

Early Greek Fathers and Usury¹

ALTHOUGH SCRIPTURAL MANDATES AGAINST the practice of usury might lead one to assume that usury was universally condemned, the inconsistencies between the legal right to engage in usury and conciliar legislation against clergy who engaged in usurious activities created a curious situation, resulting in an uneasy tension between the practice of the secular laity and moral reproach of the clergy. As paganism subsided early Christian officials had fewer marginal peoples to blame for the ills of society, and as moneyed families converted, religious authorities began to target rich individuals whose gains subsequently oppressed others in the flock. While it might be assumed that the subject of usury would be brought up within sermons on wealth, this is in fact not the case; of the authors examined, the subject was often brought up in ways that seem utterly disconnected with the scriptural passages being analyzed or the heresies being refuted. This fourth chapter considers the ways in which references to usury are included in the various writings of a selection of early Greek Fathers, for the purpose of addressing the following questions: first, to whom does the term “usurer” apply? Does the term “usurer” refer only to a monetary “usurer,” or does the term “usurer” come in time to refer simply to one among many wicked characteristics in a corrupt and sinful individual? Second, how is biblical scripture employed in the sermons that include condemnation of usury? Is the Deuteronomic injunction against usury within the community—while allowing for

1. Material in this chapter was foundational for a chapter I wrote titled “‘That which has been wrung from tears’: Usury, the Greek Fathers, and Catholic Social Teaching,” in Leemans et al., *Reading Patristic Texts on Social Ethics*.

the practice outside the community (Deuteronomy 23:19–20)—found within the works of the early Christian authors, or is the practice simply forbidden altogether? If the practice of usury is simply forbidden, then what defense is given for its condemnation? The primary sources to be considered include several homilies, an oration, a letter, theological instruction, and one or two refutations. The chosen passages were all written within approximately 250 years of one another, from the end of the second century to not quite the middle of the fifth, a period of great transition both for Christianity and the Roman Empire. The authors have been grouped into two segments: the first considers select writings of Clement of Alexandria, Cyril of Jerusalem, Gregory of Nazianzus and Theodoret of Cyrrhus. Because of the bounty of references to usury in the sermons of John Chrysostom, a second section will be devoted exclusively to his contribution to the eastern early Christian response to the problems of usury. The conclusion will consider all authors together.

Clement, Cyril, Gregory, and Theodoret

During the rise of the banking system in Greece and the Roman Empire, there was not always a clear distinction between a banker and a money-lender; but what is clear is that while early Christian authors did not particularly condemn the role of the banker, they always condemned one who engaged in usury.²

2. Laiou, “Church, Economic Thought and Economic Practice,” 440. It is possible to conclude that some bishops suggest that usury rates set within legal limits were acceptable; examples to support this position include Clement of Alexandria, who may have suggested that the prohibition against interest applied only to loans to fellow believers; Clement of Alexandria, *Stromata*, PG 8:1023. Similar to Clement, Ambrose allows for the same distinction, but in much less ambiguous language; Ambrose, *De Tobia* 15.51 (PL 14:779). Cleary notes that Bishop Sidonius Apollinaris of Clermont might have recognized the right of a cleric to demand usury, but I am not convinced that this is what the bishop is suggesting; Cleary, *The Church and Usury*, 57. Cleary also mentions St. Gregory of Tours, who relates the tale of Desideratus, Bishop of Verdun; see chapter 1, note 51. The bishop asked for a loan from King Theudebert and promised to repay it with interest: “If in your compassion you have any money to spare, I beg you to lend it to me, so that I may relieve the distress of those in my diocese. As soon as the men who are in charge of the commercial affairs in my city have reorganized their business, as has been done in other cities, I will repay your loan with interest,” Gregory of Tours, *History of the Franks*, 190–91. However, I disagree also here with Cleary, who states that this tale indicates that neither “his lordship nor Gregory thought it unreasonable that usury should be paid in the case,” Cleary, *The Church and Usury*, 57. I would point out that Gregory’s text does not suggest any such

