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Blaxton (J.) The English Usurer, or Usury Condemned, by the most learned and famous Divines of the Church of England, FIRST EDITION, woodcut frontispiece, with leaf of explanatory verses opposite, some leaves stained, half calf, an unpressed copy sm. 4to. Printed by I. Norton, and are to be sold by I. Long, in Dorchester, 1634

** This issue is not recorded in the S.T.C.

04390
The Illustration.

The Covetous wretch, to what may we compare,
better then Snine: both of one nature are;
One grumbles, th' other grunts: both gross and dull,
hungry, still feeding, and yet never full.

Resemblance from their habits may be had
the one in Furre, th' other in Brisles clad.
Rich men by others sweat augment their pounds:
the Hog's still rooting in the neighbours grounds.
They neither of them upward cast an eye,
both downward looke, and pray on what they spie,
Nor differ they in death, The Branme nought yeilds

till cut in Collers, into Chekes and Shields,
Like him the Vsurer howsoever fed,
Profits none living, till himselfe be dead.
Both with the Christmas-boxe may well comply
It nothing yeilds till broke, They till they dye.
The English Usurer.

I say I will have all both Vse & principal.

Mine is the Usurer's due.
To root in earth, wallow in mire.

Living spare me, and dead share me.

Calvin Epist. de Usura.
In repub, bene constitutæ nemo sanator tolerabilis est, sed omnino debebat e consortio hominum reici: An Usurer is not tolerable in a well established Commonweale, but utterly to be rejected out of the company of men.
THE ENGLISH VSVRER,
OR VSVRY CONDEMNED,

BY
The most learned and famous Di-
uines of the Church of England, and Dedi-
cated to all his Maiesties Subjects, for the stay of further increase of the same.

Collected
By John Blaxton, Preacher of Gods Word at Osmington, in Dorset-shire.

Calvin, Epist. de Vfura.
Aded plus quam rarum est eundem esse hominem probum et feneratorem. It is more then rare, (or it is very seldom seen,) that one and the same person, should be both an honest man, and an vsurer.

London.
Printed by John Norton, and are to bee sold by John Long, in Dorchester, 1634.
THE ENGLISH AVENGER
OF VENARY CONSIDERED

Coller.

Dr. John Braxton's Preacher.

God's Voluntary Comfort in Power and Grace. Confidant Whosoever is Worthy.

And paved with Virtue and Virtue's Virtue;
And paved with Vertue, of the Virtue of Virtue's Virtue;
And paved with Virtue's Virtue, of the Virtue of Virtue's Virtue;
And paved with Virtue's Virtue's Virtue, of the Virtue of Virtue's Virtue's Virtue;
And paved with Virtue's Virtue's Virtue's Virtue, of the Virtue of Virtue's Virtue's Virtue's Virtue;
And paved with Virtue's Virtue's Virtue's Virtue's Virtue, of the Virtue of Virtue's Virtue's Virtue's Virtue's Virtue;
And paved with Virtue's Virtue's Virtue's Virtue's Virtue's Virtue, of the Virtue of Virtue's Virtue's Virtue's Virtue's Virtue's Virtue;
And paved with Virtue's Virtue's Virtue's Virtue's Virtue's Virtue's Virtue, of the Virtue of Virtue's Virtue's Virtue's Virtue's Virtue's Virtue's Virtue;
To the Reader.

Here are some commit fury, not knowing it to be sinne; eyther because they haue not the Word, or, they vse not the Word for the enlightning of their hearts. Those that bee ignorant for want of the Word, are much to be pitied; and yet is their want of that way, the just punishment of sinne. Those that are verry Epi- ignorant for not vsing the Word, are sharply to be reproofed; as those whose ignorance accruing from their owne negligence, is meere sinne vnto them. In verisque non est ista excusatio, sed ista condemnatio, Sextum sayth Augustine. Neithere of both can justly be ex- cused; nay eyther of both is justly to be condemned. Ep. 105. Others commit fury, and stand to excuse it, alleging for themselves the authority of men: to these Tanswer, as Laetantius did to the Gentiles, who grounded their religion vpon the authority of their Ancestours, Id solum rectum est, quod ratio preseribit, not that which men say, but that which reason warranteth, is right and to be approued.
To the Reader.

To them that allege examples, I answer with the ancient proverbe, *Vivitur preceptis non exemplis*: we must live by precepts, and not by examples. And with that of Moses, *Thou shalt not follow a multitude to doe evil*. To them which justifie vice to be lawfull, I stand not heere to make answer: for to that end serveth the treatise following. One ly, I apply unto them, that which Cyprian. *De Simpliani* spake of some Teachers of his time, *Amicitate prehulantes in tenebris, habere se lucem existimant*: walking in darkenesse, they suppose they haue the light.

Distrust in - To them that pretend, they cannot otherwise live, I reply: that they may accuse themselves the of sloth and idlenesse, of infidelity and distrust. *Vsfurers sin* in Gods Providence: which is indeed the Vsfurers sinne.

Others yet there are, who knowing the practice to bee euill, and themselves not being able to excuse it, they turne their nose vpon the very winde, like the weather. Cocke, and like mad men rage at those that would binde them for their benefit: and are like the Swine of which Christ speaketh in the Gospell, who when they haue Pearles throwne before them, turne againe, and all to rent those that cast them. God bee mercifull vnto these kind of Vsfurers; and convert them, if it bee his will: for their case is desperate. They are like vnto a foolish patient, who is ready to flie into the face of the Chirurgian, when hee searcheth his wound vnto the...
To the Reader.

the bottome, for the curing of it. What will follow hereupon? But the ruine of the Vsurer?

Others, when the Minister preacheth against Vsury, encourage themselves in their uncharitable course of life, by this conceit: that it is but his private opinion. This treatise will make it evident, that, Vsury to bee unlawfull, proceeds not out of the mouths of some few Humorists in the Country, (for so the Vsurers account them:) but it is the judgement of those who sit at the Helme, and deseruedly are accounted pillars in the Church of God.

As for the Author of this Treatise: understand, that hee neyther lendeth, nor taketh vpon Vsury: for hee followes his calling, and doth not busy himselle much with the affayers of the world. As for profest Vsurers, hee esteemes them as vile persons, in whose eyes they are most unjustly condemned, but hee honoreth those that feare the Lord, which the Vsurers do not. And therefore being free from the guiltinesse of this sinne, he may the more freely giue sentence vpon the ungodlinesse thereof. Let him judge of another mans default, who hath not the same fault to condemne in himselle: let him judge of another who committeth not the same thing which hee deemeth worthy the punishing in another.

Know moreover, that he is a thorough conformable member,
To the Reader.

Member and Minister of the Church of England. And for the Scope of this Treatise, it is for the information and salvation of thy soule, and his owne soule. Take the Treatise, and (a) give prayers, for

Thy fellow member in

Christ Jesus.

John Blaxton.
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2. Iowell, sometimes Bishop of Salisbury.
5. Donnan, the hammer of unbelievers, Lord Bishop of Derry in Ireland.

Doctor:
- Pie
- Willet
- Selater
- Tayler
- Smith

Doctor:
- Preston
- Williams
- Web
- Sutton
- Wilson

Messrs.:
- Wilkinson
- Smith
- Wheatly
- Dod
- Bolton

Messrs.:
- Scudder
- Rogers of Wethersfield
- Rogers of Messing
- Rogers of Dedham
- Northbrooke
- Philips

Mr.:
- Robrough
- Moss
- Fenton
- Dyke
- Bayne
- Brinsley
- Silvester
- Withers
- Quarles

The
The Charitable happy,  
the Vurers accursed.

O! thrice, thrice happy be, whose free desires  
To charity a holy fervor fires:  
Who only minds God's glory, by his gift,  
And neighbours good, without sinister drift;  
Famine (familiar unto rogues that range)  
Shall not come near his garner, nor his grange:  
His fields, with Corne, abundant crop shall cover;  
His vines with Grapes, his hedges with Roses over;  
His downes with sheepe, his dairy-grounds with Neat;  
His mounts with Kids; his moors with Oxen great;  
His groves with drones (increasing night and day;  
His hills with Heards, his smiling meads with Hay;  
His fens with foule, his pils, and pooles with Fish;  
His trees with fruits, with plenty every dish;  
Content and health (the best of earthly bliss)  
Shall euermore remaine with him and his;  
Him, pride or enuy never shall molest;  
Or corse he care, foe to repast and rest.  
For his all-see eye still carefully respects  
The Almner's house, and euer it protestes;  
Till finally, when justice endeth all,  
Sweet merces voyce him to heau'n's Kingdoms and:  
But th' Vurer (how-ever here he thrive  
In heats and hoords) already dead aline  
(No heat of love, no heart to give a mise.  
Blessed are the mercifull,  
Math.5.7.  
Psal.37.49.  
Phil.4.13.15.  
1 Tim.6.6.  
Eas 58.8.9.  
10.11. &c.  
Curfed are  
the vurers.  
Psal.15.5.
Ezek. 18:13. Except to gaine and gather double by t'it
Him, in that day (to him a day of woe)
The Holy-one the all-knowing will not know.
Shame and confusion shall be spread him ouer;
Wishing the holes to hide, and hills to cover.

James 2:13.
Reuel.6.15.16
Eternall fire shall dry his thirsty veins;
Immortal dying in eternall paines.
His eyes so nice to looke on Lazarus sore
Shall swim in sulphry teares (torturd the more.
To see above, in blisse and glory rise,
Whom ruthless here he would not see, in life)
His ears here deaf, unto distressed ones:
Shall there beare horror of the damned groans.
Nor shall the voyce of mercy him salute,
Who, in effect, to needy moane was mute;
Millions of masses cannot him redeeme,
Nor all Church-treasure ever ransom him,
From all-thought-passing pangs of wretchednes:
As endless,.easeless, and remedyless,

I O S V A  S Y L V E S T E R S.
On Usurers.

Of all men usurers are not least accurs'd; They robbe the Spittle, pinch th' afflicted worst; In others griefe they're most delighted in; Whilst Givers suffer for the Takers sinne: O how vnjust a trade of life is that, Which makes the lab'ners, leane, and th' idle, fatte?

Fra. Qvarles.

Faneque qui lucrum facit, est homicida Catoni; Eritis dupla, huius quadrupla multa fuit. Non facit heredem, primatur honore sepulchri Qui tennes lucro saeculis anget opes. Sermo sacer, patres, pater omnis damnat, at una (Quod docet errores) Consuetudo probas.

Iohannes Garbraudus
Oxonensis.
To the Vlurer.

Mors tua, mors Christi, fraus mundi, gloria caeli,
Et dolor inferni, sunt meditanda tibi.

Thy death, the death of Christ, the world's temptation;
Heavens joy, hell's torment, be thy meditation.

Here bee three most notable helps of a godly life, delivered to us by David, in three verses of the 119 Psalm. 57. O Lord, I have determined to keepe thy Word. 58. I have made my supplication in thy presence with my whole heart. 59. I have considered my ways, and turned my feete vnto thy testimonies. Determination is the first: It is a good thing by settled resolution to conclude with thy selfe that thou wilt live godly. Supplication is the second: except by continuall Prayer thy determination bee confirmed, and strengthened by grace from God, thy conclusions which thou takest to day, shall vanish to morrow. Consideration is the third, and it is profitable to reduce thee a-gaine into the way of God, so often as of weakenesse thou
Thee are three helps to keep thy heart in the way of God: so necessary, that if without them thou dost any work, it is not possible but thou shalt be snared. First therefore determine to forsake thy fury, and to make restitution. Secondly, strengthen this determination by prayer, say with David, create in me a clean heart, O God: and renew a right spirit within me. Encline my heart unto thy testimonies: and not to covetousness. Thirdly, consider thy former courses when thou wast a cruel V fury, and say with our blessed Saviour: What is a man profited, if he shall gain the whole world, and lose his own soul? Or what shall a man give in exchange for his soul? Say with the holy Apostle S. Paul, they that will be rich, fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in perdition and destruction. Finally, doe good, be rich in good works, ready to distribute, willing to communicate, laying up in store for thy selfe a good foundation against the time to come, that thou mayst lay hold on eternall life. Consider what I say, and the Lord give thee understanding in all things.

Thy remembrancer, 1. B.
THE ENGLISH
VSVRER:

CHAP. I.

Of the definition of Vsfury.

He contract of Vsfury is nothing else but illiberall mutuation, and may thus briefly be defined: Vsfury is mutuation, or in Ps. 15, lending for gaine. This briefe definition doth fully set forth the true nature of Vsfury, and sufficiently distinguisheth it from all other contracts whatsoever.

First I say it is mutuation or lending, which is also presupposed in the Scripture, Exod. 22, 25. and the same if need were, might be proved by the other relative, which is borrowing: for lending and borrowing are relatues: And if he which taketh up money upon Vsfury, be a borrower; then he that giueth or putteth it forth unto Vsfury, is a lender.

The contract therefore of Vsfury is a contract of lending; now in the contract of mutuation or lending, divers things
things concurre, which also belong to the nature of Usury.

1. That it is of such things as are spent in the use, and consist in quantity, that is to say in number, weight, or measure, as Money, and Vietsuals, Corne, Wine, Olive, &c. which are particularly mentioned, Deut. 23. 19. Levit. 25. 37.

2. And therefore is alienation not only of the use, but also of the property, from which the use (of such things as are spent in the use) cannot be severed.

3. As the property is transferred to the borrower, so the borrower standeth to the hazard of the thing borrowed.

4. That it is not a perpetual alienation of that which is lent, but for a time, which time being expired, the borrower is bound to restore the principal.

5. Because the thing borrowed is to be spent in the use, therefore the borrower is bound, not to restore the selfsame particular which he borrowed, but so much in the same kind, or the same value.

6. It belongeth to the nature of lending, that it be free and liberal. And this is that which followeth in the definition, as the difference to distinguish it from free lending, that it is for gain.

**Usury is for gaine.**

**Idem p. 153.** What is to be esteemed gaine.

By gaine is ment any addition, ouerplus, or increase, ouer and aboue the Principall, whether it bee money, or money worth, required not for the indemnity of the Creditour, to saue him harmelesse, but for his advantage, to make him a gainer by lending; for that onely is to be esteemed gaine, which is an ouerplus, clearly
clearly gotten above the Principall. And whereas I say it is eyther money, or money worth: this money worth reacheth farre, not onely to goods and wares, but also to labours and services, and whatsoever else being valuable by money, may lawfully be let or sold for money. And when I say that viury is lending for gaine, it is meant, that in the first act of lending upon viury, or afterwards in the forbearing, whereby that lending is continued, gaine is, if not covenanted for, yet at the least intended. So that where there is a covenent or intent of gaine by loan, whether it be in the first act of lending, or afterwards in the forbearing, it is viury: and contrariwise, where there is neyther a covenent nor intent of gaine in lending or forbearing, there is not viury, though there be an overplus, or encrease received over and besides the Principall.

The Hebrew word *Nesbeh*, is the ordinary name to signifie viury, as *Faenus* in Latine, or *τόξον* in Greeke, or *Vlury* in English. For the money which is lent upon viury, is called *Nesbeh*, a biter, or which biteth: and the Hebrew phrase, which signifieth to be lent upon viury, is to bite, as appeareth plainly, *Deut. 23.19.* Thou shalt not lend upon viury to thy brother money or meat, or any thing else. After *Isbak*, which biteth, that is, which is lent upon viury. For whatsoever the Vlurer lendeth, it hath teeth, and iawes to eate and consume the substance of other men; his Corne or viuels which were made to be eaten, doe eate, and his money which was made to be spent, doth waft the substance of others. and therefore Hebrew writers doe teach, that in the name of Vlury is excluded an admonition, not to borrow upon Vlury: for hee which taketh money upon Vlury, taketh as it were a serpent into his bosome: This is confessed by Calmine himselfe, that whereas...
The English Usurer.

The name Nesbeh, which signified biting, as they do the name Usury among vs, as being odious, and therefore alleged, that they took not Nesbeh but Tarbith, as amongst vs they will not be thought to take Usury but consideration, dislike, or interest: therefore the Lord forbideth as well Tarbith as Nesbeh, whereby he condemneth generally Quam libet fortis accessionem (sayth Calvin) any addition or increase above the principall. And vpon Ezekiel chap. 18. he sayth the Prophet condemneth not onely Nesbeh which signifieth biting, but also Tarbith, which he translateth incrementum, increaе: hoc est (sayth he) quicquid lucris sibi avari homines conciliant ex mutuo; that is, whatsoever gaine couetous men doe get to themselves by loan.

Actuall Usury is described by Dr. Fenton, to be pactum ex mutuo lucrum.

Lucre for loane vpon covenent; or The covenent of lucre for lending: or Lending vpon covenent for lucre.

So that these three words, mutum, pactum, lucrum, doe define and circumscribe the entire nature of that Usury whereof the maine question is made, whether it be lawfull or not.


The
The distinction of Vslury.

Vslury is eyther Inward and Mentall, or Outward and Actual.

Mentall Vslury is a lending for gaine without co-uenant, that is, when the creditor onely intenden-deth and looketh for gaine by lending and for-bearing his money, but doth not indent or co-uenant with the borrower for gaine. And this may be called, the Vslury of the heart: for the law of God being spirituall, doth not onely restraine the hands, and outward man; but also the intent and purpose of the heart: in somuch, that morall actions though in shew good, are to be judged euill, if they proceed from an ill intent, and tend to an ill end: for he that intendeth euill, hath the like euill will with him that worketh euill: and he which by lending onely intendeth his owne gaine, he lendeth for gaine, and therefore, if actual Vslury be euill; then the intent and purpose thereof is also euill.

