

Shenoute on Usury

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This is an English version of a very short text entitled *adversus Graecos: de usura* in the edition of Shenoute's works by J. Leipoldt and W.E. Crum *Sinuthii archimandritae opera omnia et vita* (Paris, 1908) pp. 62-67. The beginning and the end are missing. The page numbers in brackets are those of the printed text. The paragraph division of Leipoldt-Crum has been kept. Details of the manuscript history are provided on p. 4. The Latin translation by Hans Wiesmann in a companion volume to the above contains a full set of Biblical quotations and allusions. In the biographical work *Schenute von Atripe* (1903) Leipoldt devotes pp. 168-170 to a description of the contents of this text, where the landowners are described as 'the rich'. The only mention of the 'rich' in this text is qualified by the word 'stupid' (p. 63).

The first part of the text seems to be about withholding payment from workers, and whether this has to do with debt 'bondage' is not known. The text then moves on to the subject of interest on loans. It may be inferred from his threat at the end of the first paragraph on p.63 that he is addressing Christians:¹ it is hard to see how non-Christians (*Graeci*) would be impressed or deterred by the citation of Christian scripture.

The Coptic term **ⲙⲏⲥⲉ** is related to the word meaning 'to give birth', and in this sense resembles the Greek τοκόϛ. The pharaonic ancestor is first attested in the period of the language known as Late Egyptian (approx. 16th to 11th cent. BC).²

It seems to be the only word in both phases of the language with this meaning. Similarly, Greek has only the word mentioned above. Latin, on the other hand, has two words: *faenus* and *usura*.³ The former is, like the Coptic and Greek words, associated with *fetura* 'birth', while the latter refers to the 'use' of something. English also has two terms: 'usury' and 'interest'. The former was and still is (though hardly used in contemporary English) associated with exorbitant demands on the loan of money, and the latter

1 Since Coptic tends to drift easily between 2nd person sing. and pl. it is impossible to know whether Shenoute is addressing more than one person.

2 Pictographic writing was able to add signs that were not pronounced but conveyed added meaning: the word meaning 'childbirth' usually contains the sign of a woman giving birth the word meaning 'interest' contains the sign indicating grain.

3 See, for example, C. Lewis and C. Short *Latin Dictionary* (1879).

seems to have come into general use in the 16th cent. to designate acceptable repayment of a debt. A similar distinction exists in German between *Zins* (acceptable) and *Wucherzins* (not acceptable)

At various times and in different social settings the acquisition of money from money alone seems to have incurred disapproval: for example, in the Classical Greek world⁴ and in the three major monotheistic religions.⁵

Nevertheless, in the day-to-day world of practical reality as we know from various documents, lending at established rates of interest seems to have been a normal practice.⁶ It is clear from the documentary texts that in some cases temporary 'debt bondage' was considered acceptable where payment of the interest was simply worked off. In this text it seems clear that Shenoute felt that he was defending those in his 'jurisdiction' against overbearing creditors.

... or you deprive him of that which he is entitled to receive, as you search for excuses against him, though a free man, on the grounds that he has squandered your property⁷ or harmed your beast, or something else of the sort. In particular, you add sin upon sin when you say: *If you do not work for me in the coming year (63), I will not pay you your wages for the work you did in the year which has just gone.* This is how you deprive many of their wages, ignorant as you are that the one who maltreats a poor person in any way is answerable to the court of God.⁸

I am reminded of what you asked me about before, the question being: *How many people will hell⁹ receive?* I will tell you, using a non-spiritual example,¹⁰ to consider a pile of wood. Gather together and add to it a very large amount of chaff, stubble and weeds, so you have no burnable matter left, to the point where you would think

4 For example, the contemptuous reference to moneylenders in Plato *Republic* 555e and apparent indifference to debt defaulters in *Laws* 5, 742c

5 To cite merely a selection of passages, Judaism (Ex. 22,24), Christianity (Luke 6, 34ff., though a contrary view can be found in the Parable of the Talents in Luke 19. 22ff.) and Islam (Sura 2, 275).

6 Quite apart from earlier references, see, for example, the detailed account of the practice in K. Worp *Greek Papyri from Kellis* I D.O.P. monograph 3 (1995) pp. 115ff. It is clear from the 4th cent. AD Kellis (and other) documents that interest could be paid either as money, goods or services. There was a fixed rate of 2% per month, but this was clearly exceeded in some of the texts, where it was probably a matter of a short-term loan

7 The text here is in direct speech, but not to the moneylender. It is rather the accusation made by the moneylender to the debtor.

8 Prov. 22, 22

9 Coptic 'amente' is a survival of the pharaonic word meaning 'west'.

10 This is a paraphrase: the word used to describe his interlocutor is 'carnal'. Shenoute later provides a spiritual example.

that that place where they are put can hold no more. Burn them in a fire and gather together their ashes and put them in the place we thought would not hold them and you will find out if it is full. In this way too hell will not fill up with all that is burned in it, as the Lord said: *The chaff will be burned in an unquenchable fire*¹¹ and *The weeds, bind them into bundles to burn them*.¹² Listen carefully also to the spiritual example that it may tell you of the greatness of God. However small the eye of man, whenever it becomes wicked, it is never satisfied with doing evil, then how will hell, which is broad and very deep, be satisfied and fill up, according to the testimony of the Scriptures ? Let the intelligent now recognize the abuse that comes from the mouth of the stupid rich. For he said, smiling and mocking the one who owes him: *The serpent is curled up in the casket (64) or the box*, meaning the offending document, and: *Even if I do not extort you, my sons or grandsons will bring them forth from*¹³ *your eyes or those of your children or children's children*. And the speaker did not mean that fire and worms in hell were to be his punishment. Does he not say with his hateful words: *And if I cause the judge or the official or indeed anyone else with power to extort for me the things from which you derive no benefit at all, you will not thank me for it* ? He calls on the tribunal of Jesus as a witness for himself with his merciless words, so that the Lord Jesus, who has not found any good in him, will condemn him to a sentence of eternal death.

Ask about the word that is written: *Give at interest*,¹⁴ and you will find it written on the thoughts of the insatiable rich man, because he loves it. Ask him too about the saying: *Do not subvert the law for gifts*.¹⁵ If you do not find it planted in his heart, because he hates it, why is it that you have listened to what is said about receiving interest and have not listened to him in all his other true and just sayings and deeds ? What will you say on the day of judgement when you are accused by

11 See, for example, Matth. 3,12

12 Matth. 13,30

13 Presumably means 'have their revenge'

14 Leipoldt *Schenute* p. 169 points out that in the 2nd cent. *Apocalypse of Peter*, fragments of which were found near Akhmim, usurers were condemned to stand up to their knees in another lake full of foul matter and blood and boiling mire' cf. