

HOMILY 12

A Psalm of David against Usurers

(ON PSALM 14)

YESTERDAY, WHEN WE WERE DISCUSSING with you the Fourteenth Psalm,¹ the time did not permit us to reach the end of our talk. Now, we have come as considerate debtors to pay the debt of our deficiency. There is a small part still to be heard, so it seems, and probably, it escaped the notice of most of you, so that you do not think that any of the psalm was omitted. Since we understand the great power in the affairs of life that this brief text possesses, we did not think that we ought to neglect the advantage of a close scrutiny. The prophet, describing in the text the perfect man who is about to arrive at the unchangeable life, enumerated among his noble deeds, the fact that he did not put his money out at interest.² This sin has been censured in many places in Scripture. Indeed, Ezechiel³ places it among the greatest of evils to take interest or any profit, and the law expressly forbids it. 'Thou shalt not lend at interest to thy brother, and to thy neighbor.'⁴ Again it says: 'Deceit upon deceit, and interest upon interest.'⁵ And concerning a city which is

1 This is St. Basil's second homily on Psalm 14.

2 Cf. Ps. 14.5: 'He that hath not put out his money to usury.'

3 Cf. Ezech. 22.12: 'Thou hast taken usury and increase, and hast covetously oppressed thy neighbor.'

4 Cf. Deut. 23.19: 'Thou shalt not lend to thy brother money to usury, nor corn, nor any other thing.'

5 Jer. 9.6 (Septuagint version).

flourishing with a multitude of evils, what does the psalm say? 'Usury and deceit have not departed from its streets.'⁶ Now, the prophet also has taken over this same practice as characteristic of perfection in man when he says: 'He hath not put out his money to usury.'⁷

Truly, the act involves the greatest inhumanity, that the one in need of necessities seeks a loan for the relief of his life, and the other, not satisfied with the capital, contrives revenues for himself from the misfortunes of the poor man and gathers wealth. The Lord has laid a clear command on us, saying: 'And from him who would borrow of thee, do not turn away.'⁸ But, the avaricious person, seeing a man by necessity bent down before his knees as a suppliant, practicing all humility, and uttering every manner of petition, does not pity one who is suffering misfortune beyond his desert; he takes no account of his nature; he does not yield to his supplications; but, rigid and harsh he stands, yielding to no entreaties, touched by no tears, persevering in his refusal. Calling down curses on himself and swearing that he is entirely without money, and is himself looking around to see if he can find someone who lends money out at interest, he is believed in his lie because of his oaths, and incurs the guilt of perjury as the evil gains of his inhumanity. But, when he who is seeking the loan makes mention of interest and names his securities, then, pulling down his eyebrows, he smiles and remembers somewhere or other a family friendship, and calling him associate and friend, he says, 'We shall see if we have any money at all reserved. There is a deposit of a dear friend who entrusted it to us for matters of business. He has assigned a heavy interest for it, but we shall certainly remit some and give it at a lower rate of interest.' Making such pretenses, and fawning upon and enticing the wretched man with such words, he binds him with

⁶ Ps. 54.12. The Septuagint version here uses 'kopos' in place of 'tokos.'

⁷ *Ibid.* 14.5.

⁸ Matt. 5.42.

contracts; then, after having imposed on the man the loss of his liberty in addition to his oppressing poverty, he departs. As the borrower has made himself responsible for the interest, of whose full payment he has no idea, he accepts a voluntary servitude for life.

Tell me, do you seek money and means from a poor man? If he had been able to make you richer, why would he have sought at your doors? Coming for assistance, he found hostility. When searching around for antidotes, he came upon poisons. It was your duty to relieve the destitution of the man, but you, seeking to drain the desert dry, increased his need. Just as if some physician, visiting the sick, instead of restoring health to them would take away even their little remnant of bodily strength, so you also would make the misfortunes of the wretched an opportunity of revenue. And, just as farmers pray for rains for the increase of their crops, so you also ask for poverty and want among men in order that your money may be productive for you. Do you not know that you are making an addition to your sins greater than the increase to your wealth, which you are planning from the interest? He who is seeking the loan stops in the midst of his difficulties and despairs of the payment whenever he considers his poverty, but makes a rash bid for the loan when he considers his present need. And so, the one is overcome, yielding to his need; and the other departs, having safeguarded himself with securities and contracts.