Outward and actual Vslury is, when the creditor doth not onely intend certaine gaine by lending, but also cownenteth for a certaine summe to be allowed him at a certaine time, or times. This in the Scriptures is called imposing of Vslury, Exod. 22. 25: Thou shalt not impose Vslury upon him: Wherefore in actual Vslury, a covenent is made for certaine gaine, and in that covenent the very forme of actual Vslury consisteth: for which caule
some do call such a contract, formal V fury. And this covenant vieth to be confirmed by obligation, euyther ver-
ball, as bills and bonds, or reall, as pawns, or mortgage; or personall, as suretiship; whereby the creditor is secu-
red for the receit, and the debtor bound for the pay-
ment, both of the principall and also of the V fury.

Let us now see how by this definition V fury is distinguished
from other contracts, and also other things which may
seem to have some affinity therewith: for of
the rest it is needless to speake.

V fury di

1. From all liberal contracts, as that of donation or free gift, of mutuation, or
free lending to spend, of commodation, or free lending to
use, because they be free and liberal, but V fury is illiberall
and for gaine.

2. From all lawfull buying: because in buying there is a
perpetual alienation of money, in V fury but for a
time.

3. From lawfull Location or letting to hire: which is the
rather to be observed, because some imagine, that
money and other things which are lent upon V fury,
may as well be let as other things. But there is a great
difference between V fury, and the lawfull contract of
Location or letting. And first they differ in the sub-
jects.

V fury is in those things which are spent in the use, and consist in quantity, standing in number, weight, and measure.

Location, is of such things as are not spent in the use, neither stand in number, weight and measure.
The subject of Usury are such things as have no fruitfull use in themselves, but the gaine which is to be raised by employment of them, is to be imputed to the industry and skill of the employer.

The use of things lent upon Usury cannot be severed, or reckoned apart from the property and dominion, because they are such things as are spent in the use, and therefore if you use them, you spend them.

In the contract of loans, whether free or upon Usury, the lender granteth to the borrower, not only the use, but also the property of the thing lent, from which the use of that which we lend to be spent in the use cannot be severed: hence it is called mutuum, because by lending it is made ex melo timent.

The subject of Location have a fruitfull use in themselves naturally.

The fruitfull use of things lent, may be severed and reckoned apart, and is valuable by itself, as of Lands, Goods, Houses, &c. which remaine in the use unspent.

In the contract of Location, the letter granteth to him that taketh to hire the use onely of the things retaining the property to himselfe.
Because that which is the subject of loane, and Usury, is spent in the use, and is lent to be spent; therefore the borrower is bound to restore, not the same particular which he borrowed, but so much in quantity or full value in the same kind, without any impairing, or diminution.

As in mutation, and Usury, the property is translated to the borrower, so with the property also the hazard wholly appertaymeth to the borrower: for the very contract of mutation includeth in it an obligation, binding the borrower, that whatsoever becommeth of this particular which he borroweth, he shall restore the full value thereof at the day appointed, in the same kind. And to this purpose the borrower maketh promise, either by word or writing, entereth into bonds, and statutes, laying his goods to pawn, or his lands to mortgage, giueth sureties, to assure and secure the creditor for the principal.

As in Location the use is communicated to the Hирer, but the Letter retaineth the property: so the thing, if it shall miscarry without the defaults of the Hirer, belongeth to the Letter, and not to the Hirer, because it came for his hire, Exod. 22.14. And it is a rule in law, to whom the hazard appertaymeth, to him the fruit and profit belongeth.

Where
Where there is a Covenant to beare part of the losse, as well as to reape part of the gaine, and this contract, is neyther vsury, nor loane: but a lawfull contract.

Which in Latine is called Nauticum, or Maritimem Fons, and is a gaine or allowance made for monye, which is transported beyond the Seas, at the perill and hazard of the Creditor. This is not vnlawfull, provided, alwayes, that there be an adventure or hazard in truth, and not in pretence onely; and also that the gaine be proportionable to the hazard.

Which is a gratuitie or free gift, when the borrower finding himselfe much benefitted by the lenders curtezie, doth of his owne accord in testimony of his thankfillnesse, freely giue to the lender, who neyther in tended when he lent, nor expected whilsts he forbore, any gaine; and much lesse couenanted for it.

From that which is called Vtura compensatoria recompencing vsury, which we call intrest: which is nothing else but a just recompence which the Debter, having through his default become the effectuall cause of the Creditours hinderance, doth owe vnto him by the Law of nature, and that hinderance may be two fold, Damnum emergens, losse arising, or Lucrum cessans, gaine ceasing: but this ceasing gaine which must come into estimation, must not be vncertaine and doubftfull, but certaine: or at least very probable.

Here are certaine cautions to be remembred.

First, that intrest bee esteemeed not according to the gaine or benefit which the borrower hath had by the employment of the money, but according to the hinderance
or losse which the creditour sustained through the borrowers default.

2 Secondly, that Interest is not to be required nisi post moram, but onely after delay and default committed by the borrower.

3 Thirdly, that not alwayes after delay it is to be required, but onely then, when the creditour hath indeed sustained losse or hinderance by the borrowers delay.

4 Fourthly, that he doe not voluntarily incurre any losse, meaning to lay the burthen thereof on the borrower, but doe his true endeavour to auoyd it, eyther in whole or in part.

5 Fiftly, that when he suspegeth losse or hinderance by the debtors delay, he descend not into extremities with those who haue broken day, not through negligence or unfaithfulness, but through want and necessity, which they did not foresee: and let him remember, that where is no fault, there ought to be no punishment.

6 Sixtly, that the estimation of the interest be not referred to the creditors owne arbitrament, but committed to the judgement of some other honest and discreet men: which conditions being observed, it is lawfull for the creditour to require an overplus besides his principall: which overplus notwithstanding is not usury.

The Testimony of sixe learned Bishops of the Church of England concerning usury.

The Testimony of Bishop Sands.

Their biting Worme of Usury, that devouring wolf hath consumed many, many it hath pulled upon their knees, and brought to beggary; many such as might have lived in great wealth, and honour not a few. This canker hath corrupted all England: we shall doe God and our country true service, by taking away this enuell; represse it by Law, else the heavy hand of God hangeth ouer vs, and will strike vs.

God sayth, Lend freely, and looke for no gaine: but will the Usurer, whose money is his god, remit his Interest because of this; because the Lord hath so charged him? No, he will not let goe his ten or twenty, or thirty, in the hundred. To him the glory of God, yea and his owne soule is vile, nothing is precious but onely his money. What the Prophet speaketh of putting forth money to usury, he full little regardeth, but feedeth still vpon his mast, and blesseth himselfe when he waxeth fat, not perceiving that God hath already plagued him with a plague of all plagues, the obduration of his heart. And although that God hath given him ouer into a dull and senselelle minde, his cares being so damned vp that nothing can haue enterance to moue, or touch his hard heart, yet he still blesseth himselfe, and his accursed soule. Thou Usurer, thou idolater, that dost glory in thy shame, in
Their wealth prospers not, in thy evil gotten gold: dost thou not know, that thy wealth shall melt like snow before the Sunne? Thinkest thou still to hold it? O fool, this night shall they take away thy soule, perhaps this instant, and then whose is all this? After that Zachaeus fell to the service of Christ, and that Christ entered into his house, he presently forsooke the service of Mammon, made a large restitution of that which he had gained by such unlawful means, and then began to be liberal: and not onely to lend freely, but to giue for nothing. He gave the one halfe of all his goods to the poore. If God would at this day worke thus in the heart of one Zachaeus, a rich Vrurer, how many poore might be reliev'd by such a restitution? He might maintayne many a needy man, and saue his owne soule. Well, this one thing we know, the word that proceedeth out of Gods mouth against v fury, shall not returne in vaine, if it cannot worke reformation, it will worke confusion.

Every man is to his neyghbour a debtor, not onely of that which himselfe borroweth, but of whatsoever his neyghbour needeth: a debtor, not onely to pay that he oweth, but also to lend that he hath and may conveniently spare; to lend I say according to the rule of Christ, Luke. 6. Lend looking for nothing thereby. So that these ouer-payments, the v fury which hath spoyled and eaten up many, the canker of the Commonwealth, is utterly both forbidden to man, and abhorred of God. To bargaine for Lead, Graine, or Leases, with such as haue neyther Lead, Graine, nor Leases to pay, neyther any such matter meant, but onely unlawful gaine of money, the party to forfeit his obligation, because he neyther can, nor meaneth such payment; and the lender not content to receiue lesse advantage then thirty at the hundred, this is but a patched cloake to couer this vild
wild sine withall. Whatsoever thou receivest upon condition, or by what means soever thou receivest
more then was lent, thou art an usurer toward thy brother, and God, will be a revenger against thee. He
whom thou shouldst obey if thou wilt be saved
doeth in express words command thee, not to lend
thy money for usury. This Word of God, man cannot
dis pense withall, and it shall not returne in vaine;
if it cannot be a converting commandment, it shall be
a confounding judgement. The reasons of men for usury
must giue place to the precepts of God against it:
What man art thou that wilt be wiser then thy Maker? Hath
God condemned it, and darest thou defend it? Is it in his
judgement injurious, and doth thy judgement think it equal?
Hath he seen reason to prohibit it, and dost thou see reason why thou mayst use it? Such reasons with the
makers and usurers of them, the Lords justice shall de-
stroy. And yet in truth all Nations, at all times have
condemned it, as the very bane and pestilence of a
Commonwealth: whereof the old Romane both Hi-
story and practice is an often witness. These secret
shifts are scene of God, and abhorred, and will be re-
enged: well mayst thou escape the hands of man by
thy coloured delusions, yet canst thou not escape the
sharpe and swift judgement of God: who accordingly
as hee hath threatened, will exclude thee out of his
Kingdome, interdict thee his Tabernacle, and hurle thee
into Hell: Where thy euill gotten money can neither
redeeme nor helpe thee, a just reward for thy vniust
usury. Our Apostle requireth that we pay unto every
man the thing that we owe, and we are as much debt-
ers to lend freely, as others faithfullly to pay the thing
which was lent.

The bowels of compassion are in some men so mar-
iously dried and closed vp, that they turne away their faces

Note.

Eze. 22. 25; Lev. 25. 27; Deut. 23. 19.

The reasons of men for usury, must giue
place to the precept of God against it.

The old Romans condemned usury.

Note.

Idem Sermon upon Micah.
faces from all men, that desire any thing at their hands, though they aske it not of gift, but of loane, vnlesse they aske to buy the loane with Vfury. The Iewes euene till this day will not lend vpon vfurie among themselues, but lend freely to their brethren and without gaine. Inde himselve that solde his Master for money, was not more crouell hearted I suppose then these men are, who for money deoure their brethren: their hearts are iron hearts, they haue no sparke of pity or compassion left in them, let them not thinke but that one day their gaine shall be their exceeding losse. If Chrysostome thought that one euill gotten groat, layd vpon a chest full of money, would be a canker to fret out and eate vp the rest, what shall become then of so much gotten by so vnmercifull and vn-godly meanes? Where is love, where is mercy, when lending of money is become merchandize? Enough hath beene layd in this place of this matter, which if it be not amended, be ye assured that the Lord God in his iult wrath will plague you both in your selues, and in your posterity for it.

2 Testimony Bb. Iewell.

Many liue in vfurie, a most filthy trade, a trade which God detesteth, a trade which is the very overthrow of all Christian love: But their gaine shall be to their losse, and their money to their destruction. He that giueth his money vpon vfurie, shall not dwell in the Tabernacle of the Lord, nor rest vpon his holy Mountain.

Deceiue no man by wrongfull dealing, increase not thy goods by extortion nor by vfurie. He that giueth his money to vfurie, shall not enter into the Tabernacle of the Lord. He that taketh vfurie of his neighbour, killeth him without a sword, the Lord will anenge it. He will not blesse ill got.
gotten goodes, they cannot prosper: they will never continue, nor remaine into the third heire.

**Usury** is a kind of lending of money, or corn, or oyle, or wine, or of any other thing, wherein, upon covenant and bargain, we receive againe the whole principall which **Usury** defined; we delivered, and somewhat more, for the use and occupying of the same: as if I lend 100 pound, and for it covenant to receive 105 pound, or any other summe, greater then was the summe which I did lend: this is that which we call **Usury**: such a kind of bargaining as no good man, or godly man ever used. Such a kind of bargaining as all men that ever feared Gods judgements have alwaies abhorred and condemned. It is filthy gaines, and a worke of darkenesse, it is a monster in nature: the overthrow of mighty kingdomes, the destruction of flourishing States, the decay of wealthy Cities, the plagues of the world, and the misery of the people: it is theft, it is the murthering of our brethren, it is the curse of God, and the curse of the people. This is **Usury**. By these signes and tokens you may know it: For wherefore ever it raigneth all those mischiefs ensue.

**Whence springeth Usury?** Soone shew'd. Even thence whence theft, murder, adultery, the plagues, and destruction of the people doe spring. All these are the workes of the diuell, and the workes of the flesh. Christ telleth the Pharisees, **You are of your father the diuell, and the lusts of your father you will doe.** Euen so may it truely be sayd to the **Usurer**, Thou art of thy father the diuell, and the lusts of thy father thou wilt doe, and therefore thou hast pleasure in his workes. The diuell entered into the heart of **Judas**, and put in him this greedinesse, and covetousnesse of gaine, for which he was content to sell his master. **Judas** heart was the shop, the diuell was the foreman to worke in it. They that will be rich, fall into temptation and snares, and into many foolish and noysome lusts, which **Tim 6.9,10.** drowne.
drowne men in perdition and destruction. For the desire of money, is the root of all evil. And S. John saith, who soever committeth sinne is of the devil. I. Joh. 3. 8. Thus we see that the devil is the planter, and the father of vflury.

What are the fruits of vflury? A. 1. It disolveneth the knot and fellowship of mankind: 2. It hardneth man's heart. 3. It maketh men unnatural, and bereaueth them of charity; and loue to their dearest friends. 4. It breedeth misery and provoketh the wrath of God from heaven. 5. It consumeth rich men, it eateth up the poore, it maketh bankrupts, and undoeth many householders. The poore occupiers are driven to flee, there wifes are left alone, their children are hopelesse, and driven to beg their bread, through the unmercifull dealing of the coutous vflurer.

He that is an vflurer, wisheth that all others may lacke and come to him and borrow of him: that all others may lose, so that he may have gaine. Therefore our old forefathers so much abhorred this trade, that they thought an vflurer vnworthy to liue in the company of Christian men. They suffered not an vflurer to be a witnesse in matters of Law. They suffer him not to make a Testament, and to bestow his goods by Will. When an vflurer dyed, they would not suffer him to be buried in places appointed for the buriall of Christians. So highly did they mislike this unmercifull spoyling and deceiving our brethren.

But what speake I of the ancient Fathers of the Church? there was neuer any Religion, nor Sect, nor State, nor Degree, nor Profession of men, but they haue disliked it. Philosophers, Greekes, Latins, Lawyers, Diuines, Catholikes, Hereticks; all Tongues, and Nations, haue ever thought an vflurer as dangerous as a theefe. The very sense of nature proues it to be so. If the stones could speake, they would say...
say as much. But some will say, all kindes of usury are not forbidden, there may be cases where usury may stand with reason and equity, and herein they say so much as by wit may be devised, to paint out a soule and vgly idoll, and to shadow themselues in manifest and open wickednesse. Whatsoever God sayth, yet this or this kind of usury, say they, which is done in this or this sort, is not forbidden. It profiteth the Commonwealth, it relieueth great numbers, the poore should otherwise perish, none would lend them.

By like good reason, there are some that defend theft and murder, they say, there may be some case, where it is lawfull to kill or to take: for God willed the Hebrews to rob the Egyptians, and Abraham to kill his owne sonne I-saac. In these cases the robbery and the killing of his sonne were lawfull. So say they. Euen so by the like reason doe some of our countrymen, maintayne concubines, curti-zans, and brothel-houses, and stand in defence of open stewes. They are (say they) for the benefit of the Country, they keepe men from more dangerous inconueniencies, take them away, it will be worse. Although God say, There shall be no whore of the daughters of Israel, neither shall there be a whore-keeper of the sonnes of Israel. Yet these men say, all manner of whoredome is not forbidden. In these and these cases it is not amisse to allow it.

As Samuel sayd to Saul, so may we say to the Usurer: thou hast devised cases and colours to hide thy shame, but what regard hath God to thy cases? What careth he for thy reasons? the Lord would have more pleasure, if when thou hearest his voyce thou wouldest obey him. For what is thy device against the counsell, and ordinance of God? What bold presumption is it for a mortall man to controule the Commandements of immortall God? And to weigh his heauenly wisedome in the ballance of humane foolishnesse? When God sayth, thou shalt not take usury, what creature of GOD art thou which canst take usury? When God maketh
They are of a it vnlawfull, what art thou, oh man, that sayft, it is law-
full? This is a token of a desperate mind. It is found true in thee, that Paul sayd, the loue of money is the
roote of all ill. Thou art so given over unto the wic-
ked Mammon, that thou carest not to doe the will of
God.

Thus much I thought expedient to speake of the
loathsome and soule Trade of vsury. I know not what
fruit will grow thereby, and what it will worke in your
hearts. If it please God, it may doe that good that I
wish. I haue done my duety, I call God for a record
unto my soule, I haue not deceiued you. I haue spoken
unto you the truth. If I be deceived in this matter, O
God thou hast deceiued me. Thou sayft, Thou shalt take
no vsury. Thou sayft, He that taketh increase, shall not live.
What am I, that I should hide the words of my God,
or keepe them backe from the hearing of his people? The
Learned old Fathers haue taught vs, it is no more law-
full to take vsury of our brother, then it is to kill our bro-
ther. They that be of God, heare this, and consider it,
and haue a care that they displease him not. But the
wicked that are no whit moued, and care not what
God sayth, but call his Word behind them: which haue
eyes and see not, and ears yet heare not: because they
are filthy, they shall be filthy still: their greedy desire shall
incresce to their confusion, and as their money increaseth,
so shall they increasce the heapes of their sinnes. Pardon
me if I haue beene long or vehmeent, of those that are
Vsurers I ask no pardon.

Note.

I heare that there are certaine in this City which wallow
wretchedly in this filthinesse, without repentance, I give
them warning in the hearing of you all, and in the presence
of God, that they forfaie this cruell and detestable sin. If
otherwise, they continue therein, I will open their shame,
and denounce Excommunication against them, and publish there names in this place, before you all. That you may know them, and abhorre them, as the plagues and monsters of the world: that if they be past all feare of God, they may yet repent and amend for worldly shame.

Tell me thou wretched wight of the World, thou unkind creature which art past all sense and feeling of God, which knoweth the will of God, and doth the contrary? How darest thou come into the Church? It is the Church of that GOD, which hath sayd, thou shalt take no vsury, and thou knowest he hath so sayd. How darest thou read or heare the Word of God? It is the Word of that God, which condemneth vsury; and thou knowest he doth condemn it. How darest thou come into the company of thy brethren? vsury is the plague and destruction and undoing of thy brethren. And this thou knowest. How darest thou looke vp on thy Children? Thou makest the wrath of GOD fall downe from Heauen vpon them. Thy iniquity shall bee punished in them to the third and forth Generation. This thou knowest. How darest thou looke vp into Heauen? Thou haft no dwelling there: thou shalt have no place in the Tabernacle of the highest. This thou knowest. Because thou robbest the poore, deceuonest the simple, and eatest up the Widowes Houses: therefore shall thy Children bee naked, and begge their bread: therefore shalt thou and thy riches perish together.

The third Testimonie, Bishop King.

How long will the Vfurers and oppressor of others vpon Ionas: whose Lawes are as kniues, and whose teeth be of iron, sleepe in his bed of mischiefe, as the Psalmist calleth it,
it, and in the contemplation and solace of his ill gotten goods?

How long have we cried against oppressions, and smitten the oppressours with the rod of Gods vengeance, as Moses smote the Rocke? And yet what one drop of remorse have we ever wrung from their stony hearts? How long have we clapt our hands at the shamelesse fury of this place? If fury bee too stiffe to be moved, yet we must free our soules, and if it were possible, we would also free them that are wrapt in their snares. If they little esteeme the warning of the fiftteenth Psalme, that give their money upon fury, let them at least take heed that receive it. Let them not trie to beare an Oxe upon their shoulders; when they are vnable to beare a Goate. That is, if pouerty be burthen enough vnto them, let them not adde the burthen of fury. They aske what they shal doe? Dost thou aske? Saith Plutarke. Thou haft a tongue, begge. Thou haft hands, worke. Thou haft feete, walke. Thou haft an heart, thinke.

Nauiga, renauiga, sale forward and backeward, take any paynes, rather then to fall into the mercy of an Usurer. There is nothing so bitter as to restore.

I would our Usurers would marke this, that of all those grievous offences whereof Nineneh had laboured a long time, the rest are held a sleepe, and their names spared, as not worthy in comparison to come in speech with their farre superiour iniquity; onely the wickednesse of their hands, which is not least in biting the poore, is remembred and reported in speciall wordes. Spake I of Usurers? There are none: neyther is there a Sunne in the Skie. For mine owne part, I know them not. For they haue taken neyther Horfe nor Bullocke of mee. But for my brethrens sake both in the City and Country, I wish that their
their billes and bonds were all heaped together in the
Market place; and set on fire, as they were sometimes
at Athens, that wee might all joy and say, as
Alcibiades then did; we never saw a clearer fire. But
because we cannot ease our hearts so soon of them,
nor by such meanes I will tell them for their owne con-
fort what they shall trust to amongst other things:
that although they labour in the fire to get riches,
yet the time shall come, when there shall nothing re-
maine vnto them but this, that they shall be able to know
and recount with themselues, how many debters they have
quite vndone: As for their treasures of iniquity, let them
plainely understand that they put them into a bottom-
lesse bag which could hold nothing. Ill gotten goods ne-
er descend to the third heire; perhaps,not to the second,
nor first,nor to benefit himselfe,who thinketh he hath most
handfast. She gathered it of the hire of an harlot, and it shall
returne to the wages of an harlot. They gathered their wealth
by v fury, and v fury or somewhat else shall consume it. Gni-
pho the Vfurer,as Lucian reporteth, lieth in hell, bemoaning
his hard estate, that Rodocares an incestuous spend thritt
should waste his goods: so may these, but I leave their
judgement to God, to whom it belongeth. For vengeance
is his, and he will repay it. Yet dare I giue sentence against
it, as far as the ancient Romanes lawes did: wherein be-
caus a thiefe was bound to make restitution of double,
the Vfurer of foure fold. Their meaning is plaine enough,
that they esteemed v fury a double theft, and that at the
least is my judgement. And therefore as Alexander Severus
made an Act,that none should salute the Emperour, who
knew himselfe to be a thiefe, so let our Vfurers, take them-
theselues warned, and discharged (so long as their hearts accuse
V furers not to them of their double and treble theft) from saluting Chri-
Stians; and much more from eating, drinking, convsering,
most of all from praying, fasting, communicating with
Christians.
The 4. Testimony, Bishop Lokes.

This is no small difference betwenee God and the diuell. The diuell in shew, biddeth vs, love our selves, doe all for our selves, and we are so simple as to beleue him, and thinke that we doe so; whereas the event proues that we doe all for him, and to our owne ruine: for he is the plaine image of Vsurers, who live by the sweat of other mens browes, and cunningly grow rich by undoing others with a seeming reliefe.

God himselfe sayth it in the close of this Psalm, Hear this all ye that forget God. Iewes, Gentiles, whatsoeuer you be, if you be adulterers, drunkards, Vsurers, blasphemers, any way wicked liuers, Consider this (saith God) lest I suddenly take you away, and there be none to helpe you. For if we be guilty of such sinnes, and encourage our selves in them by base conceits of God, God will not faile to reprooue vs, and marshall such wickednesse before vs, to convict vs thereof, and to confound vs therewith.

While the Gentleman depopulateth the Countrey, and the Vsurer and Victuiler are become the chiefe Tradesmen of Incorporations, what wonder if contrary to Gods Law, and the Kings, the whole Land be filled with miserable poore.

The fift Testimony, Bishop Donnam.

This most reverend and learned Bishop proues certaine to be unlawfull by diners arguments.

1. Argument.

Whatsoever perverteth and overturneth an act of vertue, especially such a necessary act to humane societies, that is to say, free lending, it is not onely a vice, but a delightable vice.
But vſury pertuerteth and deprauideth this necessary act of Assumpt. liberality and charity, (free lending;) turning it into an act of felfe loue, couetousnesse and cruelty.

Therefore vſury is not onely a vice, but a detestable Vice.

The proposition is proved, because nothing is opposite to vertue but vice. As for free lending, it is a commendable act of liberality, and a necessary duty of charity.

The assumption is cleare and manifest. For whereas by the ordinance of God, and by the Law of nature, lending is free and charitable, intending the good of the borrower and not of the lender; vſury hath made it illiberall and vn-charitable, intending the lenders profit chiefly, if not onely, and seeking, yea covenanting for the lenders gaine as well out of the losse of the borrower as out of his gaine.

The property of charity is not to seek her owne, but the good of others; and whereas other vertues serve for the good of the subject wherein they are, the acts of charity and liberality are referred to the good of others: lending therefore being an act of liberality and charity, ought to respect the good of the borrower, if not onely, yet chiefly; but lending by vſury is made an act of felfe loue, wherein the good of the borrower is sought either not at all, or but in a secondary respect, as it serueth to further the lenders gaine. For indeed the lender by vſury covenanteth absolutely for gaine, which hap-neth sometimes out of the borrowers losse, and sometimes also out of his gaine, which the Vſurer will pretend to seeke and respect, but the truth is, he will never looke after his neighbours profit, vnlesse therein he may be sure to find his owne gaine.

The vſurers lending therefore is an act of felfe loue, and it is also an act of couetousnesse. For whereas lending proceedeth from one of these 3 fountaines, either from Christian charity, or from ciuill loue and humanity, or from couetousnesse: he is sayd to lend in Christian charity, who len-
lendeth for the Lords sake to his needy neighbour, looking for nothing againe: in civill charity or curtseie, who lendeth to pleasure his friend, looking for his owne againe: in couetousnesse who lookes for more then his owne. For indeed what is 

2 Argument.

Vfury cannot be practisled with a good confience, because it cannot be done in fayth, that is to say, in a sound perswasion out of the Word of God, that it is lawfull: and whatsoever is not of fayth is sinne.

3 Argument.

That which is not honest and of good report, is not to be practised. For the Scripture teacheth vs, that we should doe such things as are honest, and of good report, prowding for honest things, not onely before God, but also before men, abstaining from all shewes of euill.

But Vfury is a very odious thing, and of ill report: the very heathen by the light of nature detested it. Tully saith, such things are to be disliked which are odious, as namely that of Vfurers. Columella saith, that Vfury is odious eu'n to those whom it seemeth to helpe. Aristotle saith it is hated most worthily, &c. As for Christians, Vfury in ancient time was so odious among them, that if any were but suspected to be an Vfurer, his house was counted the house of the diuell, no neighbour would fetch fire at his house, or have any thing to doe with him, children would poyn at him in the streets: yea, by the lawes of Christians they are distamed persons. The Scriptures censur Vfury as an abomination; that is, as a sinne to be abhorred.

and Ps. 109.11. the holy Ghost vseth this interpretation against the wicked: Let the exactour (meaning thereby the vfurcr, as all Translations, almost, besides some English doe read) ensnare all that he hath. Whereby it may be gathered, both that to be an Vfurcr is an odious thing, and that it is a curse to fall into his snare. Seing
Seing therefore vsury is and alwayes hath beene a thing so odious and of so bad report, no Christian can practise it with a good conscience.

The Vsurer sinneth against God, his neighbour, and himselfe.

First against God by impiety and vngodlinesse. For the

Vsurer wants the seare of God.

2 He disobeys the Commandements of GOD, straightly commanding free loane, and sharply forbidding vsury, and contemneth the threatnings of God denounced against the same.

3 He sinneth by infidelity, in not beleewing the gra-cious promises of God made to those who lend freely: foras Chrysost hath well said τυχος αποστολος εκκρες, vsury is the offspring of infidelity.

4 By diffidence, ending commonly in prophanesse. For the Lord would have our faith concerning spiritual blessings in heauenly things, to be exercised and confirmed by our assiance reposed in his goodnesse for temporal blessings in earthly things, as may be gathered by the order of the fourth and fifth petitions of the Lords Prayer. But the Vsurers whole endeour is to settle himselfe and his estate as it were out of the gunshot of God's providence: he will not deale by husbandry, or traffique because of the hazards whereunto eyther of both is subject: that is to say, because of his diffidence in God, to whose providence he dare not trust his goods: and therefore he will make sure worke for himselfe, that he shall not neede to stand to Gods courtesie. The practice of vsury shall bee as a Tower of Babel vnto him, that whether GOD do blesse the traffique of men, or not, or whether it goe well or ill with Husbandrie, hee will bee sure both of his Principall and of his gaine. All is one to him, whether the Marchants gaine or loose, sinke or swime, whether there bee Fammine or plenty faire weather.
weather or foule, hee seareth no flouds In a word, his chiefe endeavours, that in respect of worldly things hee may have nothing to doe with God; and so at length of a faithlesse man hee becommeth also prophane, having forgotten God, as for this sinne the Lord chargeth Jerusalem, neyther is God, I meanes the true God in all his thoughts; for his god Mammon doth wholly possesse his heart.

The Usurer sinneth by Idolatrie: For seeing the roote of usury is covetousnesse (which is the roote of all euill) it cannot bee denied; but that every Usurer is covetous; and every covetous man is an idolater Eph. 5:5. And a Servant of Mammon, Mat. 6:24. And therefore no true Servant of the Lord, now you must remember, that for covetous persons and idolaters, there is no inheritance in Heauen.

Secondly, the Usurer sinneth against his neighbour for whereas there are two duties especially to be practised towards our neighbour, that is to say, Justice and Charity: Justice, to gibe every man his owne, and Charity, not to seeke our owne but other mens profit: Justice to do no wrong, Charity, to do good to all; usury offendeth against both, as being both vniuift and vncharitable. Which copulation is dueely to be marked. For whereas some alledge, that usury is not against Charity, when neyther the lender nor borrower is hurt thereby, it shall hereby appeare, that if at any time it may seeme not to be opposed to Charity as an hurtfull thing, yet it is always opposed as an vniuift and vnequall thing. For first, the general Law both of Justice and Charity is this, as you would that men should do to you, so do you to them, likewise. But when you have neede to borrow, you would that Men should lend you freely, and not impose Usury vpon you: therefore in like case, when others would borrow of you in
their necessity, you ought to lend them freely, and not impose usury upon them.

Thirdly, the Usurer sinneth against himself by desperate folly. For as every notorious Malefactor may truly be said to cast away himself, and is guilty of selfe-murder, as it is said of Korah and his complices, Num. 16, 38. So the Usurer likewise pulleth upon himselfe the searfull judgements of God, and is guilty of his owne overthrow. For the Lord hath threatened not onely the translation of their goods from them in this world, Pro. 28, 8. but also, as touching the world to come, that they shall not dwell in the Mountaine of God’s holinesse (as may be gathered out of the 15 Psalm) but that they shall die, the death meaning therby the death of the soule.) and that you may know to whom the cause of the Usurers damnation is to be imputed, it is added, and his blood shall be upon him. And that is it which Leo saith, Pannus pecuniae, funus est animae, the gaine of usury is the graue of the soule.

The 6. Testimony, Bishop Babington.

There be great flies, and those be great men, that tyrannously rule, not shearing but shauing to the very skin, if they take not skin and all. And there be lesser flies, and those be Usurers, and other biting binders, who with their Nouring qmmerfi, make an vnuerall ruine of many a man’s estate, and doe fetch him in full with the condition of this obligation, that in the end his condition is woeful, and his heart breaketh with the bitter griefe of Be it known to all men. Surely, these are cursed flies indeed, the suckers of our sap, the bibbers of our blood, the pinchers of our hearts, and the tingers, and wringers of our very soules. The Egyptian flies was nothing like unto them, but yet you see was a great plague of God, sent to punish the sinnes of men. But let them remember that these flies of
Egypt had but a time, God sent them in wrath, and took them away in mercy, upon intreaty. Some Moses or other shall stand vp, and the Lord shall send a strong West wind, to take these canker wormes away, and call them into the red sea, that in our coast they may torment no longer. Amen.

If a man (faith the Law) borrow any thing of his neighbour, and it be hurt or else die, the owner of it not being by, he shall surely make it good. If it be an hired thing he shall not make it good, for it came for his hire. In which Law, if we well weigh it we may first see, that if we haue that thing which our neighbour would borrow, and we be able, without our hurt, well to spare it him, we are bound to do it, or else we sinne against this Law of God, and we even steale from our brother, that which in right is his. For God would not ever have made a Law for recompence of the lender, if his thing lent receive any harme, unless it had beene a necessary duty of love to lend when we may: therefore this narrownesse of heart, and unkind disposition, to grudge vnto any that good which by lending wee can possibly do him, it is hatefull in the eyes of God, and a plaine breach of this Commandement.

Secondly, in this Law, (as one hath very well noted,) wee may see a great light giuen to that hard controversy concerning viury of money. For marke I pray you, how he faith in plaine termes, that if the thing were hired, and though it perished in the se, yet should it not be made good by him which hired it, for it came for his hire. The money which Usurers giue out, is hired as you know. Therefore if it were a thing that might be hired, you see the sentence of God, though it perished.
Secondly, marke againe how the Lord sayth, though a man lend of meere loue freely without any hire, yet shall his recompence be nothing more, then good will againe, vnlesse it die, or be hurt which he lendeth. Now money neth that dyeth, neththat commonly is any whit hurt, but returneth euery way as good as it came.

Thirdly, consider how the Law will haue an apparent hurt of the thing lent, or else it alloweth no recompence, but Vfurers will haue consideration for likely losse: for they, If I had had my money, possiblly I could have gaine thus much with it: yet are they not sure they could have done it, for God could haue crossed their expectation, and being not sure that they could haue gained, it is not apparent that they haue beene hindred: but this Law of God prouideth in equity onely for apparent harme, and therefore nothing for them.

