

# SPIRIT OF THE XIX. CENTURY.

---

VOL. II.

FEBRUARY, 1843.

No. 2.

---

A DISCOURSE ON USURY—DELIVERED IN THE FIRST PRESBYTERIAN CHURCH, LOUISVILLE, KY., OCT. 30, 1842, BY W. L. BRECKINRIDGE, PASTOR OF THE CONGREGATION.

**JEREMIAH XV. 10.** I have neither lent on usury, nor men have lent to me on usury; yet every one of them doth curse me.

I do not remember any where in the sacred Scriptures, a more forcible expression of the enormity of men's conduct in the sight of God, than that contained in the first verse of this chapter—"Then saith the Lord unto me, though Moses and Samuel stood before me, yet my mind could not be toward this people—cast them out of my sight—and let them go forth." The words declare in extremely solemn terms, the inflexible purpose of God towards the persons in question, an intention absolutely unalterable, to turn away his mercy from them. The mind receives a clear impression of the enormous evil of such conduct, and the dreadful corruption of such principles, as can fix in the bosom of infinite benevolence and pity a determination so stern and immovable.

I may add, that clearly as the sacred Scriptures exhibit the *efficacy of prayer*, I do not know that they contain a more forcible expression of its power to prevail with God, than that which we find in these words. Here is an exception—a rare and most remarkable exception. An instance which may come up once in a generation, or perhaps once in many centuries,—a case in which prayer is of no avail. Tho' Samuel, that eminent and highly honored servant of God, stood before him, his most urgent entreaty would be unheeded; tho' Moses stood beside him, before the Lord, and lifted up that voice which used to prevail with God. Moses, to whom God once said, when his anger was burning fiercely against Israel for their sins, and he dreaded so to speak, the intercession of his servant, least it should turn him from his purpose, "let me alone that my wrath may wax hot against them, and that I may consume them," even Moses, who persevered and succeeded then, so that it is said, the "Lord repented of the evil which he thought to do unto his people," should have no power here. The united supplication of these great favorites of heaven would return unanswered, if they were offered in this case.

I cannot conceive how any stronger expression could be made of the general efficacy of prayer. The exception so remarkable, tending to strengthen and confirm the rule, fastening and deepening the conviction in every mind, that ordinarily, prayer will be heard and answered, while it assures us beyond all controversy of the dreadful wickedness in question. Language cannot express that wickedness

which makes prayer a mockery and throws one beyond the reach of divine mercy.

The terms of our text are not dissimilar. They express with much force and clearness, men's sense, nay, the *prophet's* sense, and *God's*, of the enormity of *certain conduct*, since all men curse *him* who has been guilty of a thing not near so bad! "I have neither lent on usury, nor have men lent to me on usury; yet every one of them doth curse me!" It is clear, too, from other passages of holy writ, that its author, the God of truth and righteousness, holds what he calls *usury* in deep contempt, and frowns upon it as an offence against God and man—thus, saith the wise man, "He that by usury and unjust gain increaseth his substance, he shall gather it for him that will pity the poor," Prov. xxviii. 8. Also the sweet Psalmist of Israel, describing in his divine song, the man who shall abide in God's holy hill, "He that putteth not out his *money to usury*, nor taketh reward against the innocent."

This is obviously a subject of very serious concern. Extremely important interests, both of a public and private nature, are involved in its settlement. It is, moreover, in some aspects of it, a subject of no inconsiderable difficulty, arising partly out of its magnitude and partly out of its peculiarities—for it involves questions not only of a moral and religious nature and bearing, but also those of a civil and political nature, touching government, touching trade, touching the right use of property by the owner, touching, in short, many human interests.

It becomes us all, therefore, to approach the discussion of it with deep seriousness, and with perfect candor, honestly enquiring after truth, and ready to form our opinions in its light, and regulate all our actions by its authority. Our concern with this question is mainly in its religious aspects. I shall, therefore, present it in other lights, only so far as may serve to illustrate these. A minister of the gospel is not the most proper person to decide upon affairs of the state, nor is the sabbath day the time, nor the house of worship the place for such discussions. We have no concern, therefore, here, with questions of government, or trade, or money, except so far as they run upon our ground, that is, RELIGION, and so far as religious enquiry has a direct and necessary bearing on them. For it cannot be denied, that while Christianity proposes no interference with civil affairs, but rather submission to the authority of rulers, for the Lord's sake, it reveals principles whose violation is immoral, whose observance, therefore, is obligatory—whose violation, I may add as of necessity resulting, is injurious, and whose observance is useful, in a very high degree.

It is, then, far too summary a method of disposing of so grave a question as this, to say that it is a matter of secular business, of the civil laws, of trade, into which conscience and religion do not enter, that the pulpit, therefore, ought to be silent concerning it, and the church let it wholly alone. It ought to be considered by those who view the subject thus, that there are many questions belonging in some of their aspects, strictly to civil relations, and regulated in some of their interests by human law, which are yet so related to religion, that they cannot be separated from that subject. The Bible speaks

about them, and all Christian people must respect the word of the Lord, thereunto appertaining. Thus marriage is regulated by the laws of the country, but is that subject placed, for that reason, beyond the reach of the law of God? and are we not bound to revere and observe every word that has proceeded out of his mouth in relation to it? To settle it, then, that the use of money, as appertaining to the subject before us, has no relation to religious duties and obligation, were to establish a principle, which in its extension, would exclude religious doctrine and influence from all subjects, on any aspect of which men might choose to legislate.

The truth is, if there be any question of *worldly affairs* in relation to which we might suppose, beforehand, that the word of God would *not* be silent, it is precisely the question of money, since there is none (in secular matters) of greater consequence, of more universal interest, of greater embarrassment and difficulty. If, therefore, we count ourselves Christian people, and acknowledge submission to the sacred Scriptures, we may not, with any show of reason or propriety, attempt to forestall enquiry into their sense and aim on this subject, by deciding that it is one beyond the province of religion. The subject may not be thus put aside by good men. But the questions must be answered, What has God said? Does the Bible speak? What does it intend to say? Has the whole subject been left without control and regulation? Or are we taught from on high, What are truth and righteousness in relation to it?

Then I invite your serious and unprejudiced attention, while I endeavor to show what the holy Scriptures inculcate on this subject. If I have not entirely mistaken their general tenor and their particular statements, it will appear that they do utterly discountenance, forbid and reprobate that practice which is well understood as set forth by the term, *Usury*; that is, the taking of greater interest on money than the civil law allows.