While there was sufficient ammunition against usury available in Hebrew scripture and Greek and Roman practice, Philo of Alexandria (c. 20 BCE—50 CE) is credited by authors Maloney and Moser as being a particularly influential figure for usury theory, and the individual upon whom later authors modeled their condemnations.³ Without question, the interpretation of Scripture employed by the eclectic Philo influenced many early Christian authors, and through them many generations of Christian authorities. Philo addresses usury in two texts, *On the Virtues*⁴ and *The Special Laws*,⁵ and categorically rejects the taking of interest. The texts suggest that Philo sees the debtor as a poor person, not one who is living beyond one's means, and he questions the legitimacy of expecting one who has not the capital to provide more: "... for a person who borrows is not living on a superabundance of means, but is obviously in need."⁶

thing, as we have no indication about what any of the parties thought; the Bishop recognizes that interest is a part of the lending process, and includes it in his request to someone who might very well not have lent to him otherwise. Worth noting, in the end King Theudebert repudiated not just the interest, but the principle as well, which indicates to me that the King realized that taking usury from a bishop who borrowed money to get an *entire community* out of poverty seems inappropriate. Gregory of Tours, *History of the Franks*, 191. Finally, a passage translated differently by both Cleary and McCambley places Gregory of Nyssa in the position of recognizing that usury might be employed amongst the wealthy, but not those of lesser means. The following, from his *Contra usurarios*, "καὶ δανείζετε μηδὲν ἀπελπίζοντες," is translated in Cleary as "Do not force poverty to give what pertains to the rich alone to give," Cleary, *The Church and Usury*, 51. From this, Cleary concludes, Gregory is recognizing that the wealthy might extract interest from *one another* but not the poor. McCambley, however, translates the passage to read: "[do not] force poverty upon those who are rich," which does not result in the same conclusion, if one considers that Gregory is, in this passage, soundly condemning the practice. McCambley, *Against Those Who Practice Usury*, 298. I am not of the opinion that Gregory allows for a distinction to be made when usury is involved between the wealthy or poor, at least with respect to this sermon. And while some might conclude that bishops probably turned a blind eye to low rates extended among business partners, the explicit and consistent rejection of usury among the bishops are of such a tenor that it is more likely they would not have been shy to criticize the motives of anyone who thought even a small amount of interest would be appropriate.

3. Maloney, "The Teaching of the Fathers on Usury," 243; see also Moser, *Die patristische Zinslehre*, 96–108. I summarize Moser and Maloney's comments on Philo in Chapter One. My opinion about the influence of Philo on Basil of Caesarea will be discussed in Chapter Five.

4. Philo, *De virtutibus* 14.

5. Philo, *De specialibus legibus* 2.74–76.

6. Ibid., 2.74. See chapter 5: Basil also will question this judgment: "Tell me, do you really seek riches and financial gain from the destitute? If this person had the resources

In his passage on usury in *On the Virtues*, Philo combines⁷ Israelite law with the wisdom of Aristotle: “He forbids anyone to lend money on interest to a brother, meaning by this name not merely a child of the same parents, but anyone of the same citizenship or nation. For he does not think it just to amass money bred from money as their yearlings are from cattle.”⁸ Maloney notes the passage and its influence on authors Clement of Alexandria, Origen, and later authors,⁹ and Moser lauds the cleverness of one who has efficiently combined the law of Deuteronomy with the Greek argument against usury.¹⁰ Like his predecessors, Philo employs similar rhetorical devices when writing about usury and usurers, such as casting the lender in the role of one who has been overtaken by a savage character, taking on the “nature of wild beasts.”¹¹ Both Gregory and Basil will make use of this method, inconsistently shifting the lender from engaging in a manner like a beast, and then as a hunter of innocents.¹² But perhaps the most influential passage on usury is found in Philo’s *The Special Laws*, where he elaborates on the above idea of charity among citizens or even among a nation. Philo confirms that the alien is not allowed the same special treatment as the resident, a statement that will be highly influential in the Christian analysis of usury. According to Philo—here upholding the Deuteronomic code—one should not expect to profit off one’s kinsman:

Human vicissitudes are manifold, and life is not always on the same anchorage, but is like an unsteady wind, ever veering round to the opposite quarter. Now the best course would be that the creditors liberality should be extended to all debtors. But since they are not capable of showing magnanimity, some being under the domination of their money or not very well

to make you even wealthier, why did he come begging to your door?” (*Homilia in psalmum* 14, 90).