Fourthly, the latter of this Law is onely this, that good will be no losser, and therefore provision is made they will haue for recompence, if the thing lent received hurt. But Vfurers will haue their good will, as they call it, certaine, and an excessive gainer.

Fiftly, in this law of God, the borrower is respect, that he should haue helpe of his neyghboure, and not Vfury regards pay for it, vnlesse he hurt the thing which he borrowed, deth wholly, but Vfury regards wholly the lender. Wheresoever it seemeth that if this Law of God had euery any equity, this Vfurie of money had euery plaine injury, and that this kind of lending is void of loue, and therefore apperently a breach of this Commandement.
The English Usurer.

CHAP. 4.

The judgement of our most Learned and Orthodoxal Divines concerning Vsuray.

The first Testimony, Doctor Willet.

Before the severall points belonging to this question can be discussed, first we must see what Vsuray is. Plus, ex mutuo velle, quam mutuatum est, cuiquam est, to desire more by lending, then was lent is wicked. Caicen. 2. Vsuray est lucrum quod accipitur, solius mutuationis causa. Vsuray is a gaine, which is taken onely for lending. Vrinsas. Quid lucri prater fortem dabatur, what gaineoding was giuen bisede the principall: whereupon it is called in the Hebrew Tarbith, that is, increas of the multiplying. Calvin. 3. After the same manner was Vsuray defined in former times; as Carthag. 3. 6. 16. Nullus clericorum amplius accipiat quam cuiquam accomodasing, that none of the clery should receive more then he hath lent. Augustine thus describeth an usurer, Si plus quam dedisti, expectas accipere quem prater fortem dabatur, if thou looke to receive more, then thou hast giuen, thou art an Usurer.

That this kind of Vsuray is utterly vnlawfull, and not to be practised among Christians, it shall appeare by these reasons.

First, the Hebrews were forbidden to take any Vsuray at all of their brethren; of the Gentiles they might, but now diruta est maceries, the wall of partition is taken away, there is neither Jew nor Gentile, but all are one in Christ. Calvin.

Secondly, Vsuray ex suo genere nocina est. Vsuray euin of it selfe is hurtfull, because it is called Nesbeh, biting, Caicen. And the law of nature teacheth, that we should not doe that to another, which we would not have offered to our selues.

Third-
Thirdly, usury was detestable among the Heathen, much more odious ought it to be among Christians: as Cato being asked what it was to play the Usurer, answered, Idem quod occidere; all one, as to kill: and further he said, that in former time, they used to punish a theefe but in two fold, an Usurer in foure fold: Caluine.

Fourthly, usury is against the first institution of money. Money was invente, and found out, that thereby things necessary for the maintenance of this like might bee provided: but now it is perturbed and abused to coutousinesse, that money may encrease money.

Fifthly, the Scripture absolutely condemneth usury. And Chrysostome sayth, Usurarius super omnes mercatores maledictus, the Usurer is cursed beyond all Merchants and trading men. And hee further sith this comparison, like as when one fifth Wheate or any other graine in a sice, all the graine by little and little slippeth thorow, and so Usurers are cursed. Solum sterces remanet in cribro, only the soile and durt remaineth in the sice: so of all the substance and ill gotten goods of Usurers, Nihil remanet praser pec-comparison. catum, nothing remaineth beside sinne, &c.

If it be Obieeted, that God permitted the He-Obieet. brewes to take usury of the Gentiles, therefore it was not simply vnlawfull: to this it may bee Answered, that they were those seuen Nations of the Cannanites, of whom they might take usury, which Nations they were commanded to destroy: and so by this meanes they might weaken their estate, and empowerish them: whereupon Ambrose inferreth, Ab hoc usuram exige, quem non sit crimen occidere. Exct usury of him,
The English Usurer.

Objection. But Dr. Willet hath certaine considerations, which make the receiuing of some gaine by the loane of money, not unlawful.

Answer. Observe his considerations dillingently, and thou wilt utterly dislike thy usurious practices.

First, if thou lend thy money vpon vsury, thou must not be such a one as maketh it thy trade to live by letting of money.

Secondly, thou must not lend money vpon vsury to those of the poorer sort: for to such it is simply forbidden to lend vpon vsury, Exod. 22, 25, and that which he allowes, is properly no vsury, (as he sayth:) but rather a gratuity, that he which hath gained by anothers money, should, to shew his thankefull mind, make him, which was the occasion thereof, a reasonable partaker of his gaine, Gratidudo animi lege naturali mandatur: this gratitude and thankfulness of mind is commanded even by the law of nature.

Thirdly, the interest which thou receiuest must be moderate not excessive.

Fourthly, this consideration which thou receiuest for the loane of money, must not be ex patto, it must not be agreed vpon by any certaine compact or covenant: as the words here are, Io testimon, non imponetis ei: you shall not impose or lay vpon him vsury. It is not lawful to covenant with a man certainly to pay so much; he may loose by vsing the money, he may be in hazzard also of the principall, for the lender then to receiue a certaine gaine, where the borrower is a certaine loser were not iust. Such indifference must be vfd, as that the borrower be contented, as to be made, partaker of the gaine, that commeth by his money, so also proportionably to beare part of the losse.

The second Testimony, Dr. Smith.

This is the full definition of vsury: Quando aliquis aecedet vsis rei gratia interposita partione: When as any thing
things commeth for the use of money above the principal, 

viury defined, by way of contract, or compact: for so it is sayd in the law to testimon, non impones, Thou shalt not put vpon him 

viury.

That opinion which condemneth all viury, is grounded vpon euident testimonies of Scripture, Ps.15.5. Prov. 28.8. Ezek.18.13.17. & 22.12. and these places have By Scripture somewhat in them more generall, then to be restrained to the poore: as that in Ezek. 22.12 In thee have they taken gifts to shed blood, in thee have they taken viury and encrease, and thou haft greedily gained of thy neighbour by extortion: these kinds of oppression may be committed as well against the rich as poore, though more against these then the other.

The second Argument against viury, is from the decrees, of counsels, and testimony of Fathers, which generally forbid all viury. vide locum.

It is answered to these, and the like testimonies, that the Fathers speake against cruell and vncconcionable viury: Qua omnibus seculis plus satis obtinuit, which prevailed too much in every age.

But surely they condemnne all viury whatsoever: as Ansiv. Augustine sayth, Si plus quam dedisti expectas acceperes: if thou expecst to receive more then thou gauest, thou art an viurer. And Bernard sayth, quid est vfurra? venenum patrimonij: quid est vfurra legalis? latro prae dicens quid intendit, what is viury? the poyson of ones patrimony: what is legall viury? a thiefs forshewing what he intendeth; inter precept. familiar.

The third generall Argument against viury is, from 3 Argu. naturall reason: as Aristotle thus reaasoneth against it.

First, from the unprofitableness of it: for he that is rich in money, may oftentimes want necessary food.
Secondly, from the infiniteness of the desire of money: all men that are desirous of money, doth encrease it infinitely, whereas every laudable act, hath a certaine and determinate end.

Thirdly, they pervert the end for the which money was appointed, which was for commutation, and to be a meane to the end: but they make money it selfe the end.

Fourthly, the manner of the gaine sheweth it to bee unnaturall: for it is according to nature to reape profit from the fruits of the earth, or from Cattell: but it is against nature to reape gaine from men, from one another: and whenas money begetteth money; whereof every hath the name to, of begetting.

To these reasons some answer, That although money be barren of it selfe, yet by money one may purchase grounds which will bring him fruit: But still the argument is good for originally this encrease commeth out of money by mans industry: and so by two things not apt to bring fruit, gaine is had: by men, and money: and besides this answer ferues not, but onely for profitable vsury: but where one taketh vp money to supply his want; and necessity, there ariseth no such fruit.

The third Testimony, Dr. Williams.

That you may perceive and understand, how odious and how detestable this biting theft is, I beseech you to consider. First, how vnjust he is, especially in these two things: 1 In selling that which he oweth unto the poore, for the law of nature tels thee, that he which hath, should lend and helpe him which hath not, as we see the floud, finding the emptinesse of a poole, will not passe vntill it fills it; the Law of Moses bids the same thing; and the law of grace confirms it, saying, Doe good and lend hoping for nothing again: and yet the covetous man fells that which God commands him to give: and he lets that for
vse which the Lord inioyneth him to lend for love.

2 In eating that which he never laboured for; for the Gen. 3. 19. Lord sayd, In the sweat of thy face thou shalt eate thy Bread: but the Vfurers eateth the labour of other men, and for the vse of his money he vieth to get vineyards which hee planted not, Houses that hee builde not, and many other things that hee never laboure for.

Secondly, how cruell he is; because he eateth and drinketh that with joy and laughter, which the poore man cruell hath gotten with griefe and teares.

Thirdly, how for his theft hee transcends all other; Hee is the kind of Theeues whatsoever: for as there is not a more effectuall plague to hurt a man then a familiar enemy: so the Vfurers, being domesticall foes, they doe impoverish and disinherit more men then any other Theeues can doe; because other Theeues steale secretly and in the night time, but the Vfurers follow their trade manifestly, though cunningly, day and night: and therefore, when the Romanes enioyned other Theeues to make double restitution for their theft, they compelled the Vfurers to restore soure fold for their tran(gres)ion.

Fourthly, how fearefull is the punishment of such theft; because, as they have spoiled others, so they shall be spoyled themselues; and their spoyle will bee the greater: because that as the Dog, snatcheth the Bread out of the Childrens hands, snatcheth the hand withall; so Vfurers, seeking the wealth of the poore, are thereby become the utter ruinne of the poore, and therefore their wealth shall be soone taken from them.

2 As they have punished the poore on Earth more then many others, so their punishment in Hell shall be greater then most sinners.

And in this there infernall punishment, it is obserued that the Vfurers and their children shall perpetually curse each other, the father saying, cursed art thou, O sonne, because that for thy sake I am tormented in this flame; for I be-
became an usurer, left I should leave thee a beggar; I gathered wealth, that thou shouldst not be poor, and I was contented to be poor in grace, that thou mightest be rich in goods; and therefore I am now poor in all things, but in torments. And the sonne, on the other side, saying unto his father, nay, rather cursed art thou, O father, Quia viro male congregetas mibi diuinitias, non male congregatus conservassum; because thou gatherest thy wealth with iniquity, and lewest them unto me with a curse, which hath consumed them and destroyed my soule.

That Seraphicall Doctor Antonius, Arch-bishop of Florence, after he had heard the confession of a wretched Usurer, gave him no other absolution than, Deus misereatur tui, si vult, et condonet tibi peccata tua, quod non credo: et perducas te in vitam eternam, quod est impossible: God be mercifull unto thee, if he please, and forgive thee thy sinnes, which I do not beleue, and bring thee to eternall life, which is vnpossible: that is, Rebus sic stantibus, if God doth not wonderfully worke a strange conversion in his heart, and the Lord himselfe threatneth, that he which robbeth or giueth to usury, and receiueth the increase into his bags, he shall dye the death, and his blood shall be vpon him.

The fourth Testimony, Dr. Sutton.

There is no sinne, be it never so prodigious and soule but his master hath some plea for it, and some reason to uphold it. Some haue Scripture, as couetousnesse hath to vphold it. Some haue Scripture, as couetousnesse hath to vphold it. Some haue Scripture, as couetousnesse hath to vphold it.

Many perswade themselves that they haue lawfull callings when they haue none; such as liue by usury, carding, dieing, playing, these haue neyther the Author, God, nor the end, the common good.
No calling is lawfull, when the action pleaseth not God, as 1 Cor. 10. 31. By this I hope some will learne at last to give ouer their calling, whereby they bring not honour, but dishonour vnto God: those that live up-on vsury, by diceing-Houses, by penning and acting of Playes, let them all remember this, mine heart trembles to thinke, what calling these men have, my Soule wonders how they glorifie God in them, I maruell how these make for a publicke good: How God is honoured, a kingdome bettered, the common good promoted by them I know not; I beleue not.

The fifth Testimony Mr. Wilkinson.

Let those who plead this cause consider, that God dispenceth with no vsury, when Neh.6. the bitting, and Tarbisth, which they call the toothlesse vsury are both condemned. Ezek. 18.8.13. That the lender, for eight or fiew in the hundred, deales not as he would be dealt withall, for he himselfe would not other giue eight, nor fiew, nor two, if hee could borrow freely; and the rule of loue is, to doe to all men as we would they should do to vs, Mat. 7.12. Let them consider how vsury is cried downe, among other oppressions Neh. 5.8. & Ps. 15.5. How it is condemned by the Councell of Nice in Clergy men,as a matter of filthy lucre,(if filthy lucre in Ministers, then no righteous dealing in others.) how it hath beene the vtter ruine of many thousands in our Nation; how in the Church of Rome at this day), all Vsurers are excom- municated monthly; how no man of note in all antiquity Jews and Manichees excepted) none I say of honesty and learning, for fiftene hundred yeeres after Christ hath euer undertaken the defence thereof: wherfore as Ioash sometimes sayd to the men of Hophra, when they stood for Baal against Gideon, Will you contend for Baal? let him plead his owne cause: so say I to the patrons.
of usury; will you contend for Mammon? let him plead his owne cause.

The sixt Testimony, Mr. Smith.

Usury is unlawful, for:

First, It is against the law of charity because charity, biddeth vs to give every man his owne, and to require no more then our owne: but usury requireth more then her owne, and giues not to other their owne. Charity rejoiceth to communicate her goods to other, and usury rejoiceth to gather other mens goods to her selfe.

Secondly, it is against the law of nations, for every nation hath some law against usury, and some restraint against usurers.

Thirdly, it is against the law of nature, that is the natural compassion which should be among men: the rich should distribute and doe good.

Fourthly, it is against the Law of God. Exod. 22. Leu. 25.36. Deut. 23.19.

Some thinke that usury is lawfull, because it is gainefull as Saul thought that the idolaters beafts should not be killed, because they were fat: But as he was commanded to kill the fat beafts, as well as the leane, so we are commanded to kill fat sins, as well as leane sins: gainefull sins as well as prodigall sins.

The 7. Testimony, Mr. Wheatly.

Usury is a notorious injustice: when a man makes a gaine of lending, and binds the party borrowing, without consideration of his gaines or losses, to repay the principal with advantage. For whereas there be three sorts of men that vse to borrow, either poore men, whom necessity drives to it, or vnthrifts, whom prodigality drives to it; or sufficient men, that hope to make a commodity of it: it is apparent by the confession even of those that would seeme to say somewhat for this usury, (as if it were not a needy
finne simply that it is wicked to lend on Vfe to the poore needy borrower, for God hath slately commanded to lend vnto him freely. And for the vnthrift, it is also certaine that he should not be lent to at all; for that is to feede his issue with ill humors, and to put a Sword into his hand wherewith to destroy himselfe: and thus the Vfurers most accustomed and greatest gains are cut of. Now for the third kind of men, of them to exact gaine unconditonally, not respecting their looSing or getting, is altogether against the Law of Charity, and equity both for the light of nature will not suffer any to deny this principle of Equity, that he which will have part in wealth, must also have part in woes; and he that will divide the sweet, must also divide the sorrow: he that will take of the good successe, must also take of the bad. And the light of Religion will not suffer him that hath any of it, to deny this principle of Charity; that Christians must serve one another in loue, and not themselves alone in selfe-loue: both which principles are directly contrary to the very trade of the Vfurers: for he makes sure for himselfe to have a part onely and infallibly in the profit, and therefore serves himselfe alone, and not also his brother: and for this cause the Vfurers is set among those that cannot come to dwell in the Mountaine of God: which hee should not be, were he not vnjust. So then the Vfurers, whether he do it plainely, or vnderhand, as men have a thousand policies to couer their sinne in this respect, must undergoe the imputation of living by wrong and injury.

The eight Testimony Mr. Dod.

In the same colourable theft is that common sinne of V fury, which is of euill report, and hurtfull effect amongst men, and is forbidden of God in the Law and Prophets. It is evident in Levit. 25. 35. 36. That the feare of God, and a louing and mercifull regard of The causes of V fury.

Our Want of Gods feare.
our brothers life, be the preseruationes to keepe men from this V fury: therefore the practice hereof doth grow from the want of the feare of God, and of compassion to our poore brother. Adde hereunto, that V fury is not a calling appointed of God, but a humane invention, devisd by worldly men to gaine filthy lucre to themselves, whereby they live of the sweat of other mens brows, and doe many times adde affliction to the afflicted, and build vp themselves in the ruines of their poore neighbours, whom they ought freely to support.

The ninth Testimony, Mr. Bolton.

Of the widenes of the consciences of wicked men, proceed much mincing and excusing, many interpretations, favourable constructions and distinctions of sinne. As for example, that V fury is of two sorts, biting and toothlesse; when all kind of V fury is pestilent, and most certainly damned in the booke of God.

Ministers may tell the mercifull V furyer that he is infamously guilty of that sinne, of which a converted Jew, an honest Heathen, a tolerable Turke, would be ashamed and remorsefull: stigmatized by joynt-consent of charitable hearts, and strongest current of best Divinity, with a brand of extraordinary hatefulnesse, hard-heartednesse and cruelty; which at this day doth shrewdly shake the strong fusions of this great Kingdome, like a fretting canker, with a plausible irresistible consumption, doth daily waste the states, sucke the blood, and eate the lines of many poore distressed ones in this Land; firs townes and Cities with unprofitable persons, and the country with miseries and inhumanities. Nay, and let earneall reason, covetous humors, supercilious, obstinate imperiousnesse fret, and contradict, rage, and reclaime as long as they will; to set aside prosecution of Gods plagues, and consideration of piety; even in the sense of nature, and morall conscience, it casts an
an aspersian of inexpiable shame and dishonour upon
the ancient glory of this incomparable City. It is very
strange that such ravenous Harpies and vliurioua Vul-
tures, (for so einen Paganisme titled them by the light
of reason,) should audaciously rout especially on high,
in the Eagles nest, this Imperiall groue and Seat of Ma-
jecty.

