his money flows away, his debt overflows. Time grows short, the usury increases; his treasure is exhausted, his debt is piled up. Gradually the guests withdraw, the bondsmen arrive; early the usurer knocks at the door, he complains that the days set for payment have passed. He addresses him with insults as he awakens, he arouses him as he sleeps in dreams. His nights are not peaceful, his day is not pleasant, the sun is not joyful. His golden and silken vestments are gradually taken away and are sold for less than half their value. His wife, now in deeper misery, with tears lays aside her ornaments, that she bought too dearly, to be sold too cheaply. At the public sale the slaves are put up as table servants, and, because they are ill-experienced, turn away the buyer. Money is offered to the creditor. “This hardly pays the interest,” he says. “you owe the capital.” 20. The debtor comes back, his patrimony gone, owing /p. 39/ the capital and with the interest undiminished. He accepts a truce, more miserable than that of war, destined to renew the battle, as it were, after a couple of days; for in war victory is uncertain, here poverty is certain. There a man is protected by his shield, here he makes the encounter unprotected. There his breastplate encloses his chest, here he is entirely enclosed in prison; there he screens his hands with weapons, he arms them with arrows, here he offers them empty of money to be bound with chains. Often one in either case is led away a captive; the former has the adverse outcome of the war to blame; the latter has no one to blame except himself. Nothing is more unbearable than that misery for which no excuse can be made. Conscience aggravates the weight of the injury suffered. 21. Now he thinks within himself, now he remembers the Scriptures, now he says, Was it not written for me: “Drink water out of thy own vessels, and the streams of thy own wells?” What had I to do with the well of the usurer, where even water is enclosed? Better were herbs with security than banquets provided by another’s care; I ought not to have sought what belonged to another. Then I fell into debt; I ought to have sought a remedy from my own resources, there were smaller vessels at home, it would have been better to lack service than food, better to put up one’s garment for sale than to sell one’s liberty. What did it profit me that I felt ashamed to make public my poverty? Behold, another has made it public; I did not wish to sell those who brought me up; behold, another confiscates them. 22. This consideration is too late. Then would it have been fitting to fear for your own, when you were receiving another’s; then would it have been fitting to give aid, when the first wounds were stealing in. Better had it been at the beginning to lessen your outlay and to lighten the necessity of debt by bearing the straits of your fortune, than that, rich for the moment, you should afterward be stripped of another’s and your own.

6. 23. We accuse the debtor because he has acted somewhat imprudently, but nevertheless there is nothing wickeder than the usurers, who think that another’s loss is their gain, and regard as their own loss whatever is possessed by others. They lay snares for recent heirs, they hunt out rich young men through their /p. 41/ friends, they attach themselves, pretending friendship with their father or grandfather; they wish to learn their private needs. If they find anything, they reproach the young man’s timidity, they censure their modesty, because hope and trust had not been placed in them before. but if they strike upon no snares arising from anyone’s necessity,
they fabricate stories. They say a magnificent estate is for sale, a large house, they overstate the yield of the crops, they exaggerate the yearly income, they urge him to buy it. They act in like fashion extolling costly garments and magnificent ornaments. When he says that he has not the money, they press their own upon him saying, “Use it like our own. 24. You will make many times the price from the income of the possession you have bought, you will return what you owe.” they hold out the estates of others to the young man that they may despoil him of his own. They stretch nets, and has soon as he has entered the space surrounded by its enclosing folds, they force him into the toils of obligation, the snares of usury. They seek to have mortgaged to themselves his ancestral residence, his father’s tomb. The day for payment is set; the court action is not mentioned, when payment can be required. When they have rendered him sufficiently secure, suddenly they rush in and threaten him violently, and they fall upon him as he gives excuses, saying, “You have your estates, we do not have our money. We have given gold, we have a contract. For you the income of your crops comes in; for us, nothing is being added to our money. Excuses are idle, at least let the bond be renewed.”

7. 25. And so when at first the young man does not think that any of his garments or even of his belongings should be sold, or asks delay for doing this, the interest is added to the principal. The latter is increased a hundredfold. Now he begins to sigh, now to recognize his misfortune. Day and night he thinks about the interest; whatever meets him, he thinks it is the usurer; whatever noise there is, he seems to hear the usurer’s voice. If you have, why don’t you pay? If you don’t have, why add misfortune to misfortune and seek a remedy from your wound? Why do you daily endure the siege of the usurer, fear his assault? There is an old proverb: “When the usurer and the debtor meet one another the Lord has oversight over both.” The one like a dog is seeking his prey, the other like the exposed quarry turns aside. The one like a lion is seeking whom he may devour, the other like the young ox dreads the onslaught of the robber; the one like a bird of prey seeks to attack the swan with his talons, the other like a goose or a waterfowl prefers either to cast himself down from the cliffs or plunge into the depths rather than to withstand that bird that preys upon the human body. Why do you flee daily? Although the usurer may not overtake you, want, a good runner, as it were, overtakes you. The Lord therefore sees both the usurer and the debtor, he looks upon them as they meet, a witness of the wickedness of the one, the wrong of the other; he condemns the avarice of the former, the folly of the latter. The former numbers every step of the debtor, he lays a snare for his turnings; the latter forthwith hides his head behind the pillars; for the debtor has no dignity. Both very often repeat the calculation of the interest on their fingers. Their care is like, but their feelings unlike. The one rejoices in the increase of the interest, the other is afflicted by the piling up of the debt. The one counts his gains, the other his miseries.

26. Why do you flee a man whom you could even not fear? Why do you flee, or whether will you flee? If anyone knocks at night, you think it is the usurer; straightway you are under the bed. If you notice someone entering suddenly, you leap out the door. A dog barks and your heart palpitates, perspiration breaks out, your panting shakes you, you seek how you may lie to put the usurer off, and when you have been granted a deferment, you rejoice. The usurer pretends he is worried about your ruin, but he gladly grants it; like the hunter who has netted a wild beast, he is sure of his prey. You kiss his head, you embrace his knees, and , like stag struck by a poisoned
arrow, after going a little further you fall, overcome at length by the poison; or you are like a fish which has been caught on the hook, and wherever he flees, carries the wounding hook with him. And truly such a fish devours death in the bait, he swallows the fish-hook while he is seeking food, but yet he does not see the hook which the lure has concealed: you see the hook and yet swallow it. Your hook is the interest of the creditor. You devour the hook and the /p. 45/ worm always gnaws you. It is the bait itself which deceives. And so to you also the food of interest is no advantage and the hook is a wound. Are you unaware that, once caught in the noose, the animal binds itself the tighter in the toils if it would escape, and that, being within the net, in attempting to escape it pulls the net over itself the more? You flee in the streets since you cannot be safe within walls. The usurer, when he wishes, finds you. Finally, when you have reached the end of your time, like a wolf in the night he rushes on you, he does not allow you to sleep, on the long-awaited day he drags you into public or compels you to subscribe to deeds of sale. That you may conceal your loss of decency, straightway you sign, intending to sell your ancestral tomb. In order to be sure that some respect for a father’s property may be provided, barren ground, it is said, is being bought. It is boasted that infertile land has been sold, that the seller has been burdened with expenses, and the difficulties of the present are assigned to the expenses of the past. Soon the much-vaunted lands also are sold, and no longer are documents brought in, but chains.