7. Moser, *Die patristische Zinslehre*, 101.

8. Philo, *De virtutibus*, 14.82–83.

9. Maloney, “The Teaching of the Fathers,” 243. Maloney notes that Origen’s mention of usury in his *Ps. 36* (PG 12:1347–48) is no more than a mention, for there is no statement for or against the practice.

10. Moser, *Die patristische Zinslehre*, 101. Not to diminish Moser’s contribution, however, F.H. Colson, the translator of the text provides a clue in this direction by observing that within this passage there is “obviously an allusion to the original meaning of τóχοϛ” (Philo, *De virtutibus*, 211, n. b.).

11. Philo, *De virtutibus*, 14.87.

12. Gregory of Nyssa, *Contra usurarios*, 299; see also Basil, *Homilia in psalmum* 14, 91–92.

off, he laid down that they too should make a contribution, the sacrifice of which would not give them pain. He does not allow them to exact money from their fellow-nationals, but does permit the recovery of dues from the others. He distinguishes the two by calling the first by the appropriate name of brethren, suggesting that none should grudge to give of his own to those whom nature has made his brothers and fellow-heirs. Those who are not of the same nation he describes as aliens, reasonably enough, and the condition of the alien excludes any idea of partnership, unless indeed by a transcendancy of virtues he converts even it into a tie of kinship, since it is a general truth that common citizenship rests on virtues and laws which propound the morally beautiful and the sole good.¹³

In this elegant passage Philo first presents the best of all situations, in which the lenders would extend liberty to all who find themselves tossed by that “unsteady wind.” But he quickly concedes that one reason or another, the lender does not have it within his capacity to perform this act of munificence due to heartlessness, greed, or even his own poverty. Lack of open-handedness of the lender is the reason, Philo claims, for the ordinance against taking interest from one’s fellow kinsman because “they are not capable of showing magnanimity.”¹⁴ According to this text, the reason for the ordinance against usury is not to protect the Hebrews from those outside the community and keep them in a fair financial state with respect to neighboring trade communities, but to protect Hebrews from those within their own society who suffer from the illness of greed; the result is their willingness to cut down their own people for profit. Philo’s distaste for the lender and his trade is evident in the passage that follows:

Now lending money on interest is a blameworthy action, for a person who borrows is not living on a superabundance of means, but is obviously in need, and since he is compelled to pay the interest as well as the capital, he must necessarily be in the utmost straits.¹⁵ And while he thinks he is being benefited by the loan, he is actually like senseless animals suffering further damage from the bait which is set before him. I ask you, Sir Moneylender, why do you disguise your want of a partner’s

13. Philo, *De specialibus legibus*, 2.73–74.

14. *Ibid.*, 2.73.

15. Basil will use this same logic in his *Homilia in psalmum* 14, when he writes: “Tell me, do you really seek riches and financial gain from the destitute? If this person had the resources to make you even wealthier, why did he come begging to your door?” (*Homilia in psalmum* 14, 90).

feeling by pretending to act as a partner? Why do you assume outwardly a kindly and charitable appearance but display in your actions inhumanity and a savage brutality, exacting more than you lend, sometimes double, reducing the pauper to further depths of poverty?¹⁶

Philo accompanies this passage with a taunt to “Sir Moneylender,” informing him that the public is gleeful at his downfall on the rare occasion that greed has resulted in financial failure, and he concludes the passage with a plea for moneylenders to be content with the return of the loan. In general, Philo’s statements on usury speak of little concern for either the salvation or the well being of the lender, and are, overall, primarily concerned with the relief of the individual poor person.¹⁷ While this is hardly a fault, still,

16. Philo, *De specialibus legibus*, 2.74–75.

17. Early Christianity owed a debt to Philo for his words against usury, for while he was composing them the behavior of individuals in Christian communities were proof that such condemnations were necessary. An example of treatment doled out to those who engaged in usury is found in the *Constitutions of the Holy Apostles*, in “What are the Characters of Widows Falsely So Called.” In this passage the author chastises widows who are supported by the Christian Church, but who—rather than remaining at home and praying—are “not affixed to the altar of Christ.” *Constitutions of the Holy Apostles*, Book 3.1.VII, 428. The subsequent passage suggests that usury was not an activity restricted to male members of society: “For when they ought to be content with their subsistence from the Church, as having moderate desires, on the contrary, they run from one of their neighbors’ houses to another, and disturb them, heaping up to themselves plenty of money, and lend at bitter usury, and are only solicitous about mammon, whose bag is their god.” *Constitutions*, Book 3.1.VII, 428. The woman who participated in such activities was dealt with harshly at the discretion of her bishop: “But if without direction she does any one of these things, let her be punished with fasting, or else let her be separated on account of her rashness.” *Constitutions*, Book 3.1.VII, 429. This position against usurious behavior would be supported by a litany of prohibitions in subsequent councils; Canon 17 of the First Ecumenical Council of Nicaea in 325 stated the position clearly: “Forasmuch as many enrolled among the Clergy, following covetousness and lust of gain, have forgotten the divine Scripture, which says, ‘Those who do not lend money at interest,’ and in lending money ask the hundredth of the sum [as monthly interest], the holy and great Synod thinks it just that if after this decree any one be found to receive usury, whether he accomplish it by secret transaction or otherwise, as by demanding the whole and one half, or by using any other contrivance whatever for filthy lucre’s sake, he shall be deposed from the clergy and his name stricken from the list.” Ancient Epitome of Canon XVII,” I. Nice, 36. The Council of Carthage in 348 reinforced this position, citing the Hebrew and Christian scriptures as authority. Ancient Epitome of Canon V,” *African Code*, A.D. 419, 37. Canon 15 of “The Captions of the Arabic Canons Attributed to the Council of Nice” states “that clerics or religious who lend on usury should be cast from their grade,” (“Canon XV” of *The Captions of the Arabic Canons Attributed to the Council of Nice*, I. Nice, 46) while Canon 52 states that “usury and the base seeking of worldly

the words of the early Christian authors will demonstrate greater compassion for both parties, balancing worry for the material state of the poor with hope for salvation of the miserly.

In addition to Philo, evidence of an attitude in the east against usury and the usurer can be seen by the end of the second century in the writing of Bishop Apollonius, whose comments on usurious practices in which members of a Christian sect engaged are preserved in the writings of Eusebius and Jerome.¹⁸ Apollonius assembled a disavowal of a Phrygian sect led by Montanus, known as Montanism. In the fragment preserved in Eusebius's *History*, Apollonius first points out the fraudulent character of their leader,¹⁹ next the "alleged" chastity of the group's prophetesses,²⁰ and finally he addresses the financially unscrupulous behavior of the prophets and prophetesses:

Don't you agree that all Scripture debars a prophet from accepting gifts and money? When I see that a prophetess has accepted gold and silver and expensive clothing, am I not justified in keeping her at arm's length? . . . Then there is Themiso, who is

gain is forbidden to the clergy" ("Canon LII" of *The Arabic Canons*, I. Nice, 49). Conveniently linked to this statement is the additional injunction forbidding "conversation and fellowship with Jews." "Canon LII" of *The Arabic Canons*, I. Nice, 49. Canon 4 of the Synod of Laodicea states that "a priest is not to receive usury nor hemiolioe, ("Ancient Epitome of Canon VI," of *The Canons of the Synod Held in the City of Laodicea, in Phrygia Pacatiana, in which Many Blessed Fathers from Diverse Provinces in Asia where Gathered Together*, 126. Hemiolioe is a form of the Latin *hemiolios* [Gk. ἡμιόλιος], which means "consisting of one-and-a-half times as much" (*Oxford Latin Dictionary*, 790). In the absence of any other logical explanation, I can only assume that this measure was meant to keep priests from profiting either intentionally or unintentionally when they lent out money or product to aid those who were in distress) and Canon 5 of the African Code—or Council of Carthage—of 419 states that "as the taking of any kind of usury is condemned in laymen, much more it is condemned in clergymen." "Ancient Epitome of Canon V," of *The Canons of the 217 Blessed Fathers who Assembled At Carthage*, 445. The practice of usury among the clergy continues to be denounced well beyond the era of the early Church: Canon 44 from the synod in Trullo (691–92) reads: "Let a bishop, presbyter, or deacon, who takes usury from those who borrow of him, give up doing so, or be deposed" ("Canon XLIV," *The Apostolical Canons*, 597). For additional information on usury and councils see Maloney, "Early Conciliar Legislation on Usury. A Contribution to the Study of Christian Moral Thought;" see also Moser, *Die patristische Zinslehre*, 189–90, and 204–5.