The tenth Testimony, Mr. Adams.

The Vfurer is a private theefe like Judas, and for the
bag like Judas, which he stealea from Christ like
Judas, or rather from Christians, that hauue more need,
and therefore worse then Judas. This is a man made out
of waxe: His Pater nofter is a pawne: his Creed, is the
condition of this obligation: his Religion is all religati-
on: a binding of others to himselfe: of himselfe to the
Deuill,—— infinite colours, mitigations, evasions, distin-
tions are inuented, to countenance on earth, heaven-exploated vfur: God hall then frustrate all,
when he powuers his wrath on the naked conscience. God
sayth, Thou shalt not take v fury. Goe now study paint-
ings, excuses apologies, dispute the matter with God:
heU fire shall decide the question.

If Vfurers will not restore by themselves, they shall
by their posterity. For as Pliny writes of the Wolfe,
that it bringes forth blind Whelpes: so the Vfuruer light-
ly begetts blind children, that cannot see to kepe what
their fathers left. But when the father is gone to hell
for gathering, the sonne often followes for scattering.
But God is iuet. A good man leaueth his inheritance to
his childrens children: and the wealth of the finner is laid
up for the iuut.

An vfuruer is knowne by his very lookes often, by his
speeches commonly, by his actions ever: he hath a leane
cheeke, a meager body, as if he were fed at the Diuels
al-

Adams worke

The vfuruer like to Judas—

Note.

Idem p. 120.

Vfurers shall

restoire by

their posterity

Idem p. 454.

The vfuruer

knowne by his

lookes.
allowance: his eyes are almost sunken to the backside of his head with admiration of money. His cares are set to tell the clocke; his whole carcasse a meere Anatomy. Some Usurers have fatter carcasses, and can find in their hearts to lard their flesh: but a common meagernesse is upon all their consciences. \textit{Fenus pecunie, fenus anime.}

Nature hath set a pitch or terme in all inferior things, when they shall cease to increase. Old Cattell breed no longer: doted trees deny fruit; the tired earth becomes barren; onely the Usurers money, the longer it breeds the lustier; and a hundred pounds put out twenty yeares since, is a grandmother of two or three hundred children; pretty striplings, able to beget their mother againe in a short time.

\textit{Each man to heaven his hands for blessing reares; Onely the Usurer needs not say his prayers. Blow the Winde: East or West, plenty or dearth, Sickness or health, fit on the face of Earth, He cares not: Time will bring his money in: Each day augments his treasure and his sin. Be the day red or blacke in Calender; Common, or holy, fits the Usurer. He starves his Carcasse, and true money plane; Goes with full cheests, and thin cheeckes to his grave.}

\textit{Idem p. 455. The Usurer shirnkes vp his guts with a flaming dyer, as with knot-grasse: and puts his stomacke into his purse. He sels time to his customers, his food to his cofers, his body to languishment, his soule to Satan.}

\textit{The eleventh Testimony, Mr. Perkins.}

\textit{V} Sury is a gaine exacted by covenant, above the principall, onely in lieu, and recompence of the lending
vtury being considered as it is thus described, is quite contrary to God's Word, and may very fitly be termed by tving lucer. Exod. 22. 14. 15. Ezek. 18. 8. 2. Cor. 8. 13.

The twelfth Testimony Mr. Fenton.

Let every one who desireth to resolve his conscience for this matter by Scripture (the only true ground of a Christian resolution) let him consider, I say, how neither vury nor interest, butting vury nor increase is ever condemned in the Booke of God, but it is condemned; condemned amongst such abominations as bring a curse instead of a blessing: an eternal curse upon the Soule of the Vfurcr, and a temporall curse upon his wealth and posterity.

Let some of these tender consciences, who are so vrgent to call for warrant out of the booke of God, for every ceremony and matter of fornie in the Church, seeke a warrant for this their practice, which so nearely concerneth them, and let them seeke it at the Oracle of God who hath not left it, as he hath many other things, either to the discretion of the Church, or wildome of common-wealtches; but hath vouchsafed to determine it in his owne booke to our hands: to set downe an expresse Law against it in Exodus: to renew and reuive that Law againe and againe in Levit. And Duter: to ratifie and confirme it with no other words then himselfe vied at the publishing of the whole Mortall Law; to specify the onely limitation which he meant to tolerate for a time; to add the promise of blessing to the keepers of this Law: and to denounce such fearefull judgements against the transgres- sors of the fame: upon their wealth and posterity in this world, upon their owne soules in the world to come.

The Vfurcr hath great gaine and certaine: sometimes out of little gaine: sometimes out of no gaine: sometimes out of losse; alwayses out of uncertainties: alwayses
out of labour and paines, out of care and cost, out of hazard and peril to the borrower. Commeth all this on God's Name?

There was never any Church or Churchman, carrying the name of a Christian, who hath defended in writing any branch of usury, for the space of fifteen hundred years after Christ. Neither was this for want of occasion given; for it hath beene both practised and written against in all ages. Neither can we with modestie impute it to the ignorance of the Church: for as she is acknowledged to be most Eagle-sighted in the time of her purity; so when she was overshadowed with superstition, her writers in cases of conscience, for matters of morality were most exact, as by their Schoole Divinity is evident to be seen. Yet where shall we find any one, for so many ages of the Church, who could ever devise a distinction to save an usurers soule.

Mr. Fenton: Treatise of usury is able to satisfy those that be not desperately minded.

He that desires to be fully satisfied concerning the unlawfulness of usury by Scriptures, Fathers, the latter times of ignorance: by the testimonies of the Church assembled in Councils, by the testimony of Divines in reformed Churches, by the testimonies of Philosophers, Historians, by the three Lawes, 1 Canon, 2 Civil, 3 Common: by strong and convincing arguments: finally, he that desires to have those motieves answered, which persuade some to the unlawfulness of usury, let him read with diligence the learned Treatise of usury, written by Mr. Fenton, read his Treatise with a single eye, judge of what thou readest without affection: and conforme thy affection to right judgement.

The thirteenth Testimony Mr. Rogers, of Weathersfield.

These being the most visuall kinds of contracts, do shew the nature of the rest, which are in vie among men, and doe leave no place to that oppression in the world.
called usury, or any other such seeking of mens private profit in their dealings, without regard of the common benefit of both; that is, when both parties are not provided for, to their contention and satisfying according to equity, and to the meaning and provision made by God in that behalfe: which is, that the one without the other should not be benifhted or enriched; but the one to have care and consideration of the other, and the Common-wealth of both (as I have fayd) respected which if it were regarded betwixt both parties, could in no wise be intly complayned of: neyther is such dealing of the nature and kind of usury, whether it be in hiring and letting; or in any other kind of contract whatsoever; but that common dealing for 10 in the hundred, or 9, or 8, or any such like, which is without due consideration of the Common-wealth, and upholding of both, is utterly to be condemned.

Which if it be well and duly considered, will soone answere all conscienceable men, about the queston of usury and oppression, that there can be no suche of them in the Church of God, nor the Christian Common-wealth: the Law-maker having saied of both, as of witchcraft and Idolatry, there shall be none such in Israel, that is, among Gods people. And as for teaching others their duty, (especially in money matters) who have not given themselves in full resolution to be guided by Gods Word, Preachers may sooner weare their tongues to the stumpes, then they may preuaile with them.

If thou desirst the judgement of other diuines, besides these before mentioned; read, Mr. Bayne, his directions to a godly life, p. 172. Mr. Philips, vpon Math. 4. p. 198. Mr. Dyke, vpon Repentance, p. 143, 144. Dr. Sclater, vpon the 2 Thes. p. 277. Mr. Robrough, Balme from Giants, p. 35, 176, 225, 285, 320, 325, 432. Dr. Preston, Remedy against couteousnesse, p. 33. Mr. Wilson, Theological rules for the understanding of holy Scriptures, p. 70.
and in his misticall cases and secrets of Divinity, p. 180. Mr. Brinsley, in the third rule and watch of life, p. 97. Mr. Rogers of Dedham, Treatise of loue, p. 235, 236. Dr. Web, on Agurs prayer, p. 323, 47. Read also the 3d. part of the Homily, against the peril of Idolatry, p. 70, where vfurery is ranked with grosse sins, and condemned for vnjust gaine. Read the 2d. part of the Sermon or Homily for Rogation-weekes, p. 225. where Vfurers are laid to have their goods of the diuell, to be worshipers of the diuell, to kneele downe to the diuell at his bidding. See also Mr. Scudder vpon the Lords Prayer, p. 276.

It is now time to draw to the conclusion; it hath beene observed by wise men, that Vfurers will not easily be persuade to forsake their sinne; their gaine of Vfurie is a sweet gaine, without labour, without cost, without peril; let it be granted that they will not forsake this so pleasant, and so profitable a sin; yet by these Testimonials, they may be convinced in their judgements, of the vnlawfulneffe of Vfurie, and so they shall be made without excuse at the last day, when Christ shall come in flaming fire with his mightie Angels to render vengeance to all disobedient persons.

As for you that make a trade of Vfurie, if you shall thinke your judgements to be of such weight, that all these togethers be not able to cast the scale against you, yet I hope they will so much move you, as to bring the balance to a suspence, that you will thinke Vfurie very questionable at the least; and if it be questionable, then it is vnlawfull to be done. But if all these reverend Bishops and learned Divines, will not so move your understanding, to make it questionable; then I will say no more; and I can say no lesse, but that you Vfurers thinke that you know somewhat. And then S. Paul maketh vp the rest, that you know nothing as ye ought to know it.

To him who knoweth Vfurie to be a sinne, it is a sinne, because he knoweth it. To him that doubteth, it is likewise...
a sinne, because he doubteth. And to the rest it is a sinne of ignorance, but of affected ignorance: whose eyes are blinded eyther with pride, because they would be singular; or with lucre and gaine, because they would not disturbe their consciences by examining or discouering that sinne wherein they have so sweetly slept, and doe still repose themselves. But such ignorance doth neyther excuse nor extenuate the fault, but rather aggravate the same, because it is wilfull.

Chap. 5.

Similitudes to which usurers, and usurie are resembled.

V Surie is a thriving occupation. V Surie is like that Persian tree, that at the same time buds, blossomes, and beares fruit. The moneys of interest are evermore some ripe for the Trunke, others drawing to maturity, the rest in the flowre approaching, all in the bud of hope. But the Surier is mad; for his sinne at once buds, blossomes, and brings forth the fruit of vengeance. Every Bond he takes of others, enters him into a new obligation to Satan; as he hopes his debtors will keepe day with him, the diuell expects no lesse of him selfe. Every forfeit he takes scores vp a new debt to Lucifer; and every morgag'd land he seizeth on, enlargeth his dominion in hell.

Money lent vpon Surie to a poore man to supply his need, may not vnfitly be compared to a piece of new cloth sowed vpon an old garment; for that, although it cover the rent for a time, and seemeth to have mended the garment, yet after a while, the new cloth fretteth the old, and bringeth away a part of it, and do maketh the rent much worfe.

Though the Suriers sometimes doe vaunt, how kindly they deal with their debtors, in forbearing them from yeare

Note.
yeere to yeere: yet the truth is, the longer they forbeare, the greater is their gaine, and though they deferre the borrowers misery, yet in deferring it, they do increase it: and therefore by some are not vnfitly compared to the greedy Cat, which though for a while she plaith with the lilly Moule, yet in the end she will bee sure to devoure it.

The Vfurers money is like the biting of the Aspe, for even as he which is bitten of the Aspe, goeth to sleepe, as if he were delighted, and through the pleasantnesse of his sleepe dieth; so he which borroweth vpon V fury is delighted for a time as one that had received a good turne; and so through the pleasure of the imagined benefit hee doth not perceive how he is taken captive. For even as the poylon of the Aspe, secretly conueyng it selfe into all the members, corrupteth the whole body: so V fury dispersing it selfe through all the borrowers goods, it is like leauen. Apud Chriafft. 3.Homil.12.in fine.

Bb. Dominam
Pl. 15. p. 258. Vfurers drones V fury disperceth it selfe through all the borrowers goods.
It is like leauen.

V fury is gainetfull idlenesse.

Similes.

Luther sayth, an Vfurers is a blood-tucker of the people: and as a Worme in an Apple or Nut consuming all that is within: so an Vfurer devoureth the substance of the City by wonderfull and secrete meanes.

The

The English Vfurers.
The English Usurer.

The Usurer, whose traffike and trade it is to make men miserable, and to raise his gaine out of other mens adversity, hee is faithful Chrysostome, Quasi manum suscipiens et in naufragium impellens. As a man taking one by the hand to pull out of the water, but kicking him backe againe to the Shipwracke of his substance, and of himselfe, which is a rude and a barbarous part in any, to hurt infaillibly, whom hee pretends to helpe. This is one of the bitter Potions which the world reacheth forth to ouer-purchasers, and ouer-traders, which they are forced to drinke to the very-dregges, when they cannot bee content to walke within their compasse. As a man cannot touch Pitch but bee defiled therewith: So hee cannot deale with usury without detriment, ipso facto, the first moment.

When the Usurer faith that he lendeth for compassion, he meaneth for compassion of himselfe, that hee may gaine by his pitty. The Usurer loueth the borrower, as the Luyc loueth the Oke; the Luyc loueth the Oke to grow by it, so the Usurer loueth the borrower, to grow rich by him. The Luyc clasphem to the Oke like a lover, but it clasphem all out the Luyc and sap, that the Oke cannot thrive after: So the usurer lendeth like a friend, but he covenanteth like an enemy, for he clasphem the borrower with such bands, that ever after he diminisheth, as fast as the usurer increaseth.

The Usurer is like a Butlers box: for as all the counters at last come to the Butler: so all the money at last commeth like a Butlers box, to the usurer, ten after ten, and ten after ten, and ten to ten, till at last he receive not onely ten for an hundred, but an hundred for ten. This is the only difference, that the Butler can receive no more then he deliuereth: but the Usurer receiued more then he deliuereth.

He is like a Moath; even as a Moath eateth a hole in Cloth, so Usury eateth a hole in Silver.

Note.
Adams works p. 1058. Vnjury a shapre thorne.

Note.

An Vnurer worse then all sinners.
Worse then a Theefe.
Then Hell.

Then a Jew.

Then death.

Worse then Judas.


An Vnurer like a Pigge.

Vnurers like the Worne in timber.

The Worne Teredo is soft to touch, but it hath such hard teeth, as it devoureth and consumeth the hard timber: So the Vnurer is a soft beast at the first to handle, but in continuance of time, the hardnesse of his teeth will

The gentlest vnjury is a most sharpe thorne, and pricks the sides of the Country till the blood followes. An Vnurer with his money, is like a man that hath no worke of his owne, yet keepes a servant to let out: and takes not onely hire of others for his daily labour, but chargeth him to steal somewhat besides, and neuer to returne home empty.

An Vnurer is worse then all sinners, he is worse then a Theefe: a Theefe robbeth but in the night, but the Vnurer robbeth day and night.

He is worse then Hell; for in Hell onely the wicked shall be punished: but the Vnurer punisheth; and spoileth both good and bad and spareth neyther holy nor vnholly.

He is worse then a Jew, for one Jew will not take vnjury of another: but the Vnurer will take vnjury of his Christian brethren.

He is worse then death, for death killeth but the body, but the Vnurer killeth body and Soule.

He is worse then Judas, for Judas sold Christ but once for thirty pence, but they sell Christ continually, as often as they take vnjury: Judas restored the money againe, but the Vnurers never restore the money againe, that they vnjustly have taken.

The Vnurer is like a Pigge, for while he liueth, he is good and profitable for nothing, for he will beeuer rooting vp the Earth, running through, and tearing of hedges: eating and devouring vp good Corne, Beans and Peason, so likewise doth the wicked swinish Vnurer whilst he liueth: but when the Pigge is dead, then there commeth profit by him to many: so the Vnurer, when death taketh him, then the poore may have some profit.

The Worne Teredo is soft to touch, but it hath such hard teeth, as it devoureth and consumeth the hard timber: So the Vnurer is a soft beast at the first to handle, but in continuance of time, the hardnesse of his teeth will
The English Usurer.

will eat a man up, flesh and bone, if he have not an especial regard to it, and none him.

The Usurer is like the Beuer, which biteth so sore, as that he neuer looketh his teeth, vntill he have broken the bones, like the Beuer. It may be truly sayd of these, desolation and destruction is in their path, wheresoeuer they set foot, they make havoc of all.