(2) He who has received the money is at first bright and cheerful, gladdened by another's prosperity and showing it by the change in his life. His table is lavish, his clothing more costly, his servants changed in dress to something more brilliant; there are flatterers, boon companions, innumerable dining-hall drones. But, as the money slips away, and the advancing time increases the interest due, the nights bring him no rest, the day is not bright, nor is the sun pleasant, but he is disgusted with life, he hates the days which hasten

on toward the appointed time, he fears the months, the parents, as it were, of his interest. If he sleeps, he sees in his sleep the money-lender standing at his head, an evil dream; if he is awake, his whole thought and care is the interest. 'The poor man and the creditor,' it is said, 'have met one another: the Lord makes a visitation of both of them.'⁹ The one, like a dog, is greedy for the quarry; the other, like a prey ready at hand, cowers at the encounter. Poverty takes away from him his confidence in speaking. Both have the reckoning on the tips of their fingers, since the one is rejoicing at his increased interest, and the other lamenting his added misfortune.

'Drink water out of thy own cistern.'¹⁰ that is, examine your own resources, do not go to the springs belonging to others, but from your own streams gather for yourself the consolations of life. Do you have metal plates, clothing, beasts of burden, utensils of every kind? Sell them; permit all things to go except your liberty. 'But I am ashamed,' he says, 'to put them out in public.' Why, pray tell me, seeing that a little later another will bring them forth, and, selling your possessions at an auction, will dispose of them at a price too low in your eyes? Do not go to another's doors. 'For truly another's well is narrow.'¹¹ It is better to relieve the necessity gradually by various devices, than, after having been suddenly lifted up by others' resources, to be later deprived of all your belongings at once. If, therefore, you have anything by means of which you may pay, why do you not put an end to your present need from those resources? If you are without means for the payment, you are treating evil with evil. Do not take on a creditor to pester you. Do not endure, like a prey, to be hunted and tracked down. Borrowing is the beginning of falsity; an opportunity for ingratitude, for senseless pride, for

⁹ Prov. 29.13 (Septuagint version).

¹⁰ *Ibid.* 5.15.

¹¹ *Ibid.* 23.27 (Septuagint version).

perjury. The words of a man when he is borrowing are of one kind, those when payment is being demanded are of another. 'Would that I had not met you, I would have found opportunity to deliver myself from my necessity. Did you not put the money into my hand, although I was unwilling? Your gold was mixed with copper and your coin was counterfeit.' If, then, your creditor is a friend, do not suffer the loss of his friendship; if he is an enemy, do not come under the control of a hostile person.

After you have gloried for a little while in another's possessions, you will later be giving up your patrimonial possessions. You are poor now, but free. When you have borrowed, you will not be rich, and you will be deprived of freedom. He who borrows is the slave of his creditor, a slave serving for pay, who endures unmerciful servitude. Dogs, when they have received something, are pacified, but the money-lender, on receiving something, is further provoked. He does not stop railing, but demands more. If you swear, he does not trust; he examines your family affairs; he meddles with your transactions. If you go forth from your chamber, he drags you along with him and carries you off; if you hide yourself inside, he stands before your house and knocks at the door. In the presence of your wife he puts you to shame; he insults you before your friends; in the market place he strangles you; he makes the occurrence of a feast an evil; he renders life insupportable for you. 'But the necessity was great,' you say, 'and there were no other means of revenue.' Well, what advantage is there from deferring the day? Poverty like a good runner¹² will again overtake you, and the same necessity with an increase will be present. For, the loan does not provide complete deliverance, but a short delaying of your hardship. Let us suffer the difficulties from want today and not put it off until tomorrow. If you do not borrow, you will be poor today and likewise for the future; but, if you borrow, you will be more cruelly

¹² Cf. Prov. 24.34: 'And poverty shall come to thee as a runner.'

tormented, since the interest has increased your poverty still more. At present no one brings a charge against you because you are poor; for, this is an involuntary evil; but, if you are liable for interest, there is no one who will not blame your imprudence.

(3) Let us not in addition to our involuntary evils bring on through our folly a self-chosen evil. It is the act of a childish mind not to adapt oneself according to present circumstances, but, turning to uncertain hopes, to make trial boldly of a visible and undeniable evil. Plan now how you will make the payment. Is it from this money which you are receiving? And, if you reckon the interest, how will you multiply your money to such an extent, that on the one hand, it will take care of your need, and on the other, will make up the complete capital and produce besides the interest. But, you will not pay off the loan from what you receive. From elsewhere, then? Let us not wait for those hopes and let us not go like fish after the bait. As they swallow down the hook with the food, so we also through the money are entangled in the interest. Poverty is no cause of shame. Why, then, do we bring upon ourselves the disgrace of being in debt? No one treats wounds with another wound, nor cures an ill with another ill, nor corrects poverty by means of interest.