18. Eusebius, *Historia ecclesiastica* 5.18. See also Jerome, *De viris Illustribus* 40. Tertullian denied this charge in a lost work. Maloney, "The Teaching of the Fathers on Usury," 244.

19. Apollonius, in Eusebius, *Historia ecclesiastica*, 5.18.

20. Eusebius, *Historia ecclesiastica* 5.18.

wrapped up in plausible covetousness, and who failed to raise aloft the standard of confession and bought his release by a heavy bribe . . . The Lord said, “Do not provide yourselves with gold or silver or two coats,”²¹ but these people have done the exact opposite—they have transgressed by providing themselves with forbidden things. I can prove that their so-called prophets and martyrs rake in the shekels not only from the rich but from poor people, orphans and widows . . . All the fruits of a prophet must be submitted to examination . . . Tell me, does a prophet dye his hair? Does a prophet paint his eyelids? Does a prophet love ornaments? Does a prophet visit the gaming tables and play dice? Does a prophet do business as a moneylender? Let them say plainly whether these things are permissible or not, and I will prove that they have been going on in their circles.²²

Apollonius does not censure usury itself, but he does not need to. I quote this passage at length to point out that it is no accident that Apollonius has positioned “money-lending” within a list of other unsuitable behaviors, especially for a prophet or prophetess; together they form a picture of an overall offensive person whose social behaviors are pretentious and rapacious, and who in no way resembles a figure of religious authority: accepting “gifts” and bribes of precious metals, wearing expensive clothing and jewelry, bilking the poor, widowed and orphaned, applying make-up and dyes to face and hair, engaging in gambling sports and other games of chance, and finally, lending money at interest. Apollonius does not cite biblical injunctions against usury, but he applies Jesus’s message to his disciples as proof enough that vanities and economic concerns are not to occupy the minds of those who labor for Christianity. Prophet or charlatan, legal or unlawful, Apollonius establishes that engaging in usury or other such behaviors are not consistent with the activity of a Christian, and Christian scripture itself will bear this out. Naturally, it follows that those whose deeds stand in opposition to Christian scripture stand in opposition to the proper authorities of the Christian Church, and further, to Christ himself.

The subapostolic church provides sparse mention to usury, and yet references exist. In the *Didache* one finds strong encouragement for generosity, and a near echo of the words of Christ regarding giving: “Give to everyone that asks thee, and do not refuse, for the Father’s will is that we give

21. Matthew 10:9–10: “Take no gold, or silver, or copper in your belts, no bag for your journey, or two tunics, or sandals, or a staff; for laborers deserve their food.”

22. Apollonius, in Eusebius, *Historia ecclesiastica* 5.18.

to all from the gifts we have received.”²³ Reference to lending in *The Epistle to Diognetus* is vague, though the argument could be made—and here I suggest that it should be—that Hesiod and Jesus’s counsel to be financially mindful of one’s neighbor in times of strife is here upheld: “But whoever takes up the burden of his neighbour, and wishes to help another, who is worse off in that in which he is the stronger, and by ministering to those in need the things which he has received and holds from God becomes a god to those who receive them,—this man is an imitator of God.”²⁴ Similar counsel is offered as well in the *Epistle of Barnabas*: “You shall not hesitate to give, and when you give you shall not grumble, but you shall know who is the good paymaster of the reward.”²⁵ Not only does one find in these passages the call to common goods, but a reminder of the salvific benefit of engaging in charitable activity, indication that the concern of the author is the salvation of the rich rather than the immediate needs of the poor. Further, one finds the encouragement to give—rather than lend—and the suggestion to *release oneself* from the notion of ownership over what was given (or lent) to another. Most interesting to me, however, is the counsel against grumbling, a fun detail that reveals how people were likely giving: begrudgingly. Of this subapostolic era, the document most devoted to issues of wealth and poverty is second-century *Shepherd of Hermas*. But again, one does not find unambiguous language about lending so much as giving, and giving that is accompanied by a clear motive: “Consider the judgment which is coming. Let therefore they who have over-abundance seek out those who are hungry, so long as the tower is not yet finished; for when the tower is finished you will wish to do good, and will have no opportunity.”²⁶ González rightly notes that this is no “manifesto of social justice,”²⁷ but it does serve to make the point that the relationship between one’s wealth and one’s compassion shapes the construction of a religious identity and—ultimately—the case for salvation.

