

The Athenian Mercury:

Saturday, March 5. 1692.

Quest. 1. **I**N Mr. David Jones's Farewell Sermon p. 34. he says, he that taketh any increase, not fix in the hundred, but be it never so little, he shall dye for his Usury, and his Blood shall be upon his own head, and page 38. He that gives or takes upon Usury may lawfully be cursed: Pray your Thoughts upon this Doctrine?

Ans^r. This and several more Questions of the same Nature have come to our hands, so that pursuant to our former promises, we have oblig'd our selves to answer 'em; but the Matter is of that great consequence, that what we offer, is still with submission to the Judgment of the most Learned of our Divines, protesting our own Sincerity in this Affair. And that 'tis not the result of prejudice, or Spirit of opposition, but purely respect to Truth that has engaged us therein, and we declare, that 'tis our great Trouble that we have any occasion to oppose such Persons, as we have Charity enough to believe, do faithfully and sincerely endeavour the Reformation of the Abuses of Religion, and the Sins of the present Times.

Some things are necessary to be premis'd, to prevent Mistakes, least we be thought to justify those whom we are bound to condemn, to wit, such Persons as come under these two Charges.

1. Those who are Rich, and yet exact from the Poor, whereas we are commanded to give to, and relieve the oppressions of our Brethren.

2. Those who immoderately desire Gain or Increase, are Idolaters, and God forbid we should bless the Covetous whom God abhorreth.

Perhaps there never was a time wherein 'twas less necessary to teach men they should love themselves than now; and perhaps at this time Covetousness is a more Universal Sin than ever, it being observable, that many who pass for good Christians, and abhor the Excesses of Debauchery, are yet deeply Guilty of this Sin.

But to come to the Question, which is (if we take the sense of all our Querists together) *Whether it be absolutely unlawful for any Person to receive any Increase of any, for the Use of their Moneys, or whether a poor man may receive 6 l. p. Cent. of a Rich Merchant, who makes 20 l. 30 l. 50 l. 100 l. p. Cent. of his money.* To which we answer, 'Tis very necessary and lawful in the sense we now use it, altho in the true signification of the word, (to wit, Extortion, or any grinding the Face of the Poor) it is certainly damnable. We shall prove this as soon as we have remarkt that by Succession of Ages, Conquests of Empires, and Revolutions of Kingdoms, 'tis evidently known, that the same words have lost their first signification, and have chang'd sometimes for better, and sometimes for worse, *Magus, Tyrannus*, and many more, have run this Race; which we shall speak more largely of by and by.

Since our Saviour has fulfilled the Law, that only which is morally evil, and what the Gospel forbids, is a Sin; but Usury, as now established by Law, is not morally ill, nor is it forbidden under the Gospel, therefore 'tis no Sin. — The Major has bin the Language of all Christian Pulpits since Christ; perhaps amongst all the Heresies which have yet appear'd since our Saviour, not one has disputed this particular. The Minor, for any thing we see, is as evident, for Loan of Money at 6 l. per Cent. is so far from an Injury, that 'tis a great kindness, and has been the rule of thousands of Families.

Kimchi on these words of the 15th. Psalm, *Hath not put his Money out to Usury*, Paraphraseth thus, "The Psalmist does not State it any otherwise than the Law hath done, and the Law forbiddeth it to Israel, but permitteeth it to strangers; as 'tis said, *To Strangers thou mayst lend on Usury*, but 'tis not so allowed to rob,

"steal, &c. of Strangers, but Usury which takes from him with his Consent, is permitted, tho' it hurt him: And a little after, "But Israel are not bound to do so to a Heathen, for he is not bound to shew mercy to him, and to lend him for nothing, because they commonly hate Israelites; but if they shew mercy to Israelites, they are bound to shew mercy to them: And I have been the larger on this, that thou mayst answer the Christians, who say David here makes no Difference between an Israelite and a Gentile, but forbids all Increase; but neither David nor the Prophet Ezekiel, &c. forbid or permit any other thing than the Law doth: As the Law saith, *Thou shalt neither add to it, nor diminish from it any thing.*

Now Usury of Money was allowed to be taken of Strangers, therefore not morally evil.