27. Nevertheless a truce is given the debtor while he is still seeking sureties, not that he may find the prize of freedom, but that he may join to himself a sharer in his slavery, who may ally himself to one in misery. But what can the accession of another’s misfortune help? Now even his friends avoid him, his guests do not recognize him, he himself too avoids the sight of all, and has a boxer avoids the various blows of his opponents, so he shuns meeting with honorable men, and when he stumbles upon anyone, anxiously he goes from him with watchful eye. He returns ready for chains, he returns longing for death, thinking that it would bring him respite if he should die. He returns sadly, condemning himself because he did not shun the money of another and bound himself with the metal of the usurer. 28. O how many men have the goods of others made wretched! “What has thou to do to drink the waters of Geon?” he says. Why is it, I say, that you should drink the cup of the usurer? “Many,” he says, “having borrowed for the time, have both taken council for their needs and have returned the money.” And how many have strangled themselves because of the interest? You think of the former, /p. 47/ you do not count the latter. You remember that some escaped, you do not remember the ones who have perished. You enter into account the money returned, you do not compute the nooses sought, which many, too self-respecting to face disgrace, too weak to face injustice, in seeking their own destruction have preferred to the shame of so odious an indictment, fearing dishonor in life more than the torment of death.

8. 29. I have seen a pitiful sight, children led forth to sale for their father’s debt and held as the heirs of his misfortune who would not be sharers in his possessions, and the creditor not blushing at so enormous an outrage. He insists, he urges, he puts them up for sale. “Since they were fed by money,” he says, “let them recognize their servitude as a return for their support, let them submit to sale in return for expense. Let the spear be fixed concerning the price of each; not unmeetly is the spear fixed when capital (caput) is sought, not unmeetly does one resort to
auction when the principal (sors) is demanded. This is the inhumanity of the usurer, this is the folly of the debtor, that from the children to whom he does not leave money, he takes away liberty, that he leaves them a written obligation instead of a will, a bond of indebtedness instead of the advantage of an inheritance. What is the meaning of a father writing a curse against children when there is no offense of impious sin? Can there be any harsher curse or severer slavery? And often after his death the dead man has this advantage, that he does not see the miseries of his children. 30. Even a father often sells his children by authority of his parenthood, but not with the consent of piety, and he drags the unfortunates to the auction with a shamefaced countenance, saying, “Pay, my children, the expense of my gluttony, pay the cost of your father’s table, disgorge what you have not devoured, return what you have not received, better through this, that by your sale-price you redeem your father, by your slavery you buy your father’s freedom”

31. Granted that someone comes who is able to help. Who could fill up such a Charybdis, who would acknowledge the accounts of a usurer, who would satisfy his greed, what prices would he not heap up when he should see a redeemer? For he does not feed more on his own gain than on another’s loss. True indeed, /p. 49/ true is the divine pronouncement, seeing it is of God, who when he had been angered by the impiety of the people of the Jews because they were going after strange gods, said: “To what usurer have I sold you?” For he is sold who has been bound to the usurer, not for one price, but for a daily one; he is sold not at a fixed price, but with constant increase. There is a new increase of interest every month, a new sale with daily bidding. He who offers more always prolongs the business; he is declared for sale, he is never adjudged as sold. Great then is the force of the divine pronouncement. The Lord did not consider it enough to say “To whom have I sold you?” He added “to what usurer?” Angered, he could find nothing more severe by which he could punish the faithless. Abandoned, he demands why they have thus fled from the author of salvation, just as a master would have sold them to some usurer as a punishment befitting one who deserts his master. Slaves have something more to fear than the punishments of prison and chains, free men something to dread from their neglect of their freedom. 32. At the same time note this, that usury has been judged the basis of transgression, because he easily departs from the Lord who can obligate himself to the usurer. For interest is the root of deceit, the cause of faithlessness. “I have not sold you” He says, but “you are sold for our iniquities.” Therefore he who binds himself to the usurer sells himself, and what is worse, sells himself not for money but for sin.

33. Who is that usurer of sin, if not the devil, by borrowing sin from whom, Eve indebted the whole human race with the usury of a guilty inheritance? Therefore like a wicked usurer he held the bond which afterward the Lord blotted out with His blood. For what had been written in characters of death had to be destroyed by death. Accordingly the devil is a usurer. Therefore he shoed his riches to the Savior saying: “All these will I give thee if falling down thou wilt adore me.” But in truth the Lord, the payer of the debt, owed nothing to him, Who could say: “The prince of this world cometh and hath found nothing of his in me.” He owed nothing but He paid for all, just as He Himself /p. 51/ testifies, saying “Then did I pay that which I took not away.” 34. How different is the wickedness of the prince of this world! The usurer of money has a mortgage on one’s head, he holds one’s signature, he reckons his capital, he exacts his
hundredth. O what a bitter word from a sweet! The Lord freed the hundredth sheep—that was the hundredth of salvation, this, of death—and the good earth returns fruit a hundred-fold.

“Woe to those who put bitter for sweet and sweet for bitter!” What is bitterer than usury, what sweeter than grace? Ought they not by that very word by which they designate it hundredth, to recall to memory the Redeemer, who came to save the hundredth sheep, not to destroy it? 35. Who is a harsher oppressor? And this is a bitter word. Therefore the Lord says: “My people, your oppressors strip you;” and in the Gospel you have: “When thou goest with thy adversary to the prince, endeavor to be delivered from him: Lest perhaps he draw thee to the judge and the judge deliver thee to the exacter, and the exacter cast thee into prison.” Know then who that exacter is who exacts the last farthing and still calls himself a creditor, and even with this name commits fraud, as one who smears a cup of poison with honey, that death may be hidden beneath a pleasant fragrance and the sweetened rim of the cup may conceal the onslaught of deceit. The creditor is depicted as a trustworthy person (fidelis) but, as it were, not trusting (incredulus) to whom a trustworthy person binds himself by a pledge.

10. 36. How often have I seen the dead held as a pledge by usurers and denied burial while the interest is being demanded! To them I have gladly given assent that they keep their debtor, so that, on his being chosen, the bondsman should escape. For these are the laws of usury. And so I have said, “Hold you malefactor, and in order that he cannot slip away from you, take him home, shut him in your chamber, you harder than hangmen, since the man whom you hold the prison does not receive, and the exacter frees. The prison sends forth after death those guilty of wrong-doing; you confine them; the dead person is freed from the severity of the laws, you hold him. Surely this man is counted to have fulfilled his obligation (sortem), nevertheless I do not grudge that you keep your pledge. There is no difference between interment and interest (funus, faenus), there is no distinction between death and debt (mors, sors). Usurious interest resounds, resounds the funeral wail. Now surely he whom you are summoning has been deprived of his rights; yet you bind him with stronger bonds, lest he may not feel your fetters. For your debtor is stiff and unbending and a man who no longer can blush. There is one thing forsooth that you do not have to fear—he cannot ask for food.” 37. I therefore commanded the body to be lifted and the order of the funeral rites to be conducted at the home of the usurer. But such sounds were being made also by the bellowing of those confined within, you would believe that there too was a funeral, you would think that there the dead were being mourned. Nor was my belief wrong except that it turned out that several were on the point of dying there. Conquered by religious custom, this usurer—for in other places even these pledges are said to be accepted—asked that the remains be taken to the place of burial. Then only did I see human usurers. I was vexed, yet I was mindful to keep watch on their humanity, lest afterward they should complain that they had been deceived, until having bend their shoulders to the bier they themselves conducted the dead man to his sepulcher, bewailing with bitterer sorrow the funeral of their money.

11. 38. Hear another instance of no less bitterness. These men watch the booths of the gamblers and esteem as their own advantage the distress of the loser. They pledge for each one. At first chance gives various issues, victory is often transferred to different ones, and its gains and losses change alternately. All lose and win: the usurer alone acquired. Others have the empty
name that they have won: with the usurer alone is the gain, not yearly, but every instant. They alone make a profit in the loss of everyone, theirs alone is the interest given by victory. You may see the rest now needy, now rich, then stripped, changing their condition with every throw. For their life is staked like a die, their fortune rolls on the playing table, a game is made of danger, and danger results from a game. So many stakes, so many notices of public sale. There is the shouting of those who applaud, the weeping of those who are ruined, the groaning of those who bewail themselves. Among them sits the creditor like a tyrant, condemning everyone to capital punishment (sorte capitali). He plants his spears, he begins the fateful auction of the spoils of each one. Some he condemns to public sale, others, to slavery; not so many have been put to death under tyrants. I would then more rightly call this the hazard of life than of money. In a moment that is proposed which may hold forever. Drunkenness judges and no one appeals. A dice game also has its own rules which the laws of the forum may not render void. If it can be believed, he is branded with disgrace who thinks he should resist, and the censure of these infamous men brands a deeper opprobrium upon him than the sentence of a court, since those who are condemned before a judge are heroes to the former, those who are condemned by them are also blameworthy before a judge. Moses established a famous council of elders; they however were accustomed to judge the easier cases; a major decision, that is concerning the more important matters, they used to reserve for Moses to judge. Here it is said: “The council of gamesters (aleonum) has judged.” And their power is more feared than that of lions (leonum). Among these wild animals you live, O usurer, and move; you snatch your food from these beasts, you are considered more hideous than they; more cruel than they, you are more feared.

39. They say the people of the Huns make war on all nations; yet they are in thrall to usurers, and although they live without laws, they obey the laws of gambling alone, play in battle array, carry their dice and their arms at the same time, and more often succumb to their own casts (iactibus) than by those of their enemy, are made captives in their own victory, and endure spoliation by their own people which they cannot endure from the enemy. Therefore they never lay aside their desire for war, because a man conquered in the game of dice, since he has lost the amount of his whole booty, seeks reserves for gambling in the peril of fighting. Frequently moreover he is carried away by such enthusiasm that when, being vanquished, he has surrendered the only things which they esteem of great worth, his arms, he forfeits his own life on one throw of the dice to the control /p. 57/ of the victor or the usurer. Finally, it is ascertained that a certain one of them, known even to the Roman emperor, in good faith paid the price of slavery which, on being vanquished by such a cast, he had brought upon himself, by the punishment of the prescribed death. The usurer therefore oppresses the necks even of the Huns, and drives them upon the sword: he oppresses the barbarians by the terror of his cruelty.

12. 40. For what is more vile than the man who puts out money at interest today and requires it tomorrow. “Such a man as this is hateful” Scripture says. For bland is the giving, but cruel the exaction. Certainly the kindness itself of the giving causes the cruelty of the exaction. He has put out his money, he requires securities, and hides them in his strongbox. One sum is given by the usurers, and how many are exacted from the debtors! how many terms have they made for themselves! Money is given, it is called a loan; it is termed money at interest, it is designated capital; it is written down as debt; this huge monster of many heads (capitum) causes frequent
exactions; the usurer names the bond, he speaks of the signature, he demands securities, he talks of a pledge, he calls for sureties; he claims the legal obligation, he boasts of the interest, he praises the hundredths. 41. The usurer’s money is a kind of viper which brings forth so many evils! The viper, however, carrying vitals fruitful for anguish, is burst by her young, and by a mother’s death shows the offspring not to be inferior in nature to the mother. Therefore as soon as they begin to be serpents they rend her with their bites. Where poison is born it is first tried. But the money of the usurer contains all its own ills; it brings forth, nourishes, and itself grows more in its own offspring, more numerous through its melancholy progeny, not lest twisting than a serpent, and gathering itself completely into a circle, that it may protect its head (caput), it scourges with the rest of its body. This alone it exposes to wounds; with its huge coils it binds those whom it has caught, with its head alone it kills them. If the head is safe, even if the rest of it has been destroyed, it revives. 42. Among serpents also the times for mating and for giving birth are various; money at interest, from the day on which the contract has been entered into, creeps along with increasing usury. It knows nothing of giving birth because it itself rather transfers the pains to others. “There were pains as of a woman in labor.” Whence also the Greeks have called interest offspring (tōkous) because it seems to arouse the pains of childbirth in the mind of the debtor. The first of the month arrives, the capital rings forth its hundredth; each month comes, interest is born, evil offspring of evil parents. This is the “generation of vipers.” The hundredth has developed; it is demanded, it is not paid; it is applied to the principal. The curse of the prophet is brought to pass: “Guile within guile;” usury is a worse offspring of a wicked seed. And therefore it begins to be no longer interest, but principal, that is to say, not a hundredth of interest, but interest on a hundredth.

13. 43. I think, too, usury has received its name from use, because, as garments are rent by use, so is a patrimony by usury. The first letter of the signature on the contract sounds forth mournfully; it is bringing forth; there is a cry of pain. What good can there be in that which begins with pain and with obligation? Hares are said to beget and rear at the same time, and immediately to bring forth. For these inscribers also of usury, interest is generated and supergenerated. It is nourished and born, and being born, immediately brings forth. The roots of trees too are first planted, that they may take root; when they have taken root, then they begin to grow, afterward to produce. But truly money at usury, scarcely planted, immediately produces. Seeds burst in their season, animals bring forth in their season, for “there is a time to be born and a time to die, a time to plant and a time to pluck up that which is planted, a time to kill and a time to heal,” and below: “AS time to get and a time to lose, a time to keep and a time to cast away,” as Ecclesiastes say. Money at interest is sown today, tomorrow it bears fruit; it always brings forth and never perishes; it is always being panted; only with difficult is it plucked up. The usurer wishes always to get, never to keep, his money; always to cast out, never to heal, always to kill. 44. And because Ecclesiastes, a book of Solomon, is a profitable teacher in all things, let us apply ourselves to it for a little. “The eye will not be satisfied with seeing,” says he, “neither will the ear be filled with hearing.” Neither is the usurer filled with getting nor is his passion satiated by the daily hearing of his money being counted. And again, “All that has been in the same as that which shall be. “ Money is always increasing, greed knows no rest, usury no holidays. “All rivers,” he says, ‘run into the sea, and the sea does not overflow.” The usurer is that sea; he absorbs everyone’s patrimony like a flood and himself cannot be filled. Many however
make use of the sea for gain, no one employs the usurer except for loss; the former is a benefit to many, the latter the shipwreck of all. 45. There are many living creatures which quickly start to beget, but they also quickly cease to beget. Capital quickly begets and never ceases; nay when it has received the beginning of increase it extends its growth ad infinitum. Everything then which grows, when it has reached its natural shape and proportion and size, ceases to be subject to increment; but the money of the usurers is always increased by time and, going beyond the shape of its mother capital, it keeps no bounds. And many kinds of living things, when they have commenced to beget those that are sprung from them, with their strength worn out, as it were, lose the function of begetting; capital, however, when by the increasing hundredth of interest it has doubled, both rejuvenates its old age and multiplies its ordinary offspring by addition of itself.

14. 46. Not new nor negligible is this evil, which is restrained by the Precept of the Old and Divine Law. The people who had despoiled Egypt, who had crossed the sea on foot, is warned to beware shipwrecks from the money of usury. And although it has prescribed once or with many times repeated admonition concerning other sins, most frequently has it referred to usury. You have in Exodus: “But if thou lend money to a ward, to an orphan, to a poor man among you, thou shalt not strangle him nor oppress him with usury.” It shows what strangling is, that is, oppressing with usury, for, what is even worse, the noose of the creditor strangles the soul. With this word it has expressed the violence of the robber and the suffering of a horrible death. “If thou take of thy neighbor a garment in pledge, thou shalt give it him again before sunset. For that same is the only thing wherewith he is covered, this is the clothing of his dishonor, in what shall he sleep? But if likewise he cry to me I will hear him.” Have you heard usurers, what the Law says, concerning which our Lord said: “I am come not to destroy the law but to fulfill it?” What the Lord did not destroy, do you destroy? “To seek usury,” he said, “is tostrangle.” This has also been said later by certain of their wise men outside the fold. “What is it to take interest? It is to kill a man,” he says. But surely Cato was not before Moses who received the law. He was much later. 47. “If thou take of thy neighbor a garment in pledge thou shalt give it to him again before sunset,” lest the shame of a naked man should be revealed. But you despise and strip and do not return. See to it lest the sun go down upon your greed, and lest “the sun of justice” should go down for you because you do not hold to justice, or the sun of iniquity sink upon your wickedness. Day also ends for a man though against his wish; night falls as upon Judas, who when the devil had gone into his heart arose for the betrayal, and it became night; for “the sun of justice” had set for him, and there rested upon him one who had entered into his heart. He made darkness about him that he might not see the author of light. There the wretch perished at that banquet through which others are saved. Give back therefore his garment to the debtor, in which he may sleep and be at rest. If you will not return it “I will hear him” he says, “because I am merciful.” If you do not hear him, I shall hear him, I shall pity him, I shall not despise the prayer of the needy.

48. In Deuteronomy also it is written, “Thou shalt not require from thy brother usury for money and usury for food and usury for any thing, whatever thou hast lent to thy brother. If thou entrust it to the stranger thou shalt require usury of him. But from /p. 65/ thy brother thou shalt not require it.” You see how great weight there is in the words; “do not,” it says, “require usury
from thy brother.” That is, do you require usury from him with whom you ought to have all things in common? Your brother is your sharer in nature and your co-heir in grace. Do not ask more from him, from whom it is harsh to require what you have given unless he has whence he may pay it. 49. And because many, avoiding the precepts of the Law, when they have given money to merchants, do not require usury in money, but through their wares receive as it were the benefits of usury, let them likewise hear what the Law says: “Thou shalt receive,” it says, “neither usury for food nor for anything, whatever thou hast lent to thy brother.” For that is fraud and circumvention of the Law, not its observance. And do you think you are acting piously because you receive as it were a loan from the merchant? Thereby he commits fraud in the price of his goods from which he pays usury to you. You are the cause of this fraud, you are a partner; whatever he gets by fraud is to your profit. Food too is usury and clothing is usury, and whatever is added to capital is usury. Whatever name you wish to put upon it, it is usury. If it is lawful, why do you throw a cloak over it? if unlawful, why do you seek gain? 50. What is worse, this is the vice of many, and especially of the rich who, under this head, fill their larders. If someone thinks a banquet should be celebrated, he sends to the merchants to bring him a little cask of absinthe wine free, he notifies the innkeeper that he needs Picanian or Tyrian wine, the butcher that he should procure a sow’s matrix for him, another that he should furnish fruit. And so they consider kindness things which are manifestly to another’s peril. You dink, and another streams with tears; you feast, and strangle others through your food; you are entertained with music, and another laments with sad wailing; you taste fruits, and another devours a thorn. “Do they collect grapes of thorns or figs of thistles?” A thorn is usury, a thorn is the hundredth, a thistle is in/p. 67/terest, it stings badly. How then can you have fruit of thorns? If this fruit is not derived from thorns, will what is everlasting be derived from them? You are enriched by miseries, you seek gain from tears, you coin silver from the spoils of plundered men, and do you consider yourself rich, you who ask alms from the poor? but hear what our Savior says: “Woe to you that are rich, you have your consolation!”

51. But perhaps you may say that it is written “to the stranger thou shalt lend and do not consider what the Gospel says, which is fuller, But meanwhile let us set this aside. Consider the words of the Law itself: “To thy brother,” it says, “thou shalt not lend at usury; thou shalt exact of the stranger.” Who then was the stranger except Amalech, except the Amorite, except the enemy? “There,” it says, “demand usury.” Upon him whom you rightly desire to harm, against whom weapons are lawfully carried, upon him usury is legally imposed. On him whom you cannot easily conquer in war, you can quickly take vengeance with the hundredth. From him exact usury whom it would not be a crime to kill. He fights without a weapon who demands usury; without a sword he revenges himself upon an enemy, who is an interest collector from his foe. Therefore where there is the right of war, there also is the right of usury. For every people which, first, is in the faith, then under Roman law, is your brother: “I will declare thy name to my brethren, in the midst of the church [ecclesiae] will I praise thee.” 52. Finally also in Leviticus the Law prescribes that usury must not be demanded from a brother. For thus you have: “and thy brother shall live with thee. Thou shalt not give him thy money upon usury nor exact of him any increase of fruits.” This decision of God has excluded in general all increase of capital. Wherefore also David esteemed both blessed and worthy of a heavenly habitation the one “who did not give money to usury.” If therefore he who did not give it is blessed, without
doubt accursed is he who has given to usury. Why then do you chose a curse rather than a blessing? You can be blessed, if you wish, you can be just. For he is a just man, according to Ezekiel, who shall “restore the pledge /p. 69/ to the debtor, and shall not give his money upon usury, and shall not take an increase, and shall withdraw his hand from iniquity. He shall live,” he says, “saith the Lord.” Moreover, “he who hath not restored the pledge, and hath lifted up his eyes to idols, hath committed abomination. Since he hath given upon usury and hath taken increase, he shall not live. He hath done all these detestable things, he shall die, his blood shall be upon him.” See in what manner he has connected the usurer with the idolater, as though he would make the crime equal. Choose therefore what is sweet.

53. “Why always gloomy, why always exceedingly bitter, why full of care? Let mercy at last proceed from you, let truth proceed. Let deceit be laid aside, let fraud be hateful. You have taught perjury. It is called a moneylender’s oath when perjury is attempted. You forswear yourself often when money is returned, saying that the bond is not at hand; you forswear yourself afterward saying that you have not received the money. Do not then be always wretched, always greedy, always said. There are lions and they change their savageness. “Out of the eater,” he said, “Came forth meat, and out of the strong” and the bitter “went forth sweetness.” The Greek has “and bitter”; so we have found. Yet “out of the strong” means this, that a lion is strong because of its savagery, and he who is savage is bitter. And from you, who devour money and avarice, let mercy go forth—for this is the meat of the needy—and from the bitter let sweetness go forth, so that you free him who has not whence he may pay. Why do you draw your “sins” after you “as with a long rope and as with the yoke strap of the heifer?” And this certainly happens when you protract your interest. You hold a poor man as your debtor. Let there be at least some favor in this case where there is no hope of advantage. And I say this in accordance with your greed.