So far as I have been able to discover, the word *usury* occurs in just twelve places and no more in our translation of the sacred scriptures—the term being actually repeated about twenty times, and the kindred word *usurer* being used a single time. Of the places in which the term *usury* occurs, two only are in the New Testament Scriptures, viz., Matt. xxv. 27, “Thou oughtest, therefore, to have put my money to the exchangers, and then at my coming I should have received mine own with usury.” Again, Luke xix. 23, “Wherefore then gavest thou not my money into the bank that at my coming I might have required mine own with usury.” Upon these two passages, in which the same term is used and rendered usury, I remark, *First*, that the term is derived from one, the sense of which is to *produce* or *bring forth*, and appears simply to mean a *production*, or something engendered or produced. Critics inform us that it is employed by Greek writers, when applied to the use of money on loan, some times in the sense of moderate and reasonable interest, and some times in the sense of exorbitant or oppressive exaction, that is, in our sense of *usury* or extortion, an unjust or enormous gain. It does not appear from the mere use of the word, which sense was here intended. Although the knowledge of that precise sense would not determine the question before us. Whence, *Secondly*, I observe,

that in each of these passages the word is evidently employed without any intention to commend or justify the usage in question. The passages recited are from parables which our Lord uttered in illustration of particular truths, of very great importance, certainly, yet having no special relation to this subject. It was alluded to merely to illustrate the matter in hand—and the reference can no more be regarded as an approval of the practice of *usury*, than any other parable may be interpreted to commend the usage by reference to which it explains its object. For example, in that beautiful parable which the Saviour introduces to explain the nature of prayer, and the efficacy of its importunity, the unjust judge represents the great hearer and object of prayer. But who ever imagined that our blessed Lord intended to liken the God of grace and truth and love to such a character, or to express, in the remotest sense, any approbation of a judge whose leading motive in his public and official acts was a desire to be rid of the troublesome importunity of those whose suits he was bound to have settled? So again, when he introduces a man appealing to his neighbor for the loan of bread, who will not furnish it to the other in his exigency, *because he was his friend*, but *because of his importunity* he presently gave him what he needed, did any one ever suppose that our Lord intended to commend to our imitation the temper and conduct of this most unaccommodating friend, as marks of true or generous hearted friendship? So far from such a sense, does not every reader understand him simply to inculcate the importance of pressing our suit on the giver of all good with an assiduity and perseverance that will take no denial?

It is clear, then, that these passages, being all in the New Testament, which say any thing of *usury*, do not afford the slightest authority for that practice. While every thing that we learn of the spirit, principles and conduct of our Divine Master proves him to have been the farthest possible from countenancing any thing like illegal or cruel exactions—he denounced in the severest terms all extortion and excess—it was his constant employment to go about doing good—the poor, whose faces the usurer grinds, it was his daily business to comfort and bless, while the whole tenor of the gospel, the preaching of which to the poor he gave as one of the chief proofs of his messiahship, inculcates a generous, self-sacrificing and kind temper towards all persons, and most of all to such as need the service which we can render them. So that if any one should imagine, that he can find in any word that dropped from Jesus's lips, the slightest appearance of commending the *usurer's* occupation, let him consider how adverse the gospel is to the *usurer's* pitiless and grasping spirit, and then, in all candor say, whether the uniform and constant expressions of the Saviour's mind and the whole tenor of his life, as they appear in the gospel; do not utterly contradict the lesson which he affects to derive from an isolated word, and prove that his sense of it is wholly false?

The Old Testament Scriptures must furnish us the peculiar expressions which God has been pleased to make of his will on this subject. And every intelligent and candid believer in the divine origin of the Scriptures is ready to receive, as of paramount authority, whatever has been revealed in the Old Testament, and has not been repealed

in the New. It is true, undoubtedly, that many things were given as laws to God's ancient people, which are not binding on us who are under the Christian dispensation. But we are able, from the sacred record, to distinguish between such as applied to the church under the ancient dispensation, and such as belong to us to-day—between such as were intended to be peculiar and temporary, and such as are of universal and perpetual obligation. Every word that has proceeded out of the mouth of God must stand until he shall disannul it. And if this be never done, it is his memorial throughout all generations.

We proceed to examine every passage in the Old Testament, as we have done in the New, into which the term is introduced, that we may endeavor to ascertain what the Spirit saith unto the churches on this important subject. As far as I have been able to inform myself, the original words, which, in our translation of the Old Testament Scriptures, are rendered by the terms *usury*, *usurer*, *creditor*, *exacting*, &c. &c., signify in their radical sense to *oppress* and to *bite*, or, *bearing down* and *devouring*. In relation to the one most frequently employed, and which, in its root, bears the sense of *biting as doth a serpent*, an eminent critic, speaking, I believe, the sense of all scholars, says, "The increase of usury is called by its Hebrew term, namely, *the serpent's bite*, because it resembles the biting of a serpent, for as this is so small as to be scarcely perceptible at first, but the venom soon spreads and diffuses itself till it reaches the vitals, so the increase of usury, which at first is not perceived nor felt, at length grows so much, as by degrees to devour another's substance."

In the laws of God, as given by Moses, we find three instances of words rendered usury in our version. The first is in Exodus xxii. 15, "If thou lend money to any of my people that is poor by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury." It may serve, perhaps, to indicate the Divine sense of usury, to observe the classification of it in this first mention of the subject in the Bible. It is in the midst of laws upon the following subjects, theft, idolatry, fraud, slander, false witness, bribery. This is a prohibitory statute and seems to be intended to prevent *extortion* in demanding unreasonable interest for money loaned, and *oppression* in exacting payment of debts no matter how incurred. The prohibition of being to one "as a usurer" is understood to be more precisely rendered "as a *creditor*," a person severe and cruel upon his debtor; a practice by some carried so far in ancient times, as to reduce the debtor to utter poverty, and then his children or himself to slavery for the debt. Of this we have examples in the sacred Scriptures, as in the days of the prophet Elisha, (2 Kings iv. 1,) which was the occasion of his working the miracle of the oil, viz., to relieve the reduced and oppressed widow and orphans of one of his brethren from among the sons of the prophets. So also in the days of Nehemiah, which we will presently examine more particularly. The other prohibition in the passage now before us "thou shalt not lay upon him usury," seems intended simply to forbid that biting exaction which is too often practiced on those whose present necessities bring them under the power of such as have *money* to lend. A plain case, therefore, of the prohibition of every thing like unreasonable gain for money loaned, or severe collection of money due.

The next instance is in Leviticus xxv. 35-37, "And if thy brother be waxen poor, and fallen into decay with thee, then thou shalt relieve him, yea though he be a stranger, or a sojourner, that he may live with thee. Take thou no usury or increase, but fear thy God, that thy brother may live with thee. Thou shalt not give him thy money upon usury, nor lend him thy victuals for increase." Upon this passage I remark, *first*, that it is obviously intended to foster a generous and humane temper, in the people of God, especially to encourage sympathy and liberal conduct towards those now poor and decayed in their condition, who had seen better days. *Secondly*, that this law refers not merely to Israelites, but also to strangers who were inclined to abide among God's people and adopt their religion, thus making no difference between their brethren according to the flesh, and persons of another nation who were willing to identify themselves with the children of Israel, it being God's intention, doubtless, to facilitate and encourage, by this spirit of kindness on the part of his people, a cordial and prompt conformity to the true religion, by those who were cast among the Israelites. *Thirdly*, that there are two distinct, and though not wholly dissimilar, yet entirely separate prohibitions in this law, viz., the one of usury on money, the other of increase on food—"take thou no usury of him, nor increase"—thou shalt not give him thy money upon usury, nor lend him thy victuals for increase." This *increase*, as it is termed, seems never to have been applied to money but to have reference entirely to food, as in the clear distinction in the very terms of the law now recited. It was, and I believe still is, a custom with some nations, and not unknown among the children of Israel, to loan the articles of food most necessary for man's subsistence, to those who were in want of them, and to exact not only a full return, but even an exorbitant compensation in kind here called *increase*. Every one perceives the atrocity of such a usage, how enormous the cruelty to individuals, and the injury to the state, as well as the hardening influence upon one's own mind of seizing the occasion which the extreme necessities of the poor afforded, to practice this extortion upon them, in relation to the very staff of life, *bread*, that charity ought to make nearly as free to the needy as God has made the air we breathe. Now such a usage, this prohibition utterly forbids—a prohibition as wise and politic in the statesman, as it was humane in the philanthropist, and far-sighted in the man of God, legislating for the extension and permanency of religion. But we must not lose sight of the other prohibition, *usury on money*, that is, as the word seems to indicate, the process of pecuniary gain on loans, and the degree of that gain, which in time will consume the borrower, and devouring his substance will literally render him a servant to the lender—that is, *any consuming* interest on money. And that such is the sense, seems to be made plain by the motives that are urged to enforce obedience to this law, "but fear thy God, that thy brother may live with thee." Combining, you observe, piety towards God and kindness to man, neither of which consists with any process, wilfully carried on, which grinds the face of the poor, and consuming his substance sinks him to still deeper poverty, and finally expels him from the land, and excludes him from the knowledge and worship of the only true God. We feel safe in concluding, therefore, that *any wasting process* of interest is the usury here forbidden.

We find yet another exactment on this subject among the laws given by Moses, viz., in Deuteronomy xxiii. 19-20, "Thou shalt not lend upon usury to thy brother—usury of money, usury of victuals, usuary of any thing that is lent upon usury—unto a stranger thou mayest lend upon usury, but unto thy brother, thou shalt not lend upon usury—that the Lord thy God may bless thee in all that thou settest thine hand to, in the land whither thou goest to possess it."

This passage is generally, I believe, regarded as settling two points. *First*, that it was not allowed to an Israelite to receive any compensation whatever for the use of money loaned to one of the same nation. *Secondly*, that it was freely allowed to him to lend to strangers, or persons of another nation, at any rate of interest that might be agreed upon, no matter how exorbitant. And from these points thus settled, it has been inferred by some, that there is nothing immoral or absolutely sinful in receiving such compensation for money as the borrower may be willing to give, and that any restrictions that the Scriptures impose must be considered as arising from the peculiarities of the Hebrew Commonwealth, and are no more obligatory on Christians than any other national peculiarities or any ceremonial observances of that people.

It must be considered, however, that the term rendered *usury* in this passage, as in those already examined, involves the idea of *severe exaction*—not of a reasonable and moderate interest, or gain accruing to the lender, for the borrower's use of the money,—such an idea as we receive from the term *interest* simply, but the idea of oppression, of biting, devouring waste, consuming, destroying that to which it is applied. And if that be the sense of the term, it becomes, indeed, very plain that whatever interest would oppress or consume, was sternly forbidden, but it remains to be shown that in such a prohibition was meant to be included every degree of interest on money, no matter how small or moderate. I apprehend, therefore, that it is not certain, that Moses did absolutely forbid all interest on money between Israelites, or that he ever intended to do more than prohibit biting, oppressive and devouring gain. But if it be shown that the people of that state were clearly forbidden to loan money to each other on any, even the slightest interest, it would prove no more than that in their particular circumstances, money was worth nothing as interest, and it was, therefore, unjust to charge any; or, that from other considerations it was not desirable to promote among them, but rather to discourage the traffic in money, and every thing like general loaning thereof for gain—and these things would not settle the question for *us*. There would still remain numerous and very strong considerations, drawn directly from the Bible, in support of the principles on the subject of usury which have been adopted by our own and nearly every enlightened nation on earth. It were a strange mode of reasoning to argue that *because* there were reasons sufficient why Israelites should receive no interest on money from each other, therefore we, in the absence of all such reasons, may receive none! It were no less strange to conclude, from money's being really worth *no* interest with them, that it is worth none with us; and strangest of all to say, that because Israelites were restrained by Divine inhibition from taking any interest on money at all, even the very smallest, from each

other, therefore Christians may innocently take whatever they can get,—that is, exact as much as the necessities of men will compel them to give!

The passage now under review has seemed to many readers of the English version to embarrass the subject, by an apparent contradiction of the passage out of Leviticus, which we just examined. The other clearly forbids the loaning of money on usury to a stranger, while this says “unto a stranger thou mayest lend upon usury.” The original terms, however, rendered *stranger* in both places, are not the same, but different words, with significations extremely different in their relation to this subject. For example, the word in Leviticus, rendered stranger, means one who identifies himself with the people among whom he abides, adopts their religion, and submits to all the requirements of their laws, and hence one, though a stranger, kindly received and cherished by their humane and beneficent institutions,—a naturalized foreigner, as we would say, to be treated, therefore, as a native citizen, as a brother, since he had now “subscribed with his hand unto the Lord, and surnamed himself by the name of Israel.” But the word in the passage before us, also rendered *stranger*, includes no such meaning; on the contrary, it expresses the idea of one who though sojourning among them, intended to remain a *stranger*—a stranger in manners and customs, a stranger in religion, a stranger, therefore, in every thing that rendered Israel a great, peculiar, and chosen people. It is very clear, then, that this passage does not in the slightest degree embarrass or contradict the other, wholly different classes of persons being referred to in these places respectively. But if any one demand why one rule should be adopted as to citizens, and another as to unnaturalized foreigners? I reply, that it is the inherent and necessary right of every people to fix the principles on which strangers shall find a place among them. Our own, the most humane and liberal of all nations in its policy towards foreigners, does yet assume to control this subject, and to say what shall entitle him who comes to us from another country to the common privileges and immunities of native home-born citizens. And some of these were absolutely withheld from all foreigners who were not naturalized citizens at the time of the adoption of our Federal Constitution; as that none but a native-born citizen, or a foreigner then naturalized, may ever attain to the chief magistracy of the country. The principle, then I conclude, is clear, and is in a very high degree important to be maintained, that every government may distinguish between its own people and foreigners, and that none may claim to be citizens, and to enjoy the rights of citizens until they have conformed to every legal requirement for becoming naturalized citizens of the country. Beside these general considerations, there were some on this subject, peculiar to the Hebrew commonwealth and of very serious import. For example, that government was one administered by God, who was not only its ultimate sovereign, but, in a very peculiar sense, not to say directly, its head. Divine worship was something that appertained by law to every citizen. A part of what he owed the state was to worship God. The worship of false gods was not only impiety towards the Lord, but it was treason against the state. But nearly all the people on earth, except the Israelites,

were idolaters. The dignity of the commonwealth, therefore, required the discouraging of their settlement within it, unless they would abandon their idols and serve the true God. The national peculiarity of Israel, I mean simply, their distinct and separate condition as to other nations, a principle of great benevolence and wisdom, not only as to them, but through them to mankind at large, and one adopted by the Lord for them from the beginning and incorporated deeply into their system, *this* required the intrusion of obstinate idolaters to be discouraged. The subsequent experience of Israel proved that with all their light they could not bear temptation on this subject, and this proves the wisdom of the same policy. It was of the last importance, therefore, that all persons who came among them and would not embrace their principles should be discouraged from remaining by receiving no greater protection of the laws than humanity absolutely required, and should be discredited in the eyes of the Israelites themselves, so far as humanity would allow, as persons *not* their brethren. Thus we see why it was settled that these obstinate and intrusive idolaters should not receive that degree of protection, aid, and comfort, being enemies to the state, which all its citizens, for its own sake, must obtain. All persons who were friendly to the institutions of the country were kindly treated and encouraged to identify themselves with its inhabitants, but those who would not, were in fact and ought to be held enemies of the state, and of course had no right to expect its support—all of which involved the propriety and innocence, nay the necessity of a legislation as to them, extremely different from that which appertained to citizens, and fully justifies the appeal which this law makes to their pecuniary interest as an inducement to leave the country, if they were determined to adhere to their false and idolatrous worship.\*

The next instances of the word usury, occur in Nehemiah v. 7, 10. "Then I consulted with myself and I rebuked the nobles and the rulers, and said unto them, ye exact usury, every one of his brother." "I pray you let us leave off this usury." The precise sense of the

\*Says Calmet in his great Dictionary of the Holy Bible on this passage in Deuteronomy, "In this place the Lord seems to tolerate usury towards strangers, that is, the Canaanites, and other people devoted to subjection, but not towards such strangers against whom the Hebrews had no quarrel, and the Lord had not denounced his judgments. To exact usury, in this passage, is an act of hostility, it was a kind of waging war with the Canaanites and ruining them by means of usury. Demand usury from him whom you may kill without a crime. Cui enim jure inferuntur arma, huic legitime inducantur usuræ—ab hoc usuram exige, quem non sit crimen occidere."—This is not remote from the notion of the honest old Roman, which Cicero relates, "Cum ille qui quæsierat dixisset, quid fœnerari? Tum, Cato, quid hominem, inquit, occidere?" In plain English, when the enquirer asked, what do you think of putting out money at usury? Cato replied, what do you think of killing a man? All experience proves that whether in its public or private relations, the practice of usury is ruinous—destructive even as the sword; No wonder, then, that God permitted his people to pursue it towards those whom his righteous purposes had doomed to destruction—'twas letting loose his own curse upon them, and the usurer was no more than the executioner of his sentence. Which is no more an impeachment of the goodness of God, and the consistency of his law, or on the other hand, a justification of usury, than any other visitation of his providence which he sends on the wicked, and which he sometimes employs wicked hands to inflict.

original word here used seems to be the creditor's oppression of his debtor. The word is different from that whose radical sense is the *serpent's bite*, and although its general sense is the same in the Scriptures, it is distinguishable from the other. Thus in Ex. xxii. 25, "Thou shalt not be to him as a *usurer*," (rather, as a *creditor*, the same word used by Nehemiah,) "Neither shalt thou lay upon him usury," (the other term, namely, the biting of the serpent.) It may afford us a just view of the nature and evils of usury, to observe the forms of oppression to which the Divine Spirit has given this name, a name whose simple meaning is the severe exaction of the merciless creditor, a name which men skilled in the use of language have translated into our tongue by *usury*, and which the public sense receives as a suitable name for such a thing. Surely the thing which derives its appellation, when God names it, from the serpent's fang, or the creditor's relentless grasp, must be a thing hateful to God, detestable with upright men! This chapter records most shocking instances of cruelty and extortion, and to these species of oppression, a term is applied, as descriptive of their injustice and severity, which, with their best lights, our translators of the Bible have called usury. Nehemiah's conduct too shews his sense of the intolerable enormity. He charged their sins upon these usurers. He directed public opinion strongly against their practices. "I set a great assembly against them." He denounced the curse of God upon every one who had shared in these robberies, without making restitution—urging upon them, nay, exacting of them a promise to abandon their sins and restore their unjust gains, he added, "I shook my lap, and said, so God shake out every man from his house and from his labour that performeth not this promise," a promise that is, to cease from *usury* and make restitution for its cruel and illegal exactions.

I beg to quote a few words from Scott's Commentary on this chapter. "It seems that the attention of Nehemiah was interrupted, before the wall was completed, by the affair recorded in this chapter. Amidst the depredations to which the Jews were exposed, and their attention to self-defence, it is likely that tillage was neglected, and a scarcity of corn ensued. It is also supposed that these events occurred in the sabbatical year, which would increase the difficulties of the poor. \* \* \* Such persons, therefore, as were low in circumstances, and had large families, were unable to buy necessary food except on credit, and they were also compeled in the same manner to raise money for the tribute imposed by the king of Persia. Of these difficulties the monied men took advantage, and obtaining mortgages of their lands, got them into their possession, taking usury also for the money, of one hundredth part for every month, or twelve per cent a year," (how like the usurers of this day, even as though some of them sat for the picture!) "they soon reduced the debtors to poverty, and then to the necessity of selling into slavery their sons, and even their daughters, who would be peculiarly exposed in that situation. \* \* \* They had not reduced themselves to this distress by prodigality, but were necessitated to contract debts through hard times and heavy taxes and for necessary provisions." How like the tendency of usury in our times, to embarrass more and more those who seek relief by its deceitful promises! And if such were the enormity of the practice in those days, it cannot be innocent in ours.

However it may appear to any, touching the requirements of the laws of Moses, and the method of enforcing them under Nehemiah, that these were strictly national and peculiar as to Jews, belonging to their remarkable civil polity, and having no relation whatever to Christians as of any authority or imposing any special duty, it cannot be denied that the lessons inculcated in the Psalms of David are of universal and perpetual obligations. Whatever God spake by the mouth of this his honored servant, the man after his own heart, an eminent type of his Son, and by him recorded forever in those songs by which he showed forth the praises of God, all of *this* must be admitted to express the Divine will for all mankind. This is not ritual—it appertains not to the ceremonial law, which was done away in Christ, but is a part of that word of the Lord which endureth forever. Now consider, I pray you, the fifteenth Psalm, and say if there be any thing in all the Bible, of more strictly moral, religious, universal perpetual obligation? “Lord,” it says, “who shall abide in thy tabernacle, who shall dwell in thy holy hill? He that walketh uprightly and worketh righteousness,” &c., proceeding with a detailed description of the principles and conduct of a good man, who is accepted of God in life, and will be admitted to heaven after death. In these sacred items we find a distinct renunciation of *usury*—“He that putteth not out his money to usury”—explained, too, apparently by a farther exemption from a kindred vice, “nor taketh reward against the innocent.” As though the man of God intended to intimate that whoso puts his money at usury, is in a fair way to become so lost to truth and honor, as to sell himself for money, to put down and destroy the innocent; knowing them to be so! It is not unlike his intimation, in another Psalm, of the downward tendency of vice, that whoso is willing even to walk by the spot where the ungodly hold their consultations, will presently consent to stand and linger in the way of still bolder sinners, until, lost to shame, he will openly sit down in the seat of the scornful! Here, at least, is David’s sense of *usury*, as the Holy Spirit taught him—the *serpent’s bite*, hardly seen or felt at first, it may be, but diffusing its subtle poison through the very vitals of its victim, until it eats him up, devouring all his substance; and then it is not done, it turns its venom on the *usurer himself*, and as it has consumed the wealth of the other, it eats out all *his* sensibilities and robs his own heart of feeling and principle, even as it does his neighbor’s purse of gold!

Let us hear how Solomon regarded this matter—(Prov. xxviii. 8.) “He that by usury and unjust gain increaseth his substance, he shall gather it for him that will pity the poor.” Will any one say that the Proverbs of Solomon belong to the ceremonial law, and contain no lessons of perpetual moral obligation, that is, universal Christian duty? Hardly, I should imagine, unless the hope of the usurer’s gain have obscured his understanding, and then his opinion on this subject is little worth. Here, then, is Solomon’s view of it as the Holy Spirit taught him. You will observe in relation to it, that this passage again contains that original term, for usury, whose allusion is to the serpent’s bite, and also that which refers to the loan of victuals, or necessary food, on increase, and condemns, therefore, very clearly both that

usury which eats up the estate of the borrower and poisons the principles of the lender, and also that extortion which has no pity on the poor, but will even exact the return of bread that has been furnished to a needy family, and that return with increase in kind. Thus you perceive, it condemns *to-day*, being of perpetual obligation, that usurious exaction, that *increase*, I care not what you call it, that measure, if you choose, of interest on money loaned, which tends to eat up the substance of the borrower. It condemns, therefore, among us, such an exaction as will consume the estate of one who gives the usury. Say, for mere illustration's sake, ten per cent., per annum, which ordinarily, it cannot be denied, has a certain tendency to a devouring issue. You will farther observe that this passage condemns, with no higher sentence, but puts in the same category, the other process of cruel and unjust exaction, that is, extorting on one's necessities, and demanding of him a return with consuming increase of the bread that was necessary to appease his hunger. The extortioner who grinds the face of the poor in their extremest want, (this seems to be the sense,) and the usurer who exacts a devouring gain, are substantially on the same ground—the *principle* of the one differs not materially from the *principle* of the other. The principle is hateful to God and ruinous to men, rendering in due time, all that act upon it, or are acted upon by it, its unhappy victims. For it robs the borrower till it consumes his estate—it hardens the lender till he can no more pity the poor, his sensibility is gone, his heart's a stone, and then the frown of God will follow him, marring his enjoyment of these ill-gotten gains, if the course of Providence do not strip him of them all altogether.