Again, If Loan of Money at 6 per Cent. is sinful, then also all Trading, and every thing else that procures Money is a Sin; for no Man can shew how there should be a greater Moral Evil in Moneys procuring Moneys, than in Houses procuring Houses. As for Instance, a Landlord Letts a House to a Tenant, who also has a small House, and they bargain that the Tenant shall have the use of the great House for so many Years, provided at the Expiration of so many years the Landlord have his own house again, and the small house in lieu of Rent. Why should there be such a profound Veneration for Names and empty Sounds, as if things were made for Names, and not for Names Things, is not Money and Money-worth the same thing in Nature, tho' two Names: All Merchants (at this rate) that barter Goods for Goods are Usurers, there can be no Trade, no Employ whatever without Usury. The Lawyer puts his Law to use, the Gownman his Sermons, the Souldier his Blood, nay all the World are Usurers, that endeavour for an honest livelihood, and provide for their Families. Where's the difference, if I put out 500 l. to Interest, or lay it out in Lands, to have the Interest of it that way? He must make a very great discovery that can tell us in what the Morality of these two Actions differs.

Besides, Usury is not forbid by any express Prohibition under the Law, but only to the poor; David, Ezekiel, &c. are properly Commentators upon the Law, therefore we must look into the Law it self for it, and there we find it but three times mentioned, *Exod. 22. 25. Lev. 25. 26. and Deut. 23. 19.* in the last place it is spoken indefinitely, thy Brother, which must be expounded as all other Scriptures are, by other places which mention the same thing, and we shall find it expressly set down in the other two, the Poor, him that is waxen poor; whence 'tis plain the Prohibition considers the Poor as the only proper Subject that we are forbid to lend to, but rather to give.

We may observe, That since the Reason of forbidding Usury to Israel, was because they were bound to help their necessities in shewing mercy to the poor, that the Law only forbids exacting Use of the Poor, where the subject is mentioned. As 'tis written, *Exod. 22. 25. If thou lend Money to any of my People that is poor by thee, thou shalt not be to him as an Userer, neither shalt thou lay upon him Usury*, *Lev. 25. 26, 27. And if thy Brother be waxen poor, and fallen to decay with thee, thou shalt take no Usury of him, or Increase: So Prov. 28. 8. He that by Usury and unjust Gain increaseth his Substance, he shall gather it from him that will pity the poor.* Here Tarbish is translated unjust gain, which in Ezekiel 18. 8, 13, 17. (the place Mr. Jones so much insists upon) is Translated barely Increase; both places respect the poor, so that the Usury condemned by Scripture is the taking Use of the Poor. — And so R. Levi Ben Gershom. observes in Proverbs 28. 8. "God so orders the matter, that

"that he that gathereth his Wealth by taking use of the
"Poor, shall leave it to one that will pity them, and
"thereby restore it to them.

All which things considered, 'tis plain that Usury sup-
poseth Oppression of the Poor; and the word *any In-*
crease, does in the Original signifie unjust Gain, and no-
thing at all of that we now call Usury; this is evi-
dent from the Rabbies Expositions, as we shall now
prove.

In order to the clearing this Assertion, we shall
consider the Original Texts, the Jewish Customs, &c.
and first we shall come to the proper sense and mean-
ing of the words, which signifie Usury, and they are
these two, *Nesheck* and *Tarbith*, the one signifying
biting Usury, (or Extortion) the other *multiplying*
increase, as the Jews themselves declare. To make
this plain, we shall examine the Sentiments of the Jew-
ish Doctors, upon these words *Nesheck* and *Tarbith*. R.
Sol Farchi on Exod. 22. 25th. saith,

לא תתבענו בחוקה אם אתה יודע שאין לו
תהי דומה ילע כאילו הלוינו אלא כאילו לא
אל הלוינו כלומר לא תכלימונו נשך רבית שהו
כנשיכת נחש שנושף חבורה קטנה ברגלו ואינו
מרגיש ופתאום הוא מבטבט ונופח עד קרקרו
כך רבית אינו מרגיש ואינו ניכר עד שהרבית
עולה ומחסרו ממון הרבה