The Prophet Ezekiel doth hedge in this sinne betweene Bribery and Extortion. And in another place we shall finde that it and oppression is made both one: thus by Gods owne testimony these are oppressors. Not vnaptly may we compare the usurer to the neather millstone, which is slow and stilles not; he sits at home, and spends his time in a devilish Arithmetick, in numeration of hours, days, and moneys, in Subtraction from other mens estates, and multiplication of his owne, vntill he have made division betweene his soule and Heauen, and divided the earth to himselfe, and him selfe to hell. His Broker we may compare to the upper millstone (without which the neather millstone may seeme unprofitable) that is quicke & stirring, & runs round: the poore (like & one) who betweene both these is grinded into powder. Surely it is for our sinnes that God suffers usurers amongst vs: it may be he suffers these a while; as he did the Canaantes in Israel, left the wild beasts should breake in vpon them; left pride and a full estate should spill mens soules. Yet we may safely say of these, as Iosua did of thole, they are prickes in our sides, and Thornes in our eyes. Now the mercy of God rid vs of them: let them bring what excuses, apologies, mitigations, evasions, or distinctions they, possibly can invent: let them reply, usury is no sinne, many learned men are of this opinion: yet what are they the better if, God himselfe be not of the same mind thole learned men are? and let them tel me if their consciences can be so satisfied. Would not the greatest Usurer willingly giue an hundred pound bag to be secured in this point? It is not safe wading farre in a questionable water.

Note.

The Proverbs 22.12.

The Usurer compared to the neather millstone.

How he spends his time.

Note.

Mr. Rogers Strange vineyard p. 312.
The English Usurer.

Mr. Perkins. The Usurer may pretend he pleasures the poor, but his help is no better then his is, that gives a draught of cold water to him, that is in a burning Fever, which seems pleasant at the first, but after turns to his great annoyance.

Bb. Jewell. Usury in the middest of a City worketh such good, as fire doth, when it is set to the roof of a House: or as the Plague doth when it is taken to the midst of the body, and toucheth the heart.

An Usurer is much worse then a Theefe. For a Theefe is driven by extremity and neede: The Usurer is rich and hath no neede. The Theefe stealeth in corners, and in places where he may be unknowne: the Usurer openly and boldly, at all times, and in any place. The Theefe, to releve his Wife and Children: the Usurer to spoyle his neighbour, and to vndoe his Wife and Children. The Theefe stealeth from the rich, which have enough: the Usurer from the poore that hath nothing. The Theefe stealeth, and will be seene no more: the Usurer standeth by it, continueth, & stealeth still: day and night, sleeping and waking, he always stealeth. The thees repenteth of his deed, he knoweth he hath done wrong and is sorry for it: the Usurer, thinketh it is his owne, that is well gotten, and never repenteth, but defendeth; and maintaineth his sinne impudently. The Theefe, if he escape, many times becommeth profitable to his countrey, and bestoweth himselfe painefully in some trade of life: the Usurer jaunteth his merchandize, foraketh his husbandry, giveth himselfe to nothing, whereby his countrey may haue benefite. The Theefe is satisfied at length: the Usurer hath never enough, the belly of the wicked will never be filled: as the Sea is never filled with water, though all the streams of the world runne into it: So the greedinesse of an Usurer is never satisfied, though he gaine never so unreasonably. The Sea is profitable: the Usurer is hurtfull and dangerous. By the Sea we may passe and come safely to the Hauen; but...
but no man passeth by usury without losse or Shipwrecke.

Usurers are in worse case, then common strumpets, or harlots be; for a drab is not bound to make restitution of that she hath gotten unlawfully, by abusing her body in filthynesse, but onely to doe penance: and yet an usurer must restore his euill gotten goods, because he hath stolne them, or else, he cannot be received into the Church againe.

Tyly, in his first booke of Offices, compareth usurers to vile artificers, that get their wealth by lying deadly, and uttering falsehood to save themselves from famine. And with the usurers, he reckoneth tole-takers, customers, and such money Officers, that pille and polle both Prince and people. Aristotle sayth, that usurers and bauds may well goe together, for they gaine by filthy meanes all that they get.

CHAP. 6.

An answer to all such Arguments as persuaded some to the lawfulness of usury.

1. Argument, from the Parable, Math. 25. 27.

Thou oughtest therefore to have put my money to the Exchangers, and then at my comming I should have received mine owne with usury.

1. Answer.

Is it not a worthy argument for virtuous contracts: drawne from the parable? worldlings looke for their owne with usury; to the Lord for advantage of his glory, by his gifts. Approves he their practice? or rather upbrayds our negligence, by comparison drawne from mens courses in euill? They were best say, they may imbeazle their masters goods, because Christ, by

Dr. Wilson, of usury, p. 133

Idem p. 147.

Dr. Sclater
upon 1 Thel. 5
p. 392, 393.
by that worldlings wisedom, would teach us prudence for our soules: or because he resembleth his comming, to a Thiefe in the poynct of suddenenesse, thence inserre the lawfulness of the evety. Comparisons are borrowed from things sinfull, and unlawfull, to teach truth, and admonish of duety: the v. e of them is, not to justifie their euill, but to remember vs of duety, or to explaine his truth.

2. Answer.

Similitudes and Parables vsed in Scripture doe not hold in every thing, but wherein they are compared. As Christ, for his sudden comming, is likened to a thiefe in the night, yet hereby is not thef unjustifie: and as Christ is resembled to a Lyon for strength and courage, so the diuell for cruelty: and so here, the spirituall increase of Gods gifts is likened to vs fury, for the thing, that is, the increasinge, not to justifie the manner. 2. And further, here the word vs fury, Metaphoricè accipitur pro superexcrecentia bonorum spiritu\[\textit{alium}: is metaphorically taken for the increase of spirittuall graces, Aquin. And so spirituall, the Lord receiuenth vs fury from vs in the increase of his gifts, and we vs fury from him, as Augustine sayth. Si vis fremare, fremera doò, frem\[\textit{erator minus vult dare, et plus accipere}: hoc fac et tu, da modica, accipe magna, da temporali, accipe eterna, if thou wilt be an vlurere, put out to vs fury to God: an vlurer will giue lefle, and take more, doe thou so, giue small things, and take great, giue temporall things, and receiue eternall.

If these answers will not giue thee satisfaction, as what will satisfie a resolue\[\textit{d} vlurer, whom the god of this world hath blinde\[\textit{d}? then consult with other Divines of sound learning and sincere judgment, as with Mr. Fentons Treatife upon vs fury, p. 14. p. 137. Mr. Dyke, of the deceitfulness of mans heart, p. 209. Bb, Downam, vpon Ps. 15. p. 285. Bb, Jewel, vpon 1 Thes. p. 149.
Argument for the lawfulness of usury.

I would willingly pay ten in the hundred, if I had need, and therefore I may take so.

Answer.

1. That royall rule, Doe as thou wouldest be done by, Mr. Boltons must be understood and expounded; according to directions for the grounds of a good conscience, dictates of right reason, and directions of a just and rectified will: not out of the misds and miseries of a depraved and exorbitant judgment. Otherwise Abimelech, Saul, and other of that desperate rank and resolution, might conclude, that it were lawfull for them to kill other men, because they were willing to be killed themselves. See Indg. 9. 54. 1 Sam. 31. 4. Dr. Pye, for they might say, they did but as they would be done by. It would also follow very absurdly: the Magistrate being in the malefactors case would gladly be pardoned, therefore he must pardon the malefactor: some some of Belial would be content villanously to prostitute his wife whom he cares not for himselfe, to others; therefore he may abuse another mans wife whom he loves better: these, and the like abominable and absurd consequents, demonstrate the vanity of the usurers inference, and that Christ's rule is not so generall, but restrained to that will, which is orderly, and honestly guided by the light of nature, and God's Law.

2. We must then have recourse to this generall fountaine of the second table, and fetch light and direction hence: when we have no express and speciall word in God's Booke; but the Scriptures have clearly and directly determined and resolved the point of usury.

3. If the usurer were in the borrowers case, he would not willingly, as he pretends, give ten in the hundred. I mean, with an absolute and free will, but of force and constraint, because without paying after that rate, he could not have
haue it. If a man would borrow upon usury, to buy land, ingrosse, forestall, or compasse some unlaufull matter; that were a corrupt will, and no rule: but if his desire so to borrow were just and laufull, as in some cases it may be, then it is no intire will, but mixed and forced by some necessity, for the avoiding of a greater cuit: and therefore denied in the eye both of law and reason, to be any will at all. He that would borrow, should haue need to borrow, for a needless desire is unlaufull, and an ingenious man who hath need to borrow, would not willingly borrow but for need, much lesse would he pay usury. Therefore the will of the borrower, in this case, is either corrupt, or no will at all, and so consequentlie without the compasse of Christes rule.

The will of the borrower, in this case, is like the will of an honest traueller, in giuing his purse to an arrand thiefe: for the feare he should loose both purse and life. Is such a man willing, thinke you to loose his money? or like the will of a man, whose house being on fire, pluckes downe part thereof to saue the rest: willingly indeed as the case stands with him, yet not simly, but vpon necessity. So the borrowers will is not free, but forced, and so a will against a will.

3 Argument.

Some Divines haue undertaken the defence of some kind of usury, especially to the rich, and so haue animated some in that course.

1 Answer.

This Doctrine brought to his tryall will not hold, seeing it is such a consumer of mens estates, and so uncharitable, as the Lord would not admit of it in Israel, but among his enemies whom he would haue quite consumed. Besides, men deceiue themelves in their distinction: for God
God in the case of usury distinguishes not between the rich and poor of Israel, but between the Israelites, and the Canaanites, between strangers and brethren. The poor indeed are mentioned, but only thus:

1. Because they have most need to borrow.

2. Because they are most liable to wrong and oppression.

3. The Commandement of loan is made especially for their good.

4. Usury on them is a more grievous sin and crying, Exodus 22:21.

Ob. But if it were unlawful, God would forbid it to the stranger. Sol. 1. The Morrall Law forbids it to all. 2. It is by God dispensed with, by a judiciall, for the hardness of the hearts of the Jews, for the unjustice of the Gentiles, who exacted it on the Jews, and for the overthrow of the Canaanites. The word is Deut. 23:20. Not Lemicro but lamicro, Extraneo huc, that is, to this stranger, meaning the Canaanite. 3. It is no more lawful then Poligamy or a Bill of divorcice, which was against the Institutor. 4. When the Canaanites were destroyed, all usury was afterward absolutely forbidden; Ps. 15. And Prov. 28:8. Hier on Lev. 18. In the Law Usury is forbidden only to brethren, but in the Prophets to all absolutely: and in the Gospel much more, because all are now brethren.

2 Answer.

If any learned men do allow that usury, which is properly so called, and practised in the world, I oppose to them the judgements of many more worthy and learned men in this Age, the testimonies of all the learned in former ages, both Christians and heathen, the censures of Councils, the authority of the Word of God.

3 Answer.

If those Divines that speake or write for usury properly so called, be Usurers themselves, may not this sinne winde it selfe into their affections, and thence crepe into their
their judgments, and understandings, till it have eaten out all soundnes of judging and discerning betwixt good and euill? Doth not adultery creepe from the body to the affections bewitching them? Doth it not blind the judgement: to thinke and cenfure it but a tricke of youth? Drunkenesse what an inward thirst of the desire workes it? And how easilie inclines it to judge it no worse than good-fellowship, yea so good as a poynct of manhhood.

This advantage hath the diuell gotten against vs in the praftice of this sinne, that vsury being a trade so gainesfull in respect of others, so easie, so cheape, so secure without all labour, cost, or peril, being also so common, behouefull, and requisit in these times for all occasions; it hath bewitched eu en the consciences of those who are most tender in other matters. For if the heart and affection be once won and possesed, it is an easie matter eu en by flight proofs to turne the braine. *Quod nimis miseri volunt, hoc facilè cre- dent,* strong affection gineth great credit to weeke argu- ments: whereas indeed it ought to be contrariwise; that our naturall pronenessse, and the general inclination of the world to this praftice of vsury, should moue a well tempe- red judgement the rather to suspect the lawfulnessse of it, and the soundnesse of such reasons, as are brought for it. *Perit omne judicium, cum res transit ad affectum.* Men looking by affection looke through a mist or a painted glasse; to whom nothing appeareth in his native colour and due proportion.

3 Answer.

Neuer any Diuine, that eu er I could see or heare of, eu er allowed vsury, but with such caueats and leffons, as alter the quality of vsury, and make it indeed no vsury at all.

1. All Diuines condemne it, as when men make a trade of it. *Quisquis ex professo fæcretarum, ille omni debeat ab hominum concytiio reyes.* Thus also Dr. Willet, he that lends his money vpon vsury (sayth he) must not be such a one as maketh it his trade to live by letting of money. And of all other
other trade to be a professed usurer is most odious.

2. They absolutely condemn usury of usury. *Vsetca lurnt, in Leuit vsuram, indicio honorum omnium etiam apud insides dam-

mata semper et infamis fit. *Yet this in it selfe is no more vn-

lawfull then usury.

Cautions to be observed by usurers, and that exacte, to be precisely kept, as Mr. Caluin sayth.

1. *Ne exigatur ab egerente: it must not be taken of the needy, or such as be urged to borrow upon necessity.

2. The usurer must not be so addicted to gaine, but that he must be still ready furnished, and willing to furnish his poore neighbour in his need, freely.

3. The rule of Christ must ever be his touchstone: to deale no otherwise then he would be dealt with in the like case.

4. The borrowers gaine must be so much more at the least as the usurers interest comes vnto.

5. That not onely a respect be had to the borrower but to the good of the Common-wealth also, that, that receiue no prejudice:

6. That the usurer never exceed the stint set downe in the Country, or Common-wealth where he liues.

And because Zanche, who is held another great patron of usurers, doth undertaake to set downe the true meaning of Caluin, Bucer, and others in fauour of usury, let vs heare what usury that is, which they meant.

*Licitat pacisci de lucro, sed abhiti, a semper conditione vel expressa vel tacita, atque in mente pi creditoris confirmata: nempe, ut si certo compreris, cui tuam detisti pecuniam, eum vel parum, vel nihil lucris scisse; id, non su a culpa aut neg-

ligeria, sed proper res adversus, et quia dominus voluit, un laboribus beneficie: tu quoq, vel nihil, vel minus quam altr in partis accipias. *Imo hoc animo esse debes, o creditor, ut si de-

bitor, non solum non fecit lucrum, sed etiam accipit damnum,
The English Usurer.

It is lawful to covenant for lucre, but under a condition either expressed in the covenant, or kept in mind, that if it appeare the borrower shall gain little or nothing, (if without his owne, default he proveth a looser:) thy forfeiture shall be little or nothing: and further if he lose of the principal, thou must beare part of the losse. For equity and charity require this. This is the forfeiture which Zanchie defendeth, and this (sayth he) was the meaning of Bucer and the rest. Yet this is nothing but mere partnership. If the lender take part of losse as well as of gaine, it is no forfeiture.

4. Argument for forfeiture.

The Law allows eight in the hundred, therefore it is lawful.

Answer.

Thus the common usurer deceiveth himselfe; why the Law allows eight in the hundred: yea, but the law onely stinteth, and limits it to eight in the hundred, and so farre giveth way to it, for the preuenting of a greater mischief. And this will not be enough to excuse the usurer in the Court of Conscience, thus the Iewes deceived themselves in the matter of their Poligamy, in having many wives; and in their divorces for every trifle; they thought Moses Law had allowed them in these sinsnes: whereas our Saviour sheweth, Moses onely gaue a toleration for the hardnes of their hearts.

The permitting of forfeiture, argues that forfeiture in it selfe is euill, and the rule of conscience must be fetched, not from the euill lawes of men, but from the Word of God.

The usurer herein is like the Iewes, who sayd, We have a
Law, and by our Law he ought to die: *John. 19. 7.* when they could not say, by Gods Law, he ought to die: they sayd by our Law he ought to die: so when the Vfurer cannot say, by Gods Law I may take vSlry; he sayth, by mans Law I may take vSlry: this is the poorest defence of all the rest: for if Gods Law forbid thee, can any Law of man excuse thee? In that act of Parliament wherein vSlry was stainted at eight in the hundred, and at the latter end of that act, it is provided: that no words in that Law contained, should be construed, or expounded, to allow the practice of vSlry, in point of Religion or conscience.

5 Argument for vSlry.

_vSlry is not forbidden in the new Testament, therefore it is lawfull._

**Answer.**

I Deny this consequence: there is no speciall mention of the forbidding of it by name in the new Testament: *Ergo it is lawfull.* For there are many breaches of the Morrall Law, yea many grosse sinses, which are not expressly mentioned, and forbidden by name in the new Testament: as namely profaning of the Sabbath day: all the degrees of incest saue one; removing the neighbours marke: taking for pledge, or vpon execution a poore mans only weed; removing of Landmarks, Polygamy; ielousie, &c.

2 An argument drawne from the testimony of some one part of the Scripture negatively, doth not hold, it is sufficient that it is forbidden in the old Testament, and namely in the Morrall Law of God, which is common and perpetuall; and farre bee it from vs to thinke that Christ in his Gospel alloweth any sin which is forbidden in the Morrall Law.

I 3

Neyther
I. Neither is the taking of usury of a poor man, that is
in never so great distress, forbidden by name in the new
Testament, and therefore by this argument it should be also
lawful.

4 By consequence usury is sufficiently forbidden in the
new Testament, as sometimes under the contrary affirma-
tive: for where free lending is commanded, as Mat. 5.

Bb. Downam
Ps. 15 p. 282.
283.