Are you rich? Do not borrow. Are you poor? Do not borrow. If you are prospering, you have no need of a loan; if you have nothing, you will not repay the loan. Do not give your life over to regret, lest at some time you may esteem as happy the days before the loan. Let us, the poor, surpass the rich in this one thing, namely, freedom from care. Let us laugh at them lying awake while we sleep, and always engaged and anxious while we are free from care and at ease. Yet, he who owes is both poor and full of care, sleepless by night, sleepless by day, anxious at all times; now he is putting a value on his own possessions, now on the costly houses, the fields of the rich, the clothing of chance comers, the table-

furnishings of those entertaining. 'If these were mine,' he says, 'I would sell them for such and such a price, and I would be free from the interest.' These things settle in his heart by night, and by day they occupy his thoughts. If you knock at his door, the debtor hides under the couch. If some one ran in quickly, his heart pounded. Does the dog bark? He drips with perspiration; he suffers anguish; he looks around to see where he can flee. When the appointed time draws near, he is anxious about what falsehood he shall tell, what pretext he shall invent so as to evade his creditor. Do not think of yourself only as receiving, but also as being dunned.

Why do you yoke yourself with a prolific wild beast? They say that hares bring forth and at the same time both rear young and become doubly pregnant.¹³ So also with money-lenders, the money is lent out and, at the same time, it reproduces from itself and is in a process of growth. You have not yet received it in your hands and you have been required to pay out the interest for the present month. And this, lent out again, has nourished another evil, and that another, and so the evil is endless. Therefore, this form of avarice is considered deserving of this name. For, it is called 'tókos' (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 'tókos' (parturition) because of the anguish and distress which it is accustomed to produce in the 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 parents. Let these offspring of interest be called broods of vipers. They say that vipers are born by gnawing through the womb of the mother.¹⁴

13 Cf. Aristotle, *History of Animals* 6.33.579b f.: 'Hares breed and bear at all seasons, superfetate during pregnancy, and bear young every month. They do not give birth to their young ones all together at one time, but bring them forth at intervals over as many days as the circumstances of each case may require. The female . . . is capable of conception while suckling her young.'

14 Cf. Hexaemeron, Homily 9, n.15.

And the interests are produced by eating up the houses of the debtors. Seeds spring up in time; and animals in time bring their offspring to perfection; but the interest is produced today, and today again begins its breeding. Those of the animals which give birth early, early cease from bearing; but money, which speedily begins to bear interest, takes on an endless increase which becomes greater and greater. Everything that increases, when it reaches its proper size, stops increasing; but the money of avaricious men always increases progressively with time. The animals, after transmitting to the offspring the power of bearing, desist from conception; both the money of the money-lenders and the accruing interest produce, and the capital is redoubled. Do not, then, make trial of this unnatural beast.

(4) You see that the sun is free. Why do you begrudge freedom of life to yourself? No boxer avoids the blows of his antagonist as much as the debtor avoids a meeting with his creditor, hiding his head behind pillars and walls. 'Well, how could I be fed?' he says. You have hands; you have skill; put yourself out for hire; do service; there are many devices for earning a livelihood, many opportunities. But, you are unable to do it? Beg from those who have possessions. Is begging a shameful act? It is certainly more disgraceful to refuse payment of borrowed money. And I say this, assuredly, not to enact a law, but to show that any methods are more enduring than borrowing. The ant is able, neither begging nor borrowing, to nourish itself; and the honey bee bestows upon kings the remains of its own nourishment; yet to these, nature has given neither hands nor arts. But, will you, a man, an inventive animal, not find one device for the guidance of your life? And yet, we see that it is not those in need of the necessities who come for a loan (for, they do not find any who trust them), but, that men who devote themselves to unrestrained expenses and fruitless extravagances and who are slaves to effeminate luxuries, are the borrowers. 'I need for myself,' he

says, 'costly clothing and gold plate, for my sons decent garments as an ornament for them, also for my servants bright-colored and varied attire, and for my table abundance of food.' He who does such things for a woman goes to a money-changer and, before he has spent what he has received, he changes one master for another; and always fastening to himself one lender after another, he thus endeavors to escape the evidence of his need by the continuous succession of evils. As those who suffer from dropsy are thought to be fat, so also he lives with an appearance of wealth, always receiving and always giving, settling the first debts by those following, acquiring for himself the apparent trustworthiness required for getting money by the continuous succession of evil. Then, just as those with cholera, who are always vomiting what was taken previously, and who, before they are entirely purged, are swallowing down another meal, again give it up with pain and convulsions; in the same way, these also, who substitute interest for interest and who, before they are cleared of the first, bring on another loan and glory for a little while in another's wealth, later bewail their own affairs.