On the word *Neshek*, an Usurer, he saith, "Thou shalt
"not importunately require it of him; if thou knowest
"that he hath it not, be not like one that hath lent
"him any thing, but like one that hath not lent him: As
"tis said, Thou shalt not make him ashamed. And on
"the words *Nesheck* and *Ribbith*, he saith, *Nesheck* is
"Ribbith, or Increase, which is like the *Neshikath*, or
"biting of a Serpent, who bloweth a little bruise on a
"Mans Foot, which he is not sensible of at the first,
"when suddenly he is bloated, and swollen to the top
"of the head: So is *Ribbith*, a man is not sensible of it
"nor aware on't until it amounteth to very much wealth.
Michtel Fophi saith 'tis called *Nesheck*,

לפי שהוא נושך ואוכל תמיד.

Because it biteth and devoureth continually.

And herein *Nesheck* and *Tarbith*, *Usury* and *Increase*,
both agree, in that they both signifie Extortion: Inso-
much that the Chaldaic Paraphrase does often render
Nesheck by *Tarbith*, Increase: *Maimonides* also affirmeth
in *Hilcob Malve Uloveh*, Chap. 4. *Nesheck* and *Tarbith*
is all one, Exod. 22. 25. *Nesheck*, Thou shalt not give him
thy Money upon Usury, nor lend him thy Victuals for Increase,
Deut. 23. 19. *Nesheck*, Usury of Money, Usury of Victuals,
Usury of any thing that is lent upon Usury; and why is it
called *Nesheck*? Because, *Nesheck*, it biteth, that is, di-
vresseth his Neighbour, and devoureth his Flesh; by which
it appears that Victuals upon increase in Exod. 22. 25.
is expounded by Victuals upon Usury, Deut. 23. 14.

2. As to the Jewish Customs about Usury, we shall
only declare what they call Usury and Increase in the
Mishna, and what their Rabbins expound the same to
import and signifie. In the *Mishna* in the *Masecat* en-
titled, *Baba Metzia*, cap. 5. v. 1st. They say, 1. What
is *Nesheck*. A. — "He that lendeth a *Selabor* (a
"Shekel) for five *Dinarin* (or pence) or two Seas of
"Measures of Wheat for three; this is forbid, *Nesheck*,
"vid. Buxt. in *Lex Rab*.

"So in Chap. 5. *ibid*. 'tis asked, what is *Tarbith*?
"A. When a Man buyeth a Bushel of Wheat for so
"much, but before he can pay for it, the price of
"Wheat is risen to double the value it was at, when
"he bought it; hereupon he that sold the Wheat saith,
"let me have my Wheat again." *Hilcob Malve Uloveh*,
Ch. 6. "He that lendeth his Neighbour, and after a time
"saith to him, pay me my Debt, The Borrower saith,
"Dwell in my Court till I pay it: Lo this is the dust
"of *Ribbith*, because it was not agreed in the time
"when the Money was first lent, as 'tis said, Thou shalt
not lend to him on Usury.

Thus far for the Customs and Sentiments of the
Jews, who were certainly the best Judges of their own
Etymology, from whom we are certain that their word

Usury signif'd Extortion, Injustice, or overreaching their
poor Neighbour, and not our Manner of *Usury*, as now es-
tablish'd by Law, and founded upon very equitable
and just Reason.

We have yet more to offer upon this Subject, therefore
we desire Mr. Jones to send in to us his further Objec-
tions, which we shall tarry for? and we will also con-
sider of 'em, protesting the sincerity of our design, and
that our engaging in this Affair was purely out of the
respect that all good and wise men owe to Truth.

The Questions concerning *Job*, *Moses*, *Virgil*, the Man
that bought the Mare, Eating Flesh in Lent, Mr. *Cromas*
Daneids, shall be Answer'd in next Tuesdays Mercury.

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