The prophets as we emphatically call them, furnish our next Scriptures—which like those of David and Solomon must be admitted to be perpetual and universal in the application of the lessons which they inculcate, and of the obligations which they impose. In Isaiah, (see xxiv. 2,) recording a fact, or rather foretelling certain events, without dwelling upon the moral questions involved, it is simply stated that certain things occur to all persons, no class being exempt, thus, "And it shall be as with the people, so with the priest, as with the servant, so with his master, &c., \* \* as with the taker of usury so with the giver of usury to him." This, consequently, sheds no light on the subject. The next is from Jeremiah, (to wit, our text,) "I have neither lent on usury, nor men have lent to me on usury; yet every one of them doth curse me." In the preceding portion of the same verse, the prophet utters a very bitter lamentation over the disrepute among men, into which his peculiar duties and circumstances had brought him. It had pleased God to communicate to the people, by him, such messages as not being heeded, tended to render him very odious, indeed to make him the object of their violent and cruel oppression, until lifting up this voice of complaint over their severity, persecution, and hatred, he says, I have never been an oppressor; I have not connived at oppression; no one can charge me with it, and yet all men hate and revile me, even as though I were an oppressive and hard-hearted usurer, grinding men's faces for illegal and dishonest gains. It clearly indicates the common sense, in the prophet's mind, which men entertained of the cruelty and oppression of the

usurer's traffic in money, and must be held, I think, to express God's disapprobation of such a practice. It is the more natural and forcible, when we remember that such is the common sentiment of mankind to-day, the professed and exorbitant usurer being generally regarded as the pitiless oppressor of his victims, and as no less deserving contempt and execration of upright men, than any other despiser of laws, humane and divine.

Finally, we have usury referred to in terms of extremely severe reprobation more than once in the prophecies of Ezekiel. First, in the 18th chapter, which is often called *the parable of the sour grapes*, wherein it pleases God to declare explicitly that he holds every one responsible for his own principles and conduct. In the course of this Scripture, God describes the man, who, in that generation of remarkable wickedness, should escape his righteous judgments, and among other illustrations of a good man, says, that "he hath not given forth upon usury;" and again in describing a wicked man who shall not escape due punishment, he repeats the terms, "he hath given forth upon usury;" and upon careful examination it will be found that the giving forth upon usury is classed with the most abominable and atrocious acts of which men can be guilty. So again, in the 22d chapter, the prophet recording from God's mouth His fearful charges against His people, and in the midst of an appalling list of crimes committed in Jerusalem, says, verse 12, "In thee have they taken gifts to shed blood, thou hast taken usury and increase (that is usury of money, and increase for the loan of food) and thou hast greedily gained of thy neighbors by extortion, and hast forgotten me, saith the Lord God." What clearer and stronger expression, I confidently demand, can be made of God's abhorrence of that which He terms *USURY*, than is here given? Human speech can declare no more.

The question then presses on us, and it is a question of the last importance, one which we must meet, no matter how difficult and delicate it has been rendered by the weakness of good men,—what is the precise thing among us which God condemns so bitterly, and with such terrible clearness, under the name of usury, in the sacred Scriptures?

Doubtless, as I have intimated, this subject has been embarrassed by the infirmities of good men, and rendered more difficult of explanation—of free discussion, that is—and of rational and safe adjustment by the imprudent and sinful indulgence in the vice of usury, by those who fear God, and intend, when not misled, to do what is right, and to believe all that is true. But these embarrassments so far from arresting our serious enquiries, may only serve to urge them on, for when a vice has infected with its poison the minds of upright men, the danger is extreme. When error shall have overcome the lovers of truth, and wickedness reached the breasts and polluted the actions of virtuous people, who can be safe? If the church cannot be roused to perceive the danger and to learn and defend the truth, none can foretell the extent of the injury which may be suffered. We may presently be obliged, for our part, to lift up the bitter cry, the glory is departed from Israel, the ark of God is taken!

Then let us fairly meet the question—What is *that* in this country, at this time, which God has denounced in the Bible by the name of

USURY? With diffidence, for some wise and good men think otherwise, and yet with a deep conviction that it is true, and therefore with confidence, I say, that *usury*, in the sense condemned by the Scriptures, is the exacting of greater interest on money than the laws of the country allow.

I proceed to a brief defence and illustration of this sentiment. If I succeed in establishing this position, my work is done, and its object being attained, I may close this discussion. Then I remark, in the first place, that,

1. It will scarcely be denied by any candid and observant person, that God has thought proper to impose on human governments the high moral obligation of regulating, in detail, certain questions, for the peace and order of society. That is to say, there are some, and these are extremely important human interests, which he has left to be managed by mankind under the general principles of the Bible, but without exact specific regulation. Thus government itself is ordained of God—"By me, saith the Lord, kings reign and princes decree justice; by me princes rule, and nobles, even all the judges of the earth." It were a great wickedness against God for a people to subvert all law and order and attempt to live in a state of anarchy. Indeed, it were a wickedness so great that it would not be permitted to stand, and out of the necessity of the case, as we call it, really out of the operation of the causes which God has ordained, and whose effects are inevitable, restraint in some form will come up. Reason may revive and at last prevail; men's passions may subside, being surfeited with blood; or some arm stronger than the rest may seize the sword, and nerved by a spirit fiercer than those which raised the tumult, beat it into silence. But some hour the tumult must be hushed!

While, however, God is not pleased with anarchy, and will sooner put the sword into a tyrant's hand than tolerate it, we can say no more than that he compels men to have *some* government—we cannot say that he has prescribed a specific form. He has shown us no pattern. The general principle is clear—the peculiar mode of applying it he has not determined, but leaves it to mankind. So, too, we feel confident that the true religion is favorable to liberty, and that as its influence becomes perfect and universal, every chain will be broken and all the oppressed go free. Still it is true that God has prescribed no form of civil government, nor in this direct way has he taken charge of human liberty. But then God has devolved on men the sacred and imperative obligation of adopting and faithfully maintaining *government*. To some, the most favored of human kind, in these matters, his Providence has granted a free and enlightened choice of the kind of Government they will adopt. Others are compelled by circumstances which they are not able to resist, to take such as they can get. But all people must have some, and all must support and revere that which they have, as sent of God, until they are in the way to get another. The precise degree of inconvenience and oppression to which a people must submit before they may innocently seek a change by revolution, and *when* precisely the swords may leap from their scabbards and God approve their work, does not appear from any expression of his will to man.