16. 54. But the Lord in the Gospels think we should lend rather to those from whom a return is not to be expected. For He speaks thus: “and if you lend to them from whom you hope to /p. 71/ receive, what thanks are to you? For sinners lend to sinners for to receive. but love ye your enemies, do good, and lend hoping for nothing, and your reward shall be great in Heaven, and you shall be the sons of the highest: for he is kind to the unthankful and to the evil. Be ye merciful as your Father is also merciful.” You notice what name the usurer has received from the Lord, what name also he who has been bound by your usury. “Sinners,” he says, “led to sinners for to receive.” both are sinners, both the usurer and the debtor. Do you, therefore, He says, “love your enemies.” You should not discuss what your enemies may deserve, but what you ought to do. Lend to those from whom you do not hope that you will receive what has been given. Here is no loss, but a gain. You give very little, you will receive much; You give on earth and you will be paid in Heaven; you lose your interest, you will have a great reward; you stop being usurers, you will be “sons of the Highest,” you will be the merciful who prove yourselves to be heirs of the Eternal Father.

55. But the words usurers and usury delight you. That also I do not begrudge. I will teach you how you can be good usurers, how you may seek usury. Solomon says, “He lendeth to the Lord that has mercy on the poor, and according to his gift He will repay him.” Behold good interest is made from bad, behold a blameless usurer, behold praiseworthy usury! Do not then
consider me any longer as grudging you your profits. Do you think that I am taking away from you man, your debtor? I offer God, I substitute Christ, I point out Him who cannot deceive you. 
Lend your money therefore to the Lord in the hand of the poor man. He is bound and held, He writes down whatever the needy man has received—the Gospel is His bond—He promises for all the poor, He gives His pledge. Why do you hesitate to give? If any rich man of this world presents himself to you and promises with his own pledge for some debtor, immediately you count out they money. The Lord of heaven and the Creator of this world is as a poor man for /p. 73/ you, and do you still deliberate? What richer surety do you seek? 56. But you claim that He was made poor, although He was rich. You have seen then that His pledge is rich, that His pledge is sufficient. He was made poor when He paid for us; and still this poverty itself does not deceive, for it made us rich, whom you thought poor. For the apostle says, “He became poor although He was rich, that through His poverty you might be rich. “ Good is the poverty which bestows riches. Do not then yourselves fear poverty, in order that you may be rich. Give your idle money and you will receive fruitful grace, and you will assist the necessities of the poor and the care of keeping guard will be lessened for you; what the poor man has received will not perish, and what you have given to the needy will be preserved for you without a guard. But if you seek the increase of usury, in the law is blessing, in the Gospel a heavenly reward. What is sweeter than a blessing, what is greater than Heaven? If usury of food is desired, that too is ready, as we read: “For he who pitieth the poor is himself fed.”

17. 57. Return therefore the pledges which you hold, since you have found a suitable surety. But still they murmur, maintaining that it is permitted to hold pledges, and they defend themselves by the Law, for they say: IT is written in Deuteronomy; “If anything is owed to thee by thy neighbor, thou shalt not go to his house to take away a pledge, but thou shalt stand without and the man who owed thee shall bring out his pledge to thee. But if that man be poor thou shalt not sleep in his pledge but thou shalt restore his pledge to him at the going down of the sun, and he shall sleep in his own raiment and bless thee and there shall be mercy for thee before the Lord thy God.” And in another place, they say, it is written: “Thou shalt not take the nether nor the upper millstone to pledge, for he pledges his life.” And in another place: “Thou shalt not receive the widow’s raiment for a pledge.” Whence they argue that certain pledges are forbidden—not all—that is, of the poor man and the widow, the nether and also the upper millstone it is forbidden to take as pledge. 58. But since the Lord Himself, through Ezekiel the prophet, proclaims that he is just who has returned a pledge, unjust who has kept it, assuredly he urges that not some special one, but in general every pledge should be returned, since Job says, “The writing which I held against anyone, received under oath, I read, putting on my crown, and if I did not tear it up I returned it receiving nothing from the debtor.” since the Lord teaches that nothing ought to be hoped from those to whom we have lent, which we should receive, how, according to law, do they think a pledge should be retained?

18. 59. And lest they break out afresh in the same way and say that they are even urged to usury by the pronouncement of the Law, because it is written, “Thou shalt lend to many nations and shalt not borrow,” it is seasonable to discuss more fully and expressly and to teach what ought to be loaned at usury and to whom the statutes of the law command it; for the question of usury precedes the question of pledge. “The sinner shall borrow,” it says, “and not pay, but the
just showeth mercy and giveth." You hear, debtor, what you ought to avoid; you hear, creditor, what you ought to imitate. And below: "I have been young and am old and I have not seek the just forsaken nor his seed seeking bread. He sheweth mercy and lendeth the day long." Whence has this man what he may lend the day long? Is then the just man rich, and the richer each one may be, the more just? He, who has more from which he may lend, will he be more just? But "hardly does a rich man enter into the kingdom of heaven." 60. What then he should lend, tell me, Holy David! I have brought witness against myself unless you help me. Peter said, "Silver and gold I have none." Was he then not just? Explain to me then, what he should lend. For you have said, "Blessed is the man that showeth mercy and lendeth: he shall order his words with judgment." I have found what the just man lends. But let Peter, moreover, teach me himself also what he may lend, who said to the help/p. 77/less man looking earnestly at him and John: "Silver and gold I have none." Will you then give nothing to the poor man, apostle? But do you give, and you give more than others, you give to the helpless man what others cannot give, you give to the helpless man that after receiving which he cannot lack, you give to the helpless man what even the rich long to receive, you give to the helpless man what those who have that silver and gold cannot bestowed, because greed hinders them. You give to the helpless man, you who make him richer than the rich. You have moved my heart. I long for this gift of thine. Tell, I beseech, what you give. Do not keep me long in suspense; I desire to seek if you pay quickly. But you did pay quickly; you did not put off the needy, you did not despise the prayer of the poor, you did not make him despair longer, you did not go empty up to the temple, saying, "Silver and gold I have none." Not they alone go up with full hands who have gold and silver; the poor man also does not go up empty, nor did Peter go up empty because he had not gold and silver. Let us hear what the poor man gives. "But what I have," he said, "I give thee. In the name of Jesus of Nazareth, arise and walk," O poverty greatly to be desired, O richer want! He was lame to whom the rich gave; one poor man gave, and straightway he who was lame was made whole.

61. The just man therefore has what he may lend, he has even silver, which he may lend; he lends his words. This is the just man’s silver, for “the words of the Lord are pure words, silver tried by the fire, purged of earth, refined seven times.” This he lends who receives the Law, who meditates upon the Law, who practices the Law; this Peter lent, this Paul lent, to whom it is bidden that they should go to the men of the nations—peter, to Cornelius the centurion, to whom it is said: “Arise and go doubting nothing, for I have sent thee,” and he arose and went. And below he has said: “Are we able to forbid water, that these should not be baptized who have received the Holy Ghost?” And he commanded them to be /p. 79/ baptized; that is, “thou shalt lend to the nations,” that you may forgive their sins, remit their debts, “but thou shalt not borrow;” for the sinner borrows and will not pay for his sins, because he is a sinner. To Paul it is said: “Thou shalt lend to the nations,” who was sent to the nations. To John it is said: “Thou shalt lend to the nations,” to James it is said… to all of whom it is said: “Go baptize the nations.”