O, how many have been destroyed by the possessions of other men? How many men, after building castles in the air, have as their only benefit, a loss beyond measure? 'But many,' he says, 'grow rich from loans.' But more, I think, fasten themselves to halters. You see those who have become rich, but you do not count those who have been strangled, who, not enduring the shame incurred by their begging, preferred death through strangling to a shameful life. I have seen a piteous sight, free sons dragged to the market place to be sold because of the paternal debt. You are not able to leave money to your sons? Do not deprive them as well of their dignity. Preserve for them this one thing, the possession of their liberty, the sacred trust which you received from your parents. No one has ever been prosecuted for the poverty of his father, but a father's

debt leads into prison. Do not leave a bond, a paternal curse, as it were, descending upon the sons and grandsons.

(5) Listen, you rich men, to what we advise the poor because of your inhumanity: rather to persevere in their terrible situations than to accept the misfortunes which come from the payment of interest. But, if you obey the Lord, what need is there of these words? What is the counsel of the Master? 'Lend to those from whom you do not hope to receive in return.'¹⁵ 'And what sort of a loan is this,' he says, 'to which there is no hope of a return attached?' Consider the force of the statement, and you will admire the kindness of the Lawmaker. Whenever you have the intention of providing for a poor man for the Lord's sake, the same thing is both a gift and a loan, a gift because of the expectation of no repayment, but a loan because of the great gift of the Master who pays in his place, and who, receiving trifling things through a poor man, will give great things in return for them. 'He that hath mercy on the poor, lendeth to God.'¹⁶ Do you not wish to have the Lord of the universe answerable to you for payment? Or, if one of the rich men in the city would promise you the payment for the others, would you accept his pledge? But, you do not accept God as the surety for the poor. Give the money, since it is lying idle, without weighing it down with additional charges, and it will be good for both of you. There will be for you the assurance of its safety because of his custody; for him receiving it, the advantage from its use. And, if you are seeking additional payment, be satisfied with that from the Lord. He Himself will pay the interest for the poor. Expect kindly acts from Him who is truly kind. This interest, which you take, is full of extreme inhumanity. You make profit from misfortune, you collect money from tears, you strangle the naked, you beat the famished; nowhere is there mercy, no

15 Cf. Luke 6.35: 'But love your enemies; and do good, and lend, not hoping for any return.'

16 Prov. 19.17.

thought of relationship with the sufferer; and you call the profits from these things humane! Woe to you who say that the bitter is sweet and the sweet bitter,¹⁷ and who call inhumanity by the name of humanity. The riddles of Sampson, which he propounded to his fellow-drinkers, were not of such a kind: 'Out of the eater came forth meat, and out of the strong came forth sweetness,'¹⁸ and from inhumanity came forth humanity. 'Men do not gather grapes from thorns, or figs from thistles,'¹⁹ nor humanity from interest. Every 'bad tree bears bad fruit.'²⁰ Some are collectors of a hundredfold and some collectors of tenfold, names horrible indeed to hear; monthly exactors, they attack the poor according to the cycles of the moon, like those demons which cause epileptic fits. It is wicked lending for both, for the giver and for the receiver, bringing loss to the one in money and to the other in soul. The farmer, when he has taken his ear of corn, does not search for the seed again under the root; but, you have the fruits and you do not give up claim to the principal. Without land you produce, without sowing you reap. It is not evident for whom you collect. It is indeed apparent who he is who weeps because of the interest, but it is doubtful who he is who is to enjoy the abundance that comes from it. In fact, it is uncertain whether you will not leave to others the gift of wealth, but the evil of injustice you have treasured up for yourself. 'And from him who would borrow of thee, do not turn away,'²¹ and do not give your money at interest, in order that, having been taught what is good from the Old and the New Testament, you may depart to the Lord with good hope, receiving there the interest from your good deeds, in Christ Jesus our Lord, to whom be glory and power forever. Amen.

17 Cf. Isa. 5.20: 'Woe to you that call evil good, and good evil: that put darkness for light, and light for darkness: that put bitter for sweet, and sweet for bitter.'

18 Judges 14.14.

19 Matt. 7.16.

20 *Ibid.* 7.17.

21 *Ibid.* 5.42.