We derive the same conclusion from contemplating some of the functions of civil government. For example, the administration of justice; it is something which God has devolved on the powers that be, which are ordained of him, that they cause justice without sale, denial, or delay, to be dispensed to man. And as an unjust judge is an offender against divine no less than human law, and is amenable to God in a far higher and more solemn sense than that in which he is amenable to men. So for any government to fail voluntarily to acquit itself of its obligations, as they result from its authority over this subject, were not only a great injury to men, but a great wrong and offence to God. So in all other respects, governments are bound as unto God, to defend and protect the people, he claiming a supervision over them—hence Paul exhorts us to prayer in behalf of “kings and all that are in authority, that we may lead a quiet and peaceable life in all godliness and honesty, for this is good and acceptable in the sight of God our Saviour.” So that although God has been pleased to do no more, *he has most distinctly and with solemn emphases done this*, namely, devolve on men the duty of establishing civil government, and the discharge of all the obligations which are incident thereto.

2. If it be conceded that the Supreme Ruler has imposed on civil governments the *obligation*, as to him, thence the *right* as to man, of regulating in detail any human interests, it can hardly be denied by any intelligent and reasonable person, that the whole subject of **MONEY** comes under their control, as belonging to these interests.

It must be granted that *money*, as a subject, appertains to *states*, as such. The question of the control of it involves the very sovereignty of the commonwealth. Our blessed Lord, infinitely wise in every sentiment he uttered, seems to have settled this principle, when examining a piece of money, touching a question of submission to the authority of civil rulers, he recognised fully the power in the matter, of him whose image and superscription the coin bore. 'Twas Cesar's face, 'twas Cesar's money; the whole affair, and all that it involved were Cesar's.

It is manifest that money must be coined, and paper which is to represent coin and hence derive its value, must be stamped by the authority and under the control of government, and not by individuals, irresponsible and pursuing private gain. To interfere with money is a high offence against morality and against the state, and hence is visited with severe and disgraceful punishment. The state assumes the entire and sovereign control of the subject, and reason and all experience show that this is not only *right*, but *necessary*. Every citizen may not be allowed to coin money as he is allowed to construct houses, or manufacture goods at pleasure. There needs no argument or illustration to exhibit the ruinous consequences of such unrestrained tampering with money, as it respects public morals and the wealth of a country—there could be no trade, there would soon be little honesty.

3. Now if *such* control of *money* belong to the state, of right, as attaching to its sovereignty, and if public morals and prosperity require the regulation of the subject, then states do not transcend their legitimate powers, nor go beyond their necessary uses *in fixing a com-*

*compensation for the use of money.* That cannot be supposed to lie beyond the competency of the government, which respects the safety of the private citizen and the permanency of the public good, both as to public morals and the wealth of states, and these seem to require that some uniform and equitable principle be settled by law to regulate the value of the use of money—the remuneration, that is, which one may demand for delay in the payment of a debt—or for the loss or inconvenience which he sustains in the loan of money, namely, money whose *use* he has afforded to another.

I am very well aware that many persons, especially those who have money which they wish to *lend*, who prefer turning their money over and over, that thus it may accumulate as it rolls, almost without an effort on their part, rather than entering the honorable competition of knowledge and industry in business, or encountering the ordinary hazards of trade, or enduring the self-denying toils of manly, public spirited and honest labor; I know that many such condemn and deprecate all interference with this subject by the state, and would insist that it is one which ought to be wholly left to private thrift and skill. But, I think, we have already seen enough to expose the fallacy of that reasoning which attempts to justify the practice of usury by arguing that one's money is like his other property to be used by him at his own discretion in all respects, as any thing else is used by him; to be hired, therefore, or rented, at such rates of compensation for its use as the demand for it may suggest, just as his house may be rented, or his carriage hired at such rates of compensation for the use thereof as the demand for them may suggest. But besides our argument from the authority and obligations of the state, there is a radical difference between money as *property*, and all other property. It is not only itself a possession, but it is the representative of other possessions, and is intended to be the measure of their value. Public convenience and prosperity require some circulating medium, which shall not only represent property generally, but in particular be the standard and measure of its value. The rates at which this measure or representative of the value of other things is to be used in its own hire or renting must be fixed, or it is not an adequate, but an extremely imperfect standard, and one great end of its existence fails. The public good, therefore, requires that what is relied upon as the measure of the value of other things and represents them among men, *the thing*, that is, *by* which men do business, should itself be regulated as to the value of its use—that is, should have some rule, fixed and settled, applied to it. Such regulation must be by public authority. And this involves the propriety of legal restraints on the use of money, in the hiring of it, arising from the difference between money and other possessions. The Scriptures, too, seem to imply a difference between money and other earthly possessions, when they declare the *love of money* to be the *root* of all evil—a declaration made concerning nothing else.

4. These views conduct as another step. Human governments *are bound*, under the general principles of revealed religion, by the dictates of sound reason and the results of experience, to regulate by law the value of the use of money—in other words, adapting their legislation to the Bible, reason, and the necessities of society, *to pass*

*usury laws*, and to enforce them, for the protection of men from the cupidity of each other.

It is a strong confirmation of our general position that nearly every enlightened people on earth have such laws. Here is the testimony of *mankind*, we may almost say, to their importance and their necessity. Why does the public voice demand them every where, in all lands, if there be in the nature of things and in public convenience no real call for them? We are told that political economists in their books are against them. It might be added that usurers in their bonds are against them. Interest sways the judgment, and so do theories. Self-interest is no test of truth; so the speculations of philosophers, as they dream in their closets, are often of no value for the practical affairs of life. The opinions of those who see and feel the operation of the subject are of far greater weight than of those who speculate and theorise about it at their leisure. There are many schemes, fair upon paper, that are worthless utterly, when applied to practice. On this subject, the general policy of states is nearly uniform, and the voice of nearly all people seems to me entitled to great respect. And so clear and so uniform is the public sense, on this subject, that in our own commonwealth, as in the country generally, the tendency is to still stronger and more rigid legislation; while the courts almost without controversy at their bar, when the point is made, require the restitution of money usuriously paid. So that every usurer knows well that under the laws of the state and the decisions of the courts he may be compelled to pay back his illegal gains. And this legislation the *people* of the country, those who practically observe, and who understand the subject, are not disposed to mitigate, but rather to press farther and farther upon the usurer, till his trade shall be broken up. In a very especial manner, it may be said that gentlemen of the legal profession, who from the very nature of their pursuits witness every day the operation of this matter, and who of all men know most about it, are with nearly one accord opposed bitterly to usury, and in favor of laws for its suppression. I pause not here, for it is neither the time nor the place to speak of the knowledge, the practical wisdom, and the steady attachment to the cause of human rights, always characteristic of those who have pursued the noble science of law—but it is a fact too strongly corroborative of our views on the subject before us, to be withheld, that a lawyer is scarcely ever found an apologist for usury, unless he be a usurer. Gold may blind his eyes and harden his heart like other men's. But the evils to society of this hateful practice are so clearly exposed by the principles which every honest mind derives from the knowledge of law as a science, and those who witness the administration of justice, see so much of the disastrous effects of it, that nearly with one voice they exclaim against it. I mention it as an important item in the mass of testimony which enlightened reason and upright public sentiment bear on this subject. I might also insist here, if there were need, on the estimate which is generally put upon the practice of usury as a personal vice. There is no gentleman here who would be called by this odious name. No one is ever known to become a usurer without losing at once a large part of any personal respectability or influence which he may have possessed before; and especially if he be a pro-

fessor of religion, do all men hold it to be unsuitable to a man of God—below, very far beneath the high character of a Christian gentleman. But *why should* this be, or rather, *how could* this be, if there were not in men's minds a strong sense of the evils of the thing itself as an offence against God and man? And is it reasonable to suppose that such a sentiment could become so general, if there were no ground for it in truth and reason? But after all, it may be said that public sentiment may be mistaken—men may imbibe prejudices, or form incorrect opinions, and thus attach odium to that which is really innocent, and of course deserves none. This is undoubtedly true, and hence public opinion on this subject is urged only as an argument, and not as a decision of the question. It is an argument, however, whose force is swelled by considerations drawn from the *effects* of usury, whether we contemplate them in relation to the state, the unhappy victim of cupidity and oppression, or the still more unhappy victim of his own bad passions, the usurer himself, who perhaps engaged in this business at first with no serious consideration of its nature and consequences, under the pressure of peculiar circumstances and unexpected and strong temptation, and without any fixed intention to bear down and devour his neighbors, or deprave his own mind, and turn his heart into a stone.