62. It is said to the people of our fathers: If you keep my commandments you will be blessed and you will “lend to the nations” the Word. Finally what follows shows it is not said of money: “Thou shalt be the chief of many nations, for no one shall rule over thee: the Lord thy God shall set thee at the head and not at the tail, and thou shalt then be above and not beneath if thou will hear the voice of the lord thy God.” And there follows: “But if you wilt not hear it, cursed shalt thou be in the city and cursed in the field.” And below: “Cursed the fruit of thy
womb.” Certainly not money makes blessed, but the knowledge of God, the preaching of the Word, if we lend the grace of the Lord, if we confer upon the poor the words of the Lord, if we observe the heavenly commandments; and on the other hand, it does not make accursed, if money is lacking which may be lent; but if zeal is lacking, if observance of the heavenly ordinances is lacking, you will be accursed.

19. 63. Finally the mystery of the Church is clearly expressed. For he said first to the follower of the Law: If thou wilt hear the Law and keep it, “thou shalt lend to the nations” and this was done by our fathers. Moses lent to the nations, and he gained proselytes; Jesus Nave [Jesus Naue] lent, Gideon lent, Samuel, David, Solomon, Elias, Eliseus lent; and if anyone wished to know the word, he went to them: “The queen of the south came to hear the wisdom of Solomon.” 64. When the people of the Jews began not to keep the Law, strangers, that is, those form the people of the nations, who believed in the Lord Jesus, began to lend the interpretation of the Scriptures to that ancient people. Timothy, sprung from a Greek /p. 81/ father, lent the Word to the Jews when he had received the priestly office, and we today as priests in the Church lend the word to the Jews who have crossed over from the synagogue to the Church; we lend both the old and the new money. For what they had, they have no longer. They have eyes and see not, they have ears, and hear not, they have money and have it not because they are ignorant of its use, the do not know its value, they have not recognized its form and shape. For if they had recognized it, they would never have denied the author of that money, saying ‘We do not wish this man to rule over us.” He, however, having received his kingdom, returning commanded His servants to be called, to whom he had given money, and he praised those who had lent their money, but to him who had kept his master’s money idle he said, “Thou knowest that I was an austere man: I take up what I laid not down and I reap that which I did not sow. And why then didst thou not give my money into the bank? And I on coming would assuredly have exacted it with usury.”

65. You have heard what kind of money belongs to the good usurer, what money acquires good usury, what money does not disgrace the lender, does not oppress the debtor, what money rust cannot consume nor moth penetrate; what money is not from an earthly treasure, but from the eternal; what money makes the receiver rich and takes nothing from the lender. This one has usury, so that it bears not a hundredth part of that which you gave, but fruit an hundredfold. Open then the bosom of your mind, that you may receive the amount of this money allotted to you; direct the eye of your heart, that you may recognize the image and inscription of this money. certainly put out this money; set a squared account on the changing table of your mind, which may be strong in virtues; hide it away in the treasure of your heart, from which the wise scribe brings forth the new and the old. You see what kind of money this is, how it joins together the names creditor and debtor, hateful in /p. 83/ themselves. I, who was inveighing against lenders, now challenge the debtor. I desire you to be usurers of this money, then, so that those who borrow may voluntarily hasten to you. Through this money you can gain not coin, but the Kingdom; through this money you may seek not curses, but the grace of blessing. 66. The people of the nations lend this money, who have learned to receive what has been lent, who have learned to distinguish it, who have learned to put it out. You have rejected the needs of spiritual interest, you have begun to be in want. Of you therefore was it said by the Son of God: “The sinner shall borrow and shall not pay again.” To you it is said: “The stranger that liveth with thee shall rise
up over thee, but thou shalt go down.” For he does not know the highest who is ignorant of Christ; he is always in the lowest who does not rise to Christ; but in the highest, the people who receive the Word. The latter has the whole patrimony of faith, and of the latter the Law says: “He shall lend to thee and thou shalt not lend to him: he shall be as the head and thou shalt be the tail,” that is, he shall be first, you last and cast down. I will take from Judea the head and tail, the beginning and the end; Christ the beginning who, on being asked who he was, answered: “The beginning who also speak to you.” He calls Christ also the end, for He is “the end of the Law unto Justice to everyone that believeth.” Therefore he who does not believe has neither the beginning nor the end unto justice, but he is himself his own end.

20. 67. We have become acquainted with lawful usury, let us know the pledge also which the Law commands should be returned before sunset. What this is, hear the apostle saying: “God has given the pledge of the spirit in our hearts.” Moreover it is called in threefold manner, pledge, and commitment and trust. They call that a pledge which is received for borrowed money, but a commitment and a trust what we have committed to someone for the purpose of custody. Wherefore the apostle says: “I know whom I have believed and I am certain that he is able to keep that which I have committed to him against that day.” He likewise /p. 85/ showed what the trust was, saying “Keep the good thing committed to thy trust by the Holy Ghost who dwelleth in us.” Is the Spirit the guardian of silver or gold given in trust, or is money kept by the Holy Ghost? Therefore a spiritual pledge is kept by the Spirit, lest the fowls of the air come and take it away from our hearts. 68. Let us seek therefore that Christ may keep in us this pledge which He Himself has given, and may preserve His trust and His commitment; for He has received nothing from us, but Himself has entrusted to us what was not ours. And therefore he suffers detriment to his honor who violates the trust of another. If we ought by no dishonesty to violate the commitment of a man, how much more does it behoove us to preserve in good faith the divine and spiritual trust, lest we undergo grave loss both of reputation and of profit. 69. This then is the pledge which the Law forbids to take and carry away by force. For thus the Scripture has: “If anything is owed to thee by the neighbor, thou shalt not go into his house to take away a pledge, and the man who has what is owing to thee shall bring thee out the pledge. But if that man be poor thou shalt not sleep with his pledge, but thou shalt restore the pledge to him before the going down of the sun, and he shall sleep in his own raiment and there will be mercy for thee.”

70. But you will say to me: Behold the law forbade that the pledge be carried away, not that it be taken, and it commanded that it be returned to the poor man, not to everyone. But indeed concerning corporeal pledges Esdras has also taught us adequately, on the basis of which now, usurers, you cannot go against the declaration of your fathers. For when those who had lent money and had received the pledges of others, were being bidden to restore them, they said: “We do restore and we require nothing of them.” Virtuous fathers, who decreed that the pledges of the debtors be returned; likewise good usurers who replied that they were returning the pledges and were not requiring the money which /p. 87/ they had given! both the tenor of the command of your fathers and the declaration of the creditors binds you to these things.
71. There is however another pledge also which the spiritual law forbids to be carried away and, if it has been given, commands should be returned before the going down of the sun, a pledge which the man in debt returns and himself has delivered. For the debtor is everyone who hears the Word of the Kingdom and does not understand it. “There cometh the wicked one and snatcheth away that which was sown in his heart.” Do not therefore enter into his house that you may receive that pledge. For to him “who shall scandalize one of these little ones.” If by his own stupidity he loses his pledge, you will not have the blame. But if he is poor, return the pledge before the going down of the sun; for the pledge is his raiment. If he seems rich to himself, he is deceiving himself if he gives up his own pledge. But if he is a poor man, who does not have the riches of the spirit, return his garment to him before the going down of the sun. If there were question of a corporeal pledge, certainly rather should there have been an obligation to return it by day, lest the shame of the naked body be exposed in the light of day; for darkness does not expose then naked man. But if this moved him, that the poor man would not have anything wherewith he could be covered while sleeping, certainly he would have said that either a blanket or a covering ought to be returned. But now in speaking of raiment he means rather the garment which we wear and with which we are clothed. Return therefore to the poor man his garment, that he may sleep in it at night.

72. Does he not seem to you to signify that poor man who is commanded to go forth with one garment, not to seek another, on being sent by Christ to preach the Gospel? For he is poor in spirit, who can sleep. In the case of the man satiated with riches, there is no one who would allow him to sleep. For the poor man sleeps the rest of Christ Who says, “I have slept and have taken my rest and have risen up.” This is that garment woven from the top in which Christ was clad, which those soldiers as you know were /p. 89/ not able to tear apart, for none of them tore the raiment of Christ, but divided it, as it is written: “They parted My garments amongst them and upon my vesture they cast a lot.” the evangelists parted his garments amongst them, and upon his vesture, that is the preaching of the Gospel, with which our Lord Jesus is likewise clothed today, they cast a lot, certainly that lot which fell upon Matthias, that he should be joined as the twelfth to the number of the apostles after the exclusion of the betrayer’s name. Moreover it is well said of the Evangelists that they cast a lot; for a lot depends as it were upon divine consideration. And for the reason that they did not speak by their own power, nor all the same things, but often spoke divers things which the others had not spoken, we know that the grace of the Holy Ghost bestowed upon them as it were by an allotment what each should say concerning the words of our Lord Jesus, so that they might divide His deeds among them to be described according to His will. 74. This is the garment also which the apostle indicates, saying, “Put ye on the Lord Jesus Christ.” This is the garment which covers our uncomely members and clothes more abundant honor in them in Christ. We put on the bowels of mercy in Christ, we put on the glory of the cross which is to the Jews a stumbling block, to the Greeks foolishness. Let those blush who think this should be blushed for, but “far be it from me to glory save in the cross of our Lord Jesus.” For these our less honorable parts have more abundant honor, because through the suffering of our Lord an everlasting kingdom is prepared for us, for he who has sinned more loves more. Let us therefore be buried with our Lord Jesus that we may deserve to be the sharers of the resurrection Therefore let us strip off “the old man with his deeds,” let us put on “the new” in whom is remission of sins.
75. A good cover and garment therefore is the Word of God. With this garment the sons of Noah, receiving a cloak upon their shoulders and going backward, covered the nakedness of their father, that they might not see their father's nakedness, that is, parts of the body which have a certain kind of shame on account of human generation. And therefore he who wished to see received the just reward of a smaller mind, that he should be made a servant, for everyone who commits sin is the servant of sin. Wherefore he remained among the things of earth. Let no one take away this garment of the poor man; or, if he take it, let not the sun go down upon him who has been despoiled before he restore it, lest the sin of the poor man be ascribed to the usurer, and he should begin to suffer not only under his own but under another's sin. Let this pledge be returned in the night of this world, let him put on this garment in the darkness of this world. For this pledge is of the lot of the Lord, not of that opposite one. For we read in Leviticus that there were two lots, concerning which it is said: “The one thou shalt offer to the Lord, the other for an emissary.” The emissary has transferred his lot to usurers, the servants of the Lord are in the lot of Christ. Standing in this lot Aaron warded off the plague of the opposite lot, when, standing between the two divisions of the people, he prevented death from creeping from the dead into the lot of the living by the interposition of his own body. A good pledge of this lot is the covering of the Word. Let no one take this garment from you, debtors; you should pledge this garment to no one if you wish never to endure shame, so “that you may sleep among the midst of lots,” like Aaron, that you may sleep between the two Testaments, that you may sleep the sleep of the resurrection and may be able to restore yourselves. This is the garment, which, even if you have given it as a pledge, holy Solomon in Proverbs urges us must be recovered, saying, “Take off thy garments; for an unjust man is passing by.” 77. The garment of wisdom is of those vestures which wisdom has made for herself from fine linen and purple, that is, the raiment of faith consists of the preaching of heavenly things and of the blood of our Lord's passion. By the fine linen are indicated heavenly things, and under the symbol of purple is declared the Mystery of the Sacred Blood by which the Kingdom of Heaven is conferred. Finally, the preceding words indicate that the garment of wisdom is signified, for he began first saying, “Be wise, my son, that thy heart may rejoice,” and two verses below he says, “for the imprudent passing on suffer loss. Take off thy garment.” Take it off, lest you suffer the loss due to your folly, lest that most wicked and common usurer, seeing you stripped of your own garment, should attempt to reveal the confusion of your shame and should persuade you to cover yourself with leaves, and lest seeing yourself naked you should fear to come into the sight of God.

78. “Lend to thy neighbor,” he says, “on occasion, restrict thy word and deal faithfully with him and thou shalt at all times find what is necessary for thee.” Innocence does not like to defend itself with man words. Susanna did not need verbal defense. She restricted her word to the Lord and immediately she earned a right to obtain testimony of her own chastity. The elders, who were attempting to obscure truth under the false guise of words, said much, but not the daughter of Juda. She kept silent before men, but spake to God, for a woman's defense of herself before the people was shameful, and while her modesty was being defended, her shamelessness was shown. She restricted her word, saying to the Lord, “Thou knowest that they have borne false witness against me.” And the Lord moved as the avenger of her chastity the spirit of the boy Daniel. 79. Therefore restrict your word, that your action of giving back, not your tongue, may reply to the creditor; or mystically, “restrict your word,” that is, finish it, “for the Lord shall finish
His word and cut it short upon the earth;” that is, from many reckonings let the shortened sum be agreeable to you. Take out what has been paid for diverse expenses that you may have safe what remains; just as the Lord, in the case of the many expenditures on the Jews, from that lengthy reckoning of sins, made an end finally and cut short, so the remnants might be saved through the election of grace and be preserved for seed, and through these he might revive the lifeless hope of the synagogue.

21. 80. How disgraceful is it that you should repay with vexation in place of benefit him who has helped you! Since you have defrauded him whom you owe, afterward in the time of your need you will not find a creditor to trust you. How unworthy, that although you are unable to support your life when you still owe nothing, you should think that you can support both your life and your debt! Think beforehand whence you can pay, and so borrow. “I get the yield of my lands,” he says. But how will they, which do not abound for your use, abound for the increase of the interest contracted? “But I will sell my property.” And from whence the income which you would use for your expense? The interest is not paid with its own money, but it is increased; by counting it is heaped up and grows. 81. Finally, do you not consider the humility and sense of shame of the man who begs? Before you receive it, you kiss the hands of the haughty usurer, you lower your voice lest too clear a tone of your voice may offend his ears, lest too many should hear you beseeching him. Poverty is not a crime, there is no infamy in indigence, but to be in debt is shameful, and not to pay, shameless. You will beg for delay when you begin to be summoned at the time of payment agreed on. In place of money you will bring vexation, you will dispute about the time, you will build up excuses, and although you have promised all, in order that you may not seem altogether to cheat, you will give back barely half. Of a friend you will make an enemy, in place of honor you will bring upon yourself disgrace, in place of blessing, a curse. Consider how these things injure reputation, recognize how at variance they are with the upright man. 82. Therefore while you are free of chains, draw back, remove yourself from the yoke and burden of slavery. You are rich: do not take a loan. You are poor: do not take a loan. You are rich: you suffer no necessity of begging. You are poor: consider the difficulty of paying. Wealth is diminished by interest, poverty is not lightened by interest; for never is evil corrected by evil nor is a wound healed by a wound, but is made worse by an ulcer.