The distinguished Clement of Alexandria (150–215) wrote some of the first censures against usury, in addition to authoring one of the most singularly important methodical inquiries into matters of wealth and faith: *Who is the Rich Man Who Shall Be Saved?*²⁸ A convert, Clement

23. *Didache* 1.5.

24. *The Epistle to Diognetus* 10.6.

25. *Epistle of Barnabas* 19.11.

26. *The Shepherd of Hermas* 3.9.5.

27. González, *Faith and Wealth*, 100.

28. Clement of Alexandria, *Liber quis dives salvetur*, PG 9:602–52.

consulted numerous teachers of Christianity before situating himself in Alexandria.²⁹ He held the position as head of the catechetical school in Alexandria from 180 until 202, when persecution under Emperor Severus forced him to flee the city.³⁰ Learned like his predecessor Pantaenus and highly inspired by Philo of Alexandria, Clement strove to make Christianity palatable to the educated and intellectual, and believed that Christianity was the fulfillment of both the Hebrew Scriptures and Greek philosophy.³¹ To aid in this fulfillment, the missionary-minded Clement wrote *Pædagogus*, or *Instructor*, as an instruction for the convert, a guide to moral life. A brief mention of usury is found in Book 1.10, when at the end of a chapter which expounds upon the way that God—the Instructor—uses different methods to encourage righteousness and discourage sin, Clement quotes Ezekiel 18:4–9. He claims that this passage, in addition to the other passages from Hebrew scriptures and Greek authors quoted within this text,³² “contain[s] a description of the conduct of Christians, a notable exhortation to the blessed life, which is the reward of a life of goodness—everlasting life.”³³ Simply put, salvation for the Christian can be attained by the observance of Jewish proscriptions for righteous living.

Weaving scriptural or classical references into the author’s own work was a predictable procedure among the early Christian authors; this method would grant their own texts immediate status and authority by their association with Christian Scripture.³⁴ In the case of Clement, he saw the Mosaic law as the fountainhead for the moral mandates of the Greeks, and therefore law functioned for the Hebrews as did philosophy for the Greeks. Clement drew from both intellectual methods, and he believed that Christians could learn from both. He placed himself in opposition to Christians who eschewed higher learning or the influence of the law on their Christianity: “Those then,” he wrote, “who suppose the law to be

29. Clement claims that his work is “truly an image and outline of those vigorous and animated discourses which I was privileged to hear, and of blessed and truly remarkable men.” Clement of Alexandria, *The Stromata* 1.1.

30. He never returned to Alexandria after he fled in 202, and he died c. 215.

31. González, *The Story of Christianity*, 71–73.

32. Clement quotes Samian Pythagoras (“When you have done base things, rebuke yourself; But when you have done good things, be glad.”), an aphorism that is not cited (“For virtue that is praised here grows like a Tree.”), Isaiah 48:22 and 55:21 and Proverbs 1:10–12 (*Pædagogus*, 1.10).

33. Clement of Alexandria, *Pædagogus* 1.10.

34. Young, *Biblical Exegesis and the Formation of Christian Culture*, 11.

productive of agitating fear, are neither good at understanding the law, nor have they in reality comprehended it.”³⁵

Additional citations against usury are found in Clement’s *Stromata*, the aim of which was the refutation of Gnosticism and the provision of materials for an alternative philosophy for the intellectual Christian. In Book 2 of the *Stromata*, “The Mosaic Law The Fountain Of All Ethics, And The Source From Which The Greeks Drew Theirs,” Clement inserts rather disjointedly the prohibition on usury after his defense of the law and its usefulness:

Respecting imparting and communicating, though much might be said, let it suffice to remark that the law prohibits a brother from taking usury: designating as a brother not only him who is born of the same parents, but also one of the same race and sentiments, and a participator in the same word; deeming it right not to take usury for money, but with open hands and heart to bestow on those who need. For God, the author and dispenser of such grace, takes as suitable usury the most precious things to be found among men—mildness, gentleness, magnanimity, reputation, renown.³⁶

As is pointed out by Maloney in “The Teaching of the Fathers on Usury,” a portion of this passage mimics that of Philo, whose fourteenth chapter of his *De virtutibus*³⁷ is concerned with the problem of usurious activities. In addition to illustrating the influence that writers such as Philo had on early Christianity, the above passage marks the beginning in Clement’s text of a section devoted to financial concerns and Israelite provisions for the protection of the poor. Clement’s design is to turn from the defense of the morality installed by the Mosaic Code to practical ways in which individuals might use Israelite proscriptions to demonstrate Christian love and charity to one another out of gratitude and devotion to God: “For he shows love to one like himself, because of his love to the Creator

35. Clement of Alexandria, *Stromata* 2.18.

36. Ibid.

37. “He forbids anyone to lend money on interest to a brother, meaning by this name not merely a child of the same parents, but anyone of the same citizenship or nation. For he does not think it just to amass money bred from money as their yearlings are from cattle. And he bids them not to take this as a ground for holding back or showing unwillingness to contribute, but without restriction of hand and heart to give free gifts to those who need, reflecting that a free gift is in a sense a loan that will be repaid, by the recipient, when times are better, without compulsion, and with a willing heart” (Philo, *De virtutibus* 14:82–83).

of the human race.”³⁸ Unlike the passage in *Pædagogus*, Clement provides no explicit passage for this ban against usury. But it is undeniable that he is drawing from the Deuteronomy passages not only because of the mention of “the law” but because of the spin that Clement puts on the injunction. First Clement redefines the Deuteronomic direction not to charge interest “to another Israelite” by first casting the individuals involved as “brother(s)”; he then enlarges the circle by insisting that this definition applies not only to members of the same family or someone who shares the same racial background or even similar beliefs, but to a “participator in the same word.”³⁹ This enlarges the possibilities for Christians; those who might have been tempted to disregard business transactions with another simply based on race would be forced to admit that as they share “the same word,” which means that they are now expected to treat one another as family in the best sense. The problem created by such an instruction is the enormous loophole that it provides: if one must treat those who participate in “the same word” as family, then the logical conclusion is that those who are not participators in “the same word” can be gouged financially.⁴⁰ It is an open invitation to fiscal favoritism.

In an additional chapter of the *Stromata*, in Book 2.22, “Plato’s Opinion, That The Chief Good Consists in Assimilation to God, And Its Agreement with Scripture,” Clement quotes a second time the complete passage from Ezekiel which includes usury as among vices unknown to the godly individual. In this case, as in the *Pædagogus*, Clement is not writing about usury *per se*, but is using the passage as a list of sins within which the righteous person would not participate. Nestled between passages from Plato’s nephew Speusippus—who says that “happiness is a perfect state in those who conduct themselves in accordance with nature, or in the state of good”⁴¹—passages from Romans⁴² and Isaiah,⁴³ the Ezekiel excerpt is utilized as further evidence to press Clement’s final point in this chapter, that by “assimilation to God”—by which he means proper behavior learned through the Mosaic code and wisdom of the philosophers—an individual can become “righteous and holy with wisdom.”⁴⁴

38. Clement of Alexandria, *Stromata* 2.18.

39. Ibid., 2.18 (emphasis mine).

40. One wonders to what extent this passage influences Ambrose’s *De Tobia*.

41. Speusippus, in Clement of Alexandria, *Stromata* 2.22.

42. Romans 6:22.

43. Isaiah 55:6–9.

44. Clement of Alexandria, *Stromata* 2.22.