It cannot be denied that the tendency of the practice of usury is to the consumption of private estates. We have seen from the radical sense of the terms employed in the Scriptures to express usury, that some of them mean *oppression*, and others the *serpent's bite*; that is, the very nature of the thing is to bear down and destroy the object of its influence. How many examples does the history of usury afford of this in its private operations? How many men have found the clutches of the usurer holding them with a death-like grasp, from which there was absolutely no extrication till the estate was gone? How many estates to-day in this fair land have passed from those who toiled for them, having been eaten up acre by acre, or house after house, to meet these pitiless exactions? You may have seen the unavailing struggles of the victim, whom misfortune, or providence had led into the snare, like the incautious insect that has ventured too near the wary spider's web; perfectly impotent are his most desperate struggles; line after line, the meshes are thrown around him, till powerless and exhausted, he is drawn up at the will of his cool and wily conqueror. The state must sympathise with the citizen, even as the body with every member. The state must suffer as its individual citizens are impoverished—even though every dollar, while it changes hands, is kept within the commonwealth. The tendency of the process is to the creation of that class, most impatient, most unmanageable, most ready for desperate resolves and the daring execution of them, *the class of debtors*—'twas this that tossed the states of antiquity with perpetual commotions. What are law and social order to men who are pressed for money which they have not, and cannot obtain? What are law and social order to him whose merciless creditor clamors for his pay without, while his children within are clamoring for bread, and there is none for either? Why, suffer any causes to bring men into such condition, and you prepare them for any thing. Any change is mercy, and they are ripe for

disorder and revolution, no matter how desperate the attempt. But if any deem this an extravagant picture, let him view the matter in a milder light. Behold the influence of general indebtedness, as it sways the public mind in relation to laws and the policy of the country. The moment people fall in debt and have not the means of payment, they begin to demand a mitigation of existing laws—striking at every thing that stands in the way, law, constitution, private obligations, every thing will be contemned by multitudes in comparison with their personal troubles, till often the whole legislation, and administration of justice in a country are disturbed by attempts to devise some way for the relief of those who are in debt. They turn this way and that, because they are in *debt*—they cannot sleep, they can scarcely eat; peace of mind is gone, because they are in debt. And who can blame men for their disquietude? God himself has said to every one of us, owe no man any thing but to love one another. 'Tis the bane of domestic peace and social happiness. 'Tis, in more than one way, the ruin of the state. But this is the very end and issue of the usurer's calling! This is what he is ever doing, *getting people in debt!* Preparing, that is, to devour their substance, and then deride their sufferings. If any one here knows a usurer and can get him to unlock the secrets of his private drawer, find out from him the number of his debtors, and you will learn with amazement, if you are a stranger to the mysteries of this iniquity, the proportion of his debtors to his capital; and still more the proportion of the amount of what he claims, to the amount he trades on. Some usurers fail. Their grasping desires outstrip the cool and cautious policy that belongs to their kind, and overreaching themselves, they hasten the coming of the day which is to scatter through better hands the ill-gotten wealth of such as by usury and unjust gain increase their substance. But for the most part, they are permitted, at least they do often-times prevail, to gather into their own purses the hard and honest earnings of many better men. Behold, if you please, some such Shylock, how he has gone on step by step, catching all that come near him, and holding all that he touches till houses and lands and gold are his, and his old friends, whom he used to serve, as he would call it, are beggared. Like the ball of snow which the boys roll, but a handful at the start, and turned over and over almost without an effort, but wherever it rolled you see its track to the very bottom, it gathered all as it passed—there's nothing left—and roll it as they will, it gathers up all that it touches, swelling as it rolls, until there is no more in its reach, or it has grown in its path, till it can be rolled no more!

Or rather, perhaps, I should liken this pitiless devourer of men, to the huge *Anaconda* gradually preparing his victims for destruction—according to the instinct of the creature, breathing upon the miserable objects, and covering them with the slime it produces for the purpose, till presently it swallows them outright!

I need not insist, it must be obvious, that such a process is variously hurtful to the state in proportion to the frequency and completeness of such instances of private disaster and beggary, and for its own sake the state should interpose.

Nor need I insist upon the influence of this practice upon the lender. It is clear that his reputation suffers,—you may reason till doomsday to prove that one's money is like his horse or his land or his house, which he ought to be allowed to hire for what it will bring, without let or hindrance; but men will never cease to despise the usurer's business, and to think less of his person for it!

Nor need I insist upon the effect of it on the man's own mind and feelings. Some will go so far as to say that the habitual pursuit of gain with the keen spirit which it engenders, will presently impart an unwonted sharpness to the countenance, and elongate, as on the stretch of pursuit, the very features of the man. I know not how that may be; but none will deny its depraving influence upon the character. Like other vices, as certainly if not as rapidly, it hardens all within and petrifies the feeling. So that if any desire to express his strongest sense of an obdurate, unfeeling, flinty heart, insensible to that which melts another down, he goes no where for his figure more readily than to the usurer. There's the original when you wish to draw a picture.

But must not states interpose to check such disastrous influences?

5. Now, if these or any other considerations prove that states are *bound* to regulate this subject, by proper correctives and restraints, then states must be held *competent* to do so. I mean not merely as to legal or constitutional competency; but that states must be supposed capable of fixing upon such principles as are fair, just, and reasonable. If the Supreme Ruler have devolved such a general obligation on human governments, and in the course of his providence circumstances do imperiously call for its fulfilment, then we may conclude that governments are able, in the main, so to understand the subject as to regulate it for the public good. They may err certainly, and doubtless do on this as on other questions; but government is an ordinance of God, and hence it must be deemed, in the main, equal to the imperative and necessary duties devolved on it by Him, adequate to the discharge of its indispensable functions. Thus, the administration of justice may often be imperfect; but it belongs to the powers that be, which are ordained of God, and no one, dissatisfied with their mode of dispensing it to him may take justice into his own hands, and pretend to administer it for himself on his own principles. The public authority, the public sense of justice, the public mode of administering it, must be held sufficient and adequate to the occasion. All must submit. In like manner, on this subject, the laws, being imperiously called for and enacted by the competent authority, must be held to have proceeded from competent wisdom and fidelity. The state has been placed by God in control of the subject, and is to be regarded as sufficiently understanding it, so that its determinations secure substantial justice.