83. See to this, lest while you are seeking money you should pledge the nether or the upper millstone. It is the millstone with which flour is prepared, with which the one woman who is taken and the other who is left, grinds grain. Perchance she is taken who always grinds the Word of God, who, that she may have flour, prepared a spiritual meal, who purges out the old leaven that there may be new paste, who guards her lower millstone, who interprets the Scriptures, who preserves for herself her upper millstone. She, however, is left who pledges her lower millstone, who when she has ground something carelessly pledges her upper millstone. What is that stone, I ask? I have read: “The stone which the builders rejected, the same is become the head of the corner.” Wherefore the upper stone? Because it is the very one which helps those grinding. It is the one which says: “Search the “Scriptures in which you think that you have life everlasting.” 84. Do not, usurer, take this upper millstone as a pledge, lest you should fall upon it. “For whosoever shall fall upon that stone shall be crushed and upon whomsoever it shall fall it will grind him to powder.” Nor should you take the pledge of the
widow. Each is grave and according to the letter, that you should take away from the needy his occupation and means of livelihood, or that you should take the widow’s pledge; but it is more grave if you should retain the word of the soul, which is the widow of the Word, so that you should pronounce the sterility of widowhood upon it.

22. 85. And that you may know that I am urging these things upon you with loving affection, that you may know that it is permitted also to lend well, I will show you what usurer you ought to imitate. “A certain creditor,” he said, “had two debtors: the one owed five hundred pence, and the other fifty. And whereas they had not wherewith to pay, he forgave them both. Which therefore loveth him more? Simon the Pharisee said, I suppose that he to whom he forgave more.” And his opinion was praised by the Lord, who said, “Thou hast judged rightly.” The Pharisee judged rightly who thought evilly, believing that the Lord was ignorant of the woman’s sins rather than forgave them. But his opinion is praised that all excuse may be taken from him.

86. More has been remitted to the Church which has been gathered together from the people of the nations, since she owed more; but the /p. 99/ woman also paid more, not to one asking, but to one forgiving. She gave water for the feet of Christ because he cleansed her sins, she kissed his feet, bearing tokens of peace, she poured oil upon his feet, she herself also conferring mercy on the poor—they are the feet of Christ, for among them does Christ walk more innocently—and wiped them with the hair of her head. For whoever has the love of humility humbles himself for Christ. “Wherefore,” he said, “many sins are forgiven her because she hath loved much.” 87. Take note that the Lord both bestows mercy generously, as it were, and dispenses judgment with compassion. He forgave beforehand through grace, but he knew whom he was forgiving. The Jew has nothing to excuse him. He forgave me, as a sinner, more; to him, as ungrateful, he conceded less. He knew however both that he, as ungrateful, could not pay back what he had received, and that the Church, mindful of grace, would pay more because she merited more.

23. 88. You have therefore a usurer whom you may follow, if you wish to be given praise, if you do not wish to be what is reproached by us. For we do not disparage the person, but avarice. Nor am I unaware that certain ones said two days ago, when my sermon had stung their feelings, “What did the bishop mean by holding forth against usurers as though something new were permitted, as though our ancestors did not also do it, as though it were not an old thing to take usury?” It is true and I do not deny it, but guilt too is an old thing. Indeed, sin was committed by Adam, and guilt came from him, and from whom also came Eve; from him came falsehood, from whom also our human condition. Wherefore Christ came, that He might destroy the old, that He might set up the new, and that grace might renew what guilt had destroyed; therefore He gave Himself over to suffering that He might renew by his spirit and free us all. For the devil deceived Eve, so that she might overthrow her husband, that she might pledge their inheritance.

89. What do the usurers do? They deceive those who are in-/p. 101/debted. They bind the sureties. But Tobias did not seek a pledge or demand surety. But you must run about to seek a surety that you may bind him with our obligations. Behold another enemy is being prepared. For when you have nothing whence to pay your debt, he will be held in your place. You will be found a circumventor in this case and a deceiver, who have deceived your friend. He will be stripped, he will be cast into chains in your place. You will find him a harsher collector than the creditor, who will say, “Goad your fellow citizen for whom you have become surety.” so it will be done, so that
you yourself also may begin to be ungrateful and transgress what is written: “Be not forgetful of
the favor of thy bondsman, for He gave His dear life for thee.” You must needs say, “Who asked
you to promise surety? If you had not given surety I would not have received the money. I
received counterfeit money: he gave me brass mixed with gold. O that you had not offered
yourself! Perhaps my creditor suborned you, or you him.” 90. Therefore beware lest you
bind yourself for another’s debt, lest you be said to have sold this also, lest if your debtor gives you any
gratitude, as is the custom of friendship, it may seem that you have bought it. Or if you wish to
intervene, are moved on being besought by the entreaties of your friend, and blush to refuse,
intervene in such a way that if he is not equal to paying the debt, you will know that it must be
paid from your own funds. Prepared for this, proceed. For you have read: “Thou shouldest
not promise beyond thy strength, but if thou hast promised regard thyself as restoring.” And below:
“Receive thy neighbor according to thy strength
and watch that thou mayest not fall.” That is,
you should not bind yourself for a greater amount of security than the strength of your resources
is able to bear and pay. For if you surrender what you have, you have lost your wealth, but you
have not lost your honor. You do not experience the loss of your reputation, you have redeemed
your friend without your own dishonor. In another place also the Proverbs of Solomon warn you
of this, saying, “In acting as surety be surety for your /p. 103/ friends, just as one who binds
himself as sponsor for his friends.” If, however, you do not have, listen to what Solomon says:
“Do not offer thyself as surety blushing at the role, for if thou have not wherewith to restore he
will take thy covering from beneath thy body.” Therefore a good usurer gets gratitude, a wicked
one imprecation.

29. 91. But not content merely with these limits of virtue, holy Tobias also knew that a
reward must be paid to the hired servant. He offered him even a half, and instead of a worthy
hired servant he found an angel! And whence do you know that you may not defraud some just
man of his hire—this is worse, if he be infirm, for “woe to him that shall scandalize one of these
little ones.” How do you know whether there be an angel in him? For we ought not to doubt that
there can be an angel in the hired servant, since Christ can be, who is accustomed to be in the
least. 92. Give the hired servant his reward therefore and do not defraud him of the price of his
labor, because you too are a hired servant of Christ, and He has sent you to His vineyard, and a
heavenly reward is laid up for you. Do not therefore injure the servant working in truth nor the
hired servant giving his life, do not despise the needy man who spends his life at his labor and
maintains it by his hire. For this is to kill a man, to deny him the succor required for his life. You
too are a hired servant on this earth; give his reward to the hired servant, that you too may be
able to say to the Lord when you pray: “Give a reward to them that uphold thee.” 93. Tobias says
to you, “Riotous living s the mother of starvation,” whereby he teaches moderation. He says
likewise: “To every man that hath done any work for thee pay his hire on the same day and let
not the wages of the hired servant stay with thee, and thy reward shall not be lessened.” He says
to you: “Do not drink wine to intoxication.” He says to you: “Give of your bread to those who are
hungry”—you see what /p. 105/ he wishes to lend—“and with thy garments cover the naked. Of
all that thou hast in abundance, do charity. [ex omnibus quae tibi abundauerint fac elemosynam.]
Bless God at all times.” In these things, therefore is everlasting gain and perpetual usury.

End