42. Not free lending (that is usury) is condemned: some-
times under the generall, as Eph. 4. 28. 1 Thess. 4. 6.
Sometimes abstinence from usury is commanded under
the arguments of the greater and lesse, as Luke. 6. 35.
Sometimes by an argument drawn from the lesse, even
sinners, saith our Saviour, are willing and ready to
lend one to another without usury, how much more
doth it become you that are Christians; to lend one to anoth-
er without usury?

6 Argument for Usury.

It was in the Apostles time, therefore had it beene a
sinne they would have condemned it

Answer.

I greatly doubt of this assertion, that usury was in the
time of Christ and his Apostles commonly practised am-
ong the Romanes: seeing Tiberius in the latter part
of his reigne had vised effectuall means for the abolishing
of usury, as Alexander ab Alexandro reporteth: but
much more in respect of the Jews, among whom the
practice of usury was forbidden by the Law of
God, and to whom our Saviour giueth this testimony,
that the very sinners among them would lend one to anoth-
er to receive as much as they lent. St. James also find-
eth fault with the rich men of that time, that they suf-
fere their gold and silver to rust, which they would not
have done if they had beene addicted to usury: and there-
fore
fore the leffe practice of usury in those times, may be some reason why it is not expressly mentioned in the writings of the Apostles.

7 Argument for usury.

The law which forbiddeth usury, is not morall, but judicall, and therefore not belonging to us : they proue it to be a law judicall, because usury is permitted towards a stranger.

1 Answer.

1 If it were a judicall law, yet the equitie thereof, which is perpetuall, would appertaine to vs, viz. that usury is not to be imposed vpon a brother: but behold we Christians are all brethren in Christ, this difference of Jew and Gentile being taken away,

2 The law which commandeth free lending, is not judicall but morall, and is therefore renewed by our Saviour Christ, therefore the law which forbiddeth usury or lending for gaine, is morall ; for the same law which commandeth the affirmatiue, condemneth the negative.

3 Usury is reckoned in the Scripture among the transgressions of the morall law. Looke into the Prophets and of usury, p.45. they euer combine this sinne of usury with the transgressions of the morall law in the highest degree, with lying, back-biting, deceit, wrong, bribery, Ps. 15. with idolatry, oppression, adultery, cruelty, vnmercifullness to the poore, bloodshed, and murder, Ezek. 18. with the profanation of holy things : with the abomination of uncleannesse : with the unnaturall sinnes of incest, Ezek. 22. Usury (sayth S. Basil) is placed among the greatest abominations; all of them transgressions of the morall law.

It is true indeed, there is a judicall and politique toleration annexed vnto this law, that the Jewes might take usury
Deut. 23. 20.

V fury of strangers; but that maketh not the law it selfe judiciall but rather morall. The lewes had a divorcement permitted vnto them in the same booke of Moses, the next chapter, and yet the 7 Commandement, to which that be-longeth, is morall notwithstanding; in like manner the lewes might take fury of strangers, which was a peculiar toleration for that nation, yet the law against fury is morall.

8 Argument for fury.

If fury be not lawfull for any to prattise alas what shall become of those Orphans and widowes in these vnjust daies, which have stockes of money left vnto them, and want skill to employ the same.

Answer.

What shall become of them? by the helpe of God they may doe well. My greater care is what shall become of those Orphans and Widowes in these vncharitable daies, which have no stockes at all left vnto them. Though I confess both the one and the other are alike in this, that they be not so able to helpe themselves as others be. Therefore there be no two estates among men, ouer whom God hath a more prouident and tender care, then ouer (a) widowes and fatherlesse children.

Hath God then so many waies bound himselfe by promise to provide for Widowes and Orphanes, and shall these by fury withdraw themselves out of his fatherly protection? shall these be secured by furious contracts against the act of God him selfe? verily God will take it more vnkindly at their hands, then at any other.

If Almighty God in wisdome had thought it meet to haue tolerated fury in these persons, he might as easily haue mentioned the same, as he doth the toleration of lending to strangers. But it was so farre from Gods meaning, that in the very fame place, where he maketh a law for the
The safeguard of Orphans and Widowes, presently and immediately upon it, is annexed the Law against Usury. Shall not then those who are so well provided for, by a special Law of God, be transgressors of the very next Law unto it? God forbid.

Let Widowes and Orphans, &c. Eyther employ their goods in some honest trade, wherein they have as good cause to expect a blessing from God, as any other: or let them deale by partnership; or if other meanes fail, let annuities be bought for their limes, or Lands, or Rents purchased for ever; or let some other honest course be taken, which wise men can easily devise, if they lift: how Orphans may be maintained without impairing of their stocke.

9 Argument for Usury.

The state of the City cannot stand: traffick cannot bee maintained: tradem. men cannot live without Usury: therefore Usury is lawfull.

Answer.

I demand first of these Tradem. Men, who cannot feed of Usury live in their trade without taking vp at interest: is p 121. their meaning that they cannot live in that fashion as they doe, maintain their wines in those fashions that they do: drive their trades to that height which they doe? If this be the case, the answer is easy: it may be God would not have them carry so great a faile as they doe, but to drinke of the waters of their owne well, and content themselves with such meanes as Gods fatherly providence doth offer them: there is no necessity for a man to inrich himselfe by such practices, as be eyther forbidden or doubtfull. Better is a little with the feare of the Lord, then great treasure with trouble; trouble of conscience at the house of death. Thus farre we do agree: who soever layeth this for his ground that he will be rich, must inflame his conscience with many
necessary evils, whereof usury is one: necessary, I say, not to a religious honest man, who is content with his estate; but to him who resolueth he will be rich: for they that will be rich (faith the Apostle) fall into temptations and snares, which drown men in perdition and destruction.

2 If it be propounded, that trade and commerce between man and man cannot be maintained in this City without borrowing and lending: that is also granted. God's Law did euer intend that men should lend one to another; in charity to the poore: in friendship to their equals, to receive the like courtesie againe. Which duty if men would performe, there were no necessity of usury.

3 The third point then followeth. Supposing the custome and corruption of these times wherein men will not lend freely as they ought; is there not a necessity of usury? admit that be granted: who did impose this necessity? if God; then is this reason good, usury is necessary, therefore lawfull. But if men or estates haue drawne a necessity of sinning upon themselves by the custome of sinne, doth this extenuate or aggravate the fault? Woe be vnto them (sayth the Prophet Esay) who draw sin, as with cart-Ropes. Cities and Incorporations haue drawne a necessity of this sinne vpon themselves by three strong cart-Ropes of iniquity.

First the hardnesse of mens hearts, and want of charity in those who be well able to lend and will not, haue forced many to pay usury.

Secondly, the covetous desire and pride of borrowers, who out of an infuliable appetite to compass great matters, do take vp great summes of money, for money: that no money is to be spared for such as be true borrowers indeed. Woe vnto them that ioyne, Land to Land till there be no place for the poore to dwell in. That is the Country woe. But vpon the same ground, it is inferred: Woe vnto them who ioyne money to money, till there be none
left for the poore to borrow. This is the City woe: which bringeth a necessity of borrowing upon intrest.

Thirdly, falsehood and deceit in defrauding one another of their monies at the times appointed, so as being disappointed of their owne, they are compelled to take vp of others, or to shut vp their doores. These three fold cart-Ropes, not easily broken, have drawne a necessity of usury upon Cities. And shall it therefore be reputed no sinne? God forbid: it is no good consequence neyther in persons nor estates.

Not in persons. S. Paul telleth vs of an heart that cannot repent, which heapeth vs into its selfe wrath against the day of wrath. Is impenitency in that heart no sin, because cuilome hath made it necessary?

A drunkard hath brought his body into such an habit, that vsle he drinke bountifully, even to the turning of his braine, he is sicke againe. Is not drunkenesse in that person sinfull, because so necessary?

But for the lender, which is the Vsurer, there is no colour or pretence of any such necessity which can befall him: seeing he hath authority from God as steward of his blessings: and power amongst men as owner of his money: for variety of lawful and undoubted imployments.

2 Answer.

The Common-wealth of the Lewes did stand without usury, therefore why may not ours?

2 You may find a discovery of the infinite injuries this kingdome endureth by the unlawful trade of usury. Where the allegations commonly made in defence of usury, are sufficiently answered.

3 Usury is the cheepest cause of the greatest misery in this Land, as well to give occasion of great waste as also to make much want, and will be in the end, the undoing of all, if it be not looked to in time. The Romans never began to decay, till usury Lorded amongst them, for then private gaine thrust out common profit, lust was of usury.
holden for law, idlenesse more vied then labour, ryot instead of dyet, vice better regarded then vertue, no charity at all, no love betwixt man and man, but every man for himselfe, and the whirle-poole of pride and ryot overfloweth in all things, and in all places.

10. Argument for usury.

Proposition. No usury is forbidden by the law of God, and by the law of nature, but that which is hurtfull, and joyned with the hurt and losse of the neighbour.

Assumption. But some usury is not hurtfull, but rather helpful to the neighbour.

Conclusion. Therefore some usury is not forbidden.

Answer.

First the proposition is vntrue, and of dangerous consequence: for the law of God forbiddeth all usury in general, as a thing in its owne nature and in his whole kind simply unlawful, without any restraint or limitation, even as it condemneth adultery, lying, theft, or any other notorious sinne. Thus a man might argue for an officious lye.

Reply.

But they prove their proposition thus.

Proposition. Usury is not forbidden, but as it is against charity, for charity is the summe of the law, and he which observeth the rules of charity, keepeth the law.

Assumption. But that which is not hurtfull to the neighbour, is not against charity.

Conclusion. Therefore that usury which is not hurtfull to the neighbour, is not forbidden.

Answer.

To the Proposition: Charity which is the summe of the law, hath reference towards God; towards our neyghbour, not onely in private, but also in publike: and towards a mans selfe. And in this sence I acknowledge the proposition of his syllogisme to be true, viz. That usury
is not forbidden, but as it is repugnant to charity. But hereby the assumption of this syllogisme is proved to be false, for there be many things which are not perhaps hurtfull to our neighbour in particular, with whom we deale, which are notwithstanding repugnant to charity. The officious lie helpeth the particular neighbour, in whose favour it is told, yet because it is repugnant to verity, it is repugnant to charity. God who is truth hath forbidden all vntruth, and he will destroy every one that speaketh lies: the lying mouth destroyeth the soule: therefore no lying can stand with that charity and obedience which we owe to God, nor with that loue which we owe to our owne soules. So inlike sort suppose that the borrower sometimes is not hurt by vsury, but rather holpen: yet notwithstanding all vsury is against charity, for the practice of it cannot stand with charity and our allegiance to God; who hath forbidden it, denounced his judgements against it, made gracious promises to them that will do the contrary: nor with our charity and duty to our Countrey, vnto which vsury is in many respects noysome, as hath beeene shewed: nor with that loue which we owe to our owne soules; for who sooner putteth forth to vsury, or taketh increase, he shall not live, but dye the death. 

Reply.

Yet but say they again, so prove the former proposition, That vsury which is ioyned with the hurt of the neighbour is condemned: therefore that which is not ioyned with the hurt of the neighbour is not condemned.

Answer.

I deny the consequence: for there are other respects which make vsury vnlawfull, besides the hurt of our neighbour, as even now I shewed; by the same reason the patrons of officious lies might argue thus; God forbidden vs to tell a lie against our neighbour, therefore the lie which is not against the neighbour, but for him, is not forbidden. But you will say, all lying is forbidden: so is all vsury, as I haue already proved.
And thus I have shewed against the proposition that all usury is unlawful, though all were not hurtful. Now I add against the assumption of the first Syllogisme, that all usury is hurtful: hurtful I say, eithec to the borrower as commonly it is, or else to the Commonwealth, as before hath beene proved.

11 Argument for usury.

To lend upon usury and to borrow upon usury are relatives, therefore if to lend upon usury be a sinne, it is a sinne to borrow upon usury, and if to borrow upon usury be lawful, then is it lawful to lend upon usury.

Answer.

I Deny the consequence which is grounded vpon a false supposition. That there is alwaies the like reason of relatives. The oppressor, and he that is oppressed: the robber, and he that is robbed, are relatives: but shall we hence conclude, that if to be robbed, or oppressed is not a sinne, therefore it is not a sinne to rob or to oppress?

He which vpon necessity, yeeldeth to pay usury, doth suffer wrong and is oppressed: therefore such a one sinnes not. Which may be thus proved.

To suffer wrong is not sinne.

The borrower which vpon necessity yeeldeth to pay usury, doth suffer wrong. Therefore he doth not sinne therein.

Reply.

He which borroweth vpon usury is not oppressed, because he is willing to borrow vpon usury: yea, and so willing, that he seeketh to the usurer, and intreateth him to lend, offering to give him consideration according to the Statute, that is to say, Usury.

Answer.

He that borroweth vpon usury in case of urgent necessity doth
doth yeild to vsury against his will, yea although he both offer and promise it: for in cases of vrgent necessity, men seeme many times willing to that which is indeed against their will. When a man is in danger of shipwracke, how will he bestrinhe himselfe to vnlaide and lighten the ship, and with such earnestnesse cast his goods into the sea, that he may seeme to be very willing to be rid of them: and yet the thing which he willth, is not the casting away of his goods, but the safety of his life. This is a conditionall necessity. Thus the borrower is no more willing to pay vsury, then that man was to cast away his goods: but his necessity for avoiding a greater inconuenience, makes him seeme willing to that whereunto simply he is unwilling.

2 Reply.

The vfurere cannot accomplisli his sinne without the borrower, therefore the borrower is partner of the vfurere sinne.

Answer.

The consequent is not good. The sinne of rape cannot be without the innocent party that is rauished, yet she that is rauished, is not partner of his sinne that committeth the rape. So likewise one man cannot oppress, vnlesse there be another to be oppressed, nor impose vsury, vnlesse there be another on whom it is to be imposed: and yet he that is oppressed is not partner of the oppressors sinne, nor the borrower who vpon necessity borroweth vpon vsury, of the vfurere sinne.

3 Reply.

It may be doubted of, whether one may take money for his vs of an vfurere: 1 Because it is not lawfull to consent to him, that doth evil. 2 Nor to giue occasion to one of evil, as he seemeth to doe, that taketh money vpon vsury. 3 And Ieremy professeth, that he neither gaue nor tooke to vsury, where the Prophet plainely insinuates, that if he had done eyther, hee could haue found just cause in himselfe why he should be euill thought of.
1 Answer.

He consenteth not to the sinne of the vfurere, that taketh vp money of him, he consenteth to the lending, which is good, but the hard condition in lending, the vfurere imposeth, and the other is forced to accept, because of his necessity.

2 Neither doth he giue him occasion of sinning, but of lending, the vfurere himselfe Sumit occasione peccandi, taketh occasion of sinning.

3 The word there vset by the Prophet, is Nasbah, which signifieth munus dare, to lend, as Luke well translateth, as it is taken in other places, Deut. 15. 2. 6. 24. 10. where the Septuagins interpret it by the word xphi, or a sort of debt not vfurere, and so Theodotian here readeth, I did owe nothing to any man: the Hebrew word Nasbah, with He, signifieth simply to lend, but with Aleph, to lend upon vfurere, as Esay 24. 2. and though the usual reading be received, it signifieth no more then this, that the Prophet had no trading at all with them, (as we say) he neyther bought nor sold with them and yet they hated him. Wherefore the resolution here is, that a man for his necesseary occasions may make use of an vfurere's money, but (not to make gaine of it by letting it out againe. 2 or to main-taine his pride, gaming, drunkenesse. 3 Or to compasse great matters in the world, or to purchase Lands, or Houses. 4 Or to seeme poore, that he may giue nothing to the use of the Church, or to the Commonweale in subsidies and taxes. 5 Or when he may borrow freely, at the first motion offering vfurere to the lender) but driven to it of necessity: for, pon qui patitur, sed quia facit iniuriam peccat, not he that suffereth, but he that doth wrong, sinneth: and it is a very like case, as when a man vseth the oath of one that sweare-th by false gods: as Iacob did of Labans oath, that sweare by the god of Nabor, Gen. 31. 53. who servued other gods, 10th. 24. 2. to confirme the league betweene them, as Augustine sayth, Non peccate illius, sed pacto bona, quo fidei serv...
The English Usurer.

The nature of all usury, he doth not use his sinne in swearing by false Gods, but his covenent, whereby hee kept his fayth to a good end: Ep. St. 154. And like as a man falling into the hands of Thesees doth reuene vnto them his treasure to faue his life, which otherwise he ought not to doe: as the tenne men did to Iismael, ler. 41. 8. So it is when one urged by his necessary occasions falleth into the Usurers hands. But better were it to prevent such occasions, if it may be: and being once envrapped, to follow the wisemans counsell: Gibe not reft vnto thine eyes; till thou haft delivered thy soule, as a Doe from the hand of the hunter, and as a Bird from the hand of the fouler.

Pro. 6. 5. For as a Bird taken in a lime-bush, so one by dealing with the Usurer, the more beinhareth and entangleth himselfe.


Neshech, which signifies biting usury is unlawfull. But toothlesse usury is not so.

Answer.

It is the nature of all usury to bite, though with great Mr. Fonton difference: some like the English Mastie, some like of Usury p. 9. the dogge-slie, some scarce sensibly; and therefore not perceiued to be a sinne.