This simple view of the subject may show us how it is that the details of it have been differently settled by different states, and yet their statutes are all binding on their respective citizens. The value of the use of money, that is, the reasonable and just compensation for delay in paying a debt, or for money loaned, is not uniform in all places—nor is it the same at all times even in the same place. But

states, by competent authority, supposed to be in every sense adequate thereto, must decide the rate—and when decided, being done by competent, adequate authority, honestly and intelligently fulfilling its indispensable functions, it must be deemed conclusive and may not be contemned. Then every people, through their constituted rulers, and most of all, a free people like ourselves, through a regular constitutional and representative government, which speaks the people's will; I say every nation, though its rulers, being the judge of what is right and proper, on the details of this subject; the laws which it chooses to enact, become thereby, the *rule* of honesty, fair dealing, and uprightness to all who acknowledge its jurisdiction. So that there is no confusion or inconsistency in saying that one is bound to revere and observe an existing law upon this subject here, while another is bound *in like manner* towards a very different law in another state, to which a citizen of this state would immediately become amenable in precisely the same sense, should he go to the other place.

The usury laws, for example, of New York, differ from those of Kentucky, but the public authority (in our free country, through the sovereignty of the people,) has in each state, rightful power, nay, is bound to pass such laws as their peculiar circumstances seem to demand, of which they are the constituted judges, supposed to be competent in every sense. Now, *their* rule, when adopted under God's general revelation of truth, becomes *the* rule to all their citizens respectively, and as their citizens may change their residence, respectively, they change their allegiance and obligations upon this subject. The Bible reveals general principles and leaves the application of them to states, whose decisions are conclusive and most solemnly binding on all who acknowledge their authority.

I conclude, therefore, that no principle is more certainly true in morals, than the obligation of every citizen to observe the laws which the state is under obligation to adopt. If the state be bound to pass the law, surely we are bound to observe it. I conclude, farther, that there is no evil greater in a commonwealth than that the minds of its citizens become possessed with contempt for its righteous and necessary laws. Want of reverence for law is at the bottom of the violation of law, and such irreverence is as incompatible with the highest measure of true love of country, as habitual violations of the law can be. He, therefore, is a poor patriot who does not love his country well enough to maintain her honor, and promote her social order by observing her laws; and want of respect for them is the certain way to encourage lawlessness and vice.

How far he respects law who hesitates not to violate it, judge ye. Can *he* be a friend of order, (which can spring only out of law,) whose leading enquiry is about the *penalty* of the law, and how he may evade it? Why this is not a principle for an upright man to act upon. This is the very principle, if principle it may be called,—this is rather the instinct of vice and crime. I do not say that every one who violates a law, in the letter or the spirit of it, is a villain; but I boldly say that one characteristic of a villain is a want of reverence for law; and that for any one to care no more for law than to enquire how he may break it with impunity, is that far to imitate the cautious

and skulking thief; or the calm, quiet, audacious swindler; or the cool, deliberate, malignant murderer.

The question with a truly upright citizen, with the lover of order, the friend of law, the enemy of crime, is never, how he may evade the necessary and righteous laws of the country—but how he may observe them. The law of God is above all human law, and if the requirements of men conflict with God's, a good man may not hesitate, but where human law does not attempt to bind the conscience, and requires only what God allows, it is fearfully binding on us all. Christians must submit to it for the Lord's sake. To observe it is a part of their religion. To violate it is to offend God and to disparage the gospel. It is by contempt for law, in the spirit and in the letter, that public virtue is undermined, and the foundations of liberty itself sapped. How, then, can Christians condemn those institutions of the country, which confessedly put no restraint on conscience? Here, especially in this blessed country, where Christians receive from the state unexampled privileges, and entire safety and protection, are they not peculiarly bound to do all that is possible to sustain the laws? Why, clearly, they owe no less to their own interest and credit; no less to the state. But the law, which is God's voice in that which he has committed to it, (the powers that be, are ordained of him for the purposes of their appointment,) that law has spoken clearly. It has fixed the limit of demands for the use of money; a subject whose control, in the detail, God has devolved on the civil ruler. That authority which God has set over the subject, has said that every claim beyond a certain limit, is not to be enforced—the demand is, therefore, illegal. Now, is the state competent, *at liberty*, BOUND, to regulate this matter? Then are not her decisions final? Are they not the rule of propriety? Is it not sinful to transcend them? And since they settle what is legal, is not a demand above what they will award, a demand above righteousness, justice, and honor in the premises? Then what is such a demand but an attempt to oppress? And if it relate to money, what is it but a form of *extortion*? If the law be God's own contrivance for settling such questions, to violate or evade it, is to insult him, in the matter of oppression, practiced against his creatures, whom he proposed to protect, and this is precisely what he used to call usury. To demand for the use of money what the law of the country did not allow, and would not enforce, God called oppression; and an attempt upon another, the tendency of which was to devour and destroy his substance, and such an oppressive and consuming process, he set forth by terms in the Hebrew tongue, which in our speech are rendered usury; and this term conveys, among us, distinctly to every mind, the process of using another man's necessities to the enlarging of our own estate; or, if you prefer, affording our money for the use of our neighbor, until his use of that money will use up his living; the very nature of the process being to eat up the borrower's means. Now, the precise point at which this process of oppression, of eating out like a moth, of using up, of usury, began, was in transcending legal regulations and restraints. The Bible clearly calls that usury which claims more for the use of money than the law would allow and enforce. Whose

demanding more was seeking to oppress, to be injurious, to exact illegally, to be a usurer. But law is still an ordinance of God. Government is still his institution. The powers that be are ordained of him; and this is their province, to regulate money, and justice in the use of money among men. So that the conclusion is direct and inevitable, that to contemn and disregard the law on this subject, is to be a usurer now.

All these considerations are fortified and enforced by this, viz., that if the laws establish no restraint, there is no limit to the exercise of cupidity in watching for the necessities of men. The conscience of a covetous man, who has money to lend, affords no restraint. Indeed the sentiment that one's money is worth what it will bring, deliberately puts conscience aside, closes up the bowels of men's natural mercy and compassion, and flings wide open the door for all extortion. Accordingly we find that usurers will often set every consideration, but gain, at defiance, and revel upon the necessities of men, even as the vultures on their prey! The opinion is essentially debauching in its influence on the human mind, and those who embrace it are often led by it to monstrous conceits. For example, I lately heard a man, in defence of this opinion, publicly commend a usurer for *his kindness*, in loaning to a sick neighbor, whose necessities were urgent, a sum of money at the rate of sixty per cent. per annum, *because* the same money could have been loaned to another person at yet higher rates! You perceive the restraints of conscience and reason, when law is despised! The usurer deemed it an act of kindness to lend a sick man money at sixty per cent.! Truly the tender mercies of the wicked are cruel! But more than this, those whose minds were not swayed by the hope of gain, but who had only imbibed the opinion we are combatting, are so beguiled by its seductions as to approve an act so monstrous! It were as just to commend the wretch who would charge a drowning man ten prices for a plank to save him!

---

## THE FUNERAL OF THE MASS.

### CHAPTER VI.—*Against the Taking Away of the Cup.*

THE taking away of the Eucharistical cup was established as an article of faith by the representatives of the Romish church assembled in Council at Constance, anno 1415, Session xiii. in a canon, the chief clauses whereof are these: *Seeing that in divers parts of the world there be some who rashly presume to say, that Christian people ought to partake of the sacrament of the Eucharist und r both species of bread and wine; and do give the communion to lay people, not only under the species of the bread, but also under the species of the wine; this present holy general Council of Constance, lawfully assembled in the name of the Holy Ghost, being desirous to provide for the safety of the faithful against this error, doth therefore declare, decree, and determine, that although Jesus Christ did administer this venerable sacrament to his disciples under both the species of bread and wine; and although in the primitive church the faithful did receive this sacrament*