First, because many are content to moderate themselves in this gaine; and then, if it be a sinne, it is but a little one; as Lo’s sayd of Zoar, Gen. 19. 20. Modica sunt quæ perdant nos; they be those little ones that vnndoe vs. A Moate in the Eye if it be not got out in time, may grow to a pin and web; and a mans conscience may suffer Shipwracke aswell upon a Sand as upon a Rocke.

Secondly, it is not ever so sensible, because as the Usurer moderating himselfe doth not seeme to bite the borrower: so the borrower relieving himselfe by others, hath no cause
to complainte. Yea, many, borrowers concurring in this
pratife, by their multitudes, are able to way and, inhan-
the market, in such manner, that they may live themselues
and pay the vfurier besides. So that in conclusion those do
all set upon the Commonwealth: which being a great bo-
dy, is able to beare many dogs, before she need to com-
plaine: and feeling the wound (as in time she must) she
knoweth not well of whom to complainte. Burthen-some
to therefore it is to the Commonwealth, yet so dispersed, a-
mongst many, that it is the lesse sensible, but never a whil
the more allowable.

For these and the like causes the biting of v富力 being
sometimes not so sensibl to particular persons, almighty
God in his wisedome foreseing how ready men would be
to cauill at the Word 

Nasbech, hath of purpose expressed
his meaning more fully by the exegeticall addition of an-
other terme, which simply signifieth any increase at all.
And this hath he done, not onely in the comments of the
Prophets. But in the very text of the law it selfe, 

Levit.

25. 36, vesterbith, and the 37. Vberarbith: which word,
Salomon forgetteith not to adde: for Salomons daies being
both peaceable and rich in silver and gold, men would be
then more ready in all likelyhood to devise any cauill, or
colour to maintaine that sinne.

Neyther are these my private coniectures, against the
groundlesse distinction of biting and toothlesse v富力;
but Mr. Calvin himselfe (vpon whom they seeme to relye as
a chiefe patron of v富力) doth not onely condemne it as
frivolous; but addeth further, that it was the purpose
of the holy Ghost, by adding that other word to prevent
such cauils. Quia homines hanc in partum minimum sunt, accuti
et versuti, et excogitant subterfugia, quibus crudelitatem
suum tegant; ideo addit: et incrementum non acceperit: be-
cause, layth Calvin, men in this kind be ouer accute, and
subtile, and devise euasions how they may cunningly cove-
their cruelty, therefore he addeth in the text, V富力 or in-
crease
creafe. And for the distinction it selfe, Calvin his censure is, Ludum homines suis caulis, sed eum non admittit tales versus: men caulis and play with words, but God admitth no such sleights. His meaning is simple and plaine, that all increase aboue the principall is forbidden.

13 Argument for vfurie.

Vfurie is forbidden to the poore, therefore lawfull towards the rich.

Answer.

This euasion is very frivolous: for Deut. 23. 19, there is no mention of the poore, but all vfurie is forbid. Ps. 15. 20. to be done to a brother, whether he be rich or poore.

2 By the same reason we may conclude, wrong is not done to the poore, the widow, the fatherlesse; or stranger; therefore wrong may be done to the rich, to the married wife, to the children that have their parents living, &c.

3 Or when Salomon sayth, Robbe not the poore, because he is poore, we might inferre; therefore thou mayst robbe the rich, because he is rich.

God in the lawes of vfurie, did specially, and by name forbid lending in that manner to the poore, for two respects.

1 To shew what care he himselfe hath over them, who are commonly and usually neglected of men.

2 Because the poore are sooneft and easieft oppressed of the rich, as the lowest hedge is sooneft stepped over.

3 If the law of lending to the poore without vfurie, should inferre the lawfulness of lending to the rich upon vfurie; then it is euident that Gods intendment in those lawes for the benefit of the poore should rather proue a hurt and hinderance vnto them, because by this means it would come.
Dr. Moses, come to passe that the poore should not borrow at all: For, who will lend to the poore for nothing, that might lawfully lend to the rich for usury? Of which point we have so lamentable and evident experience in these our dayes, as no man, no not the vsurer himselfe is able to gainsay it. Yet of the two it were better for the poore man, that he should borrow upon usury; then that he should not be able to borrow at all: now borrow at all he shall not, if it be lawfull to lend to the rich for usury, and not unto him. And therefore as one sayd, Maledicta glossa que corruptit textum: accursed be that gloss or commentary that destroyeth the text: so may I say in this case, e. will fare that interpretation which overthroweth the intent and purpose of the Commandement.


Many by employment of money borrowed upon usury have grown rich.

Answer.

I will not answer with Basil, quod in Ps. 15. p. 157: I think more (saith he) have come to the halter, but I think more have proved bankrupts. Dr. Wilson hath a pretty story to this purpose, not unworthy the remembering. A man comming into a certaine Church, and seeing it fraught full of Images made of waxe, demanded, what might be the cause of such an unwonted sight? answer was made, that those whom these images did represent were certaine persons which on a time were saued from drowning by calling vpon our Lady. Nay then (quoth he againe) where be the Images of those (I pray you) that called vpon our Lady, and were drowned notwithstanding? So say I in this case. If any man will set before me the instances, and as were the images of those, who took up money on usury, and grew rich thereby: I would demand
mand on the other side, that he shew forth the hundreds, and thousands of those, who by that meanes have utterly impouerisht, and ouerthrowne their owne estate, they will be found to be without all comparison.

2 Though some for a time may seeme to be rich by that which they haue borrowed vpon vsury, yet vsury at the length consumeth them, and eateth them vp.

3 Neithe, doth this prosperous event of the borrower instilne the contras of vsury, which covenanteth for gaine not in eventum luci, but absolutely, and therefore out of his losse as well as out of his gaine.

4 And lastly I adde, that the more the borrower is enriched by this meanes, the more the Common-wealth is damnified: For whosoever thriveth by occupying money borrowed vpon vsury, he hath so pitched the prices of his commoditie, as that besides a competent gaine rayled for the maintenance of himselfe and hischarge, he also hath gathered vp an overplus of a tenth part for the vsurer. And thus by vsury the prices of all commodities are enhanced, whilsts the sellers, who borrow vpon vsury, if they will thrive, must needs make the buyers to pay two shilling in the pound more then otherwise were sufficient. And because they which doe borrow vpon vsury, must needs fell for so much as they may gaine both for themselves and the vsurers Therefore the rest doe pitch the prices of their commodities accordingly. Otherwise they which trade with money borrowed vpon vsury could neuer thrive; but because sometimes they doe thrive, it is evident, that all of the same trades doe to pitch their prices, as if all did borrow vpon vsury.

Note: Dr. Wilson of vsury. p. 174.

Answer to an Objection.

Bb. Downam in pl. 15 p. 255.
Usurers must repent of their sinne, and make restitution.

As for those who have practised this sinne, their duty is to repent thereof, because they that put forth their money to usury shall not dwell in the Mountaine of God's holinesse, namely, unless they repent. And againe Ezek. 18. He that putteth forth to usury and taketh increase he shall not live, but die the death, viz: unless he repent and turne from his wickednesse; for that condition is to be understood by warrant of the Lords owne exposition, Ezek. 18.14, 15, 21.

Now vnto Repentance, besides the inward loathing of the sinne and sorrow conceived for it, is required (as that testimony of Ezek. 33.14, 15. Plainely sheweth) both a desisting from the practice of usury, and a restitution of that which hath beene gotten by usury, with the harme of others. For the first: it is the expresse Commandement of God by the Apostle, Eph. 4.28. Let him that stole, steal no more: and by Nehemiah more particularly in this case of usury Chap. 5.10. Let vs cease from this burthen; meaning usury: forsaking of sinne accompanyeth forgiving of sinne: Prov. 28.13. Neither may we thinke that God remitteth those sinnes, which we our selves retaine.

Now vpon this forsaking of sinne, will follow the second duty of repentance, namely restitution, as a necessary consequent thereof, which restitution who so ever maketh not, being able to restore, he neyther hath vain fained repentance of his sinne, nor any sound assurance of the forgiveness thereof. He hath not repentance: for he doth not forsake the sinne of theft and usury, that continueth in it, and he continueth therein that doth not make restitution. For so oft as a man remembreth, that whatsoever he hath unrighteously gotten by usury, or any other kind of theft, to the damnifying of others, is not his owne,
owne, but theirs whom he hath wronged, and yet re-
sum reddy pos
fief non reditum,
si remissum non agitur pa-
mitentia, sed
fingitur.
reftitutur.
...

Therefore Augustine sayth, that men doe not repent indeed, but counterfeit repentance, if when they are able to restore other mens goods, wherein they have offended, they do not restore them.

As he hath not repentance which maketh not restitution, if he be able, so neyther hath he any sound assurance of remission. It is a true sayning of Augustine, Non remissum pec- catum nisi restitutur ablatum, that the sinne is not remitted, vnlesse that which hath beene unjuystly taken, be restored, namely, if the party be able to restore: for whiles a man continueth in his sinne, he cannot beleue the for-guinesse thereof, and he continueth therein, vnntill he make restitution. To restore is to cease from doing wrong, therefore hee that shall not restore, doth not cease from the wrong.

But it is further to be considered, to whom and when this restitution is to be made, and how farre forth.

1 To whom? Surely to him that hath sustaine loste or harme thereby, Leuit.6.5. Numb.5.7.8. That is, eyther ers must re-
to the vse of the Debtour if he hath beene bitten, or to pub-
like and godly vses, if the Common-wealth hath beene endamaged.

2 When? So soone as thou deziest remission of thy sin, and reconciliation with God for so the Lord hath expres-sely commanded. Numb. 5.6.7.8. Leuit.6.2.3.4.5.6.7. vix. That the sinne first must be confessed to God: Secondly, restitution is to be made to the party offended, the same day that thou seestke reconciliation with God, if not be-
fore: and Thirdly a sacrifice was to be offered, &c. The equity whereof remaineth vnto vs, that in the third place we should call vpon God for the for-guinesse of our sinne, desiring him for and by the sufficiently sacrifice of Chrift (which was prefigured by the sacrifices of the Law) to for-giue our sinne. Many will seeme to secke reconciliation with
with God; but never think of making amends to their 
brother offended. But our Saviour Christ teacheth us an-
other lesson, Mat. 5:23, 24.

How farre forth is this restitution to be made, that is, 
of what usury, and of how much?

Ans. Not of usurious usury, where gaine for loane is
intended only and expected: for howsoever that intent
corrupteth the act of lending, yet it pollueth not the free
gift of the borrower, which is voluntarily given in testimony
of thankfulness. And therefore it bindeth not the lender
for restitution to be made to the neighbour whom he hath
not wronged, but to repentance toward God.

And of how much?

For the quantity; so much at the least is to be resto-
red as hath bee ne gotten by usury with the harme of others:
or if the offender be not able to restore so much, yet
he must restore so much as he is able. The Lord in his Law
commandeth, that the offender should restore the whole
summe, and also add a fifth part unto it, Levit. 6:5.
Numb. 5:7 & Zachæus, to testify his repentance, pro-
miseth fourfold: that those men may know how farre they
be from true repentance who will restore nothing at all.

If any shall thinke or say, Durus est hic Sermo, this is
a hard or harsh Doctrine, which is not so esteemed in re-
spect of other kinds of theft: I Answer, the harder this
Doctrine seemeth to Usurers then to other Theeues and
robbers, the more desperate is their estate then of others.
And this may be another argument to aggravate the grie-
vousnesse of this sinne, that whereas other Theeues and
robbers, if once they be discovered, acknowledge their
fault, and are willing to make restitution, Usurers
though convinced of this sinne, yet stand in defence there-
of and think not themselves bound to make restitution.

I could with much facility, confirm the judgement of
this reverend Father, by the concurrence of a world
of testimonies; but because the point is already dis-
covered to be a manifest truth, I will but (a) name some of
them,

Note.
Usurers worse than other Theeues.

(a) Dyke of repentance p.143
Mr. Smith 2.
Sermon upon usury and in his Sermon of
Zachæus conclusion.
Bb. King on
 Jonah.Ch.3, 8.
them that require Vfurers to make restitution, and preferre to the Vfurers consideration, the judgment of a most learned and judicious Doctor.


If v fury be an vnlawfull trade, as hath beene sufficiently proved before; then it will follow, that what is wrongfully gotten must be restored home, and restitution be made of the wrong done. So Zacheus professeth to recompense foure fold what he deceitfully had gotten; the word is [λισσοπαθητων] taken from such as among the Athenians discovered those which carried out figs, which was forbidden, (they being had their in great price,) and so the word is generally applied to those, that accuse others wrongfully, and forge any cauillation against them, in like manner Vfurers have trickes, and devices to enwrap and entangle their poore debtors.

And if they will with Zacheus become the children of Abraham, they must make restitution of their unconscionable v fury: so was it decreed in a generall counsell, Possessions que de Vfuris comparata sunt, vendi debenter, et pretiabant, ex quibus v furum extortae sunt, restituere; possessions gotten by v fury, must be sold, and the price given to them, of whom the v fury was extorted; Lateran. Part.16. c.5. and Augustine also would haue v fury restored: Quin omne quod male possidetur, alienum est, because every thing, which is ill possessed, belongeth to another; Epist. 54.

But here in this case of v fury, these cautions must be observed.

1 That evey thing gotten by money cannot be restored, but onely those things: Quorum usus non est consumptio, which are not consumed in the use, as House, Lands, but meat apparell, which consume in the use, cannot be restored, but the value of them.
2. Besides the usury money, something may be gotten humana, industria, by humane industry and for that restitution is not to be made.

3. And if the lender be damned, per dilationem, by the defraying of his money; of that also a consideration must be had.

4. And all the price of the House and ground is not to be restored, but secundum quantitatem usura; according to the quantity of the usury received. To this purpose, Aquin. 2, 29, 18, art. 3.

5. Add hereunto, if the parties be not living of whom the usury was taken: then restitution must be made to his heirs, and next of his kindred, and for want of them to be given to pious uses according to the Law, Numb. 5, 8. And to the Canon is: Qui usuras receperint, cogendi sunt, sub pena Excommunications, ejusque extorquentur, vel hereditibus restituta, they which have received usury, are to be compelled under pain of excommunication to restore them to such, from whom they extorted it, or to their heirs, Lateranensis, ibid. ubi supr.

Conclusion.

2 Chro. 30, 18. Now the good Lord pardon every Usurer, that prepareth his heart to seeke God, the Lord God of his fathers, though he be not cleansed according to the purification of the Sanctuary. The good Lord open their eyes, and turne them from darkenesse to light, and from the power of Satan unto God: that they may receive forgiveness of sinnes, and inheritance among them which are sanctified by faith that is in Christ.

Now the God of peace, that brought againe from the dead our Lord Jesus, that great Shepheard of the sheepe, through the blood of the everlasting covenant, make them perfect in every good worke to doe his will, working in them that which is well pleasing in his sight, through Jesus Christ, to whom be glory for ever and ever, Amen.

Barnard. Serm. 61. in Cant.

Meritum meum miseratio Domini.
To make of griping usurers their trade
among the rich. No scruple now is made
in any place. For every Country-village
hath now some usury, as well as tillage.
Yea, they that lending most of all detest
though but for tolerable interest:
Doe notwithstanding those annuities
which often proves the bitingst usuries;
By nature money no increase doth bring,
most, therefore thinke it a prodigious thing.
That money put to loan, should bring in gain.
yet some of these by practice doe maintayne
As monstrous usuries: and nought at all
are touched in their conscience therewithall.
In usury of Cattell or of Leases
we may disburse our money for increases
More biting farre then those who dare to take
who by meere lending doe advantage make
As money naturally produceth nought,
so, by the earth small profit forth is brought:
Vntill both cost and labour we bestowe,
for little else, but thornes and weeds will grow.
The Landlord, therefore, here I dare auer,
to be no lesse a griping usurer,
Then is the money master: if he breake
the rule of Christian charity, and take
More profit then his Tenant can afford,
and such as these, are hated of the Lord.
Of usurers there are some other sorts
who keepe no certaine place, but both in Courts,
In Cities, and in Country-townes they dwell,
and in the tricke of griping they excell;
There be of these, that vie for silence take
some others, an usurious profit make.
Of their authorities and doe advance
their wealth by giuing others countenance:
Their carriages their neyghhbours fetch and bring
they have their seed time, and their harresting
Dispatcht already for nothing: such as these
are many of our Country Justices.
Some by another engine profit catch,
they must be prayd and paied for dispatch.
Yea Clerkes, and many of other officers
are greater and more hatefull Vsurers,
Then they that most are hated for that crime
since these doe often for a little time
Which they delay uniuitly take what may
of no meane summe, the annuall interest pay.
These men are cruell: and yet worse by farre.
most Treasurers, and their pay-masters are.
For, that which due unto vs doth remaie
they doe not onely overlong detaine,
But, oft, of every hundred, twenty take,
ere payment of our owne, to vs, they make
They must have bribes, their wiuues must have Caroche,
or horse, or jewels, after which encroches
Their servants also, for some other dues
(as they pretend)which if we doe refuse
To pay vnto them, twie as much we lese,
this tricke enricheth also. Referres
In Chancery, and in some other Courts
and this or makes, or marret most reports:
This is that common cheat, and meane by which
meane officers so speedily grow rich.
Although they giue large Incomes, by this way
their wiuues so on a sudden grow so gay,
That were but Kitchin mayds few yeares before
yea many in the blood of Orphans poore
Have dide their gownes in Scarlet by such courses
and clothd and fed themselves with widowes curses.

FINIS.

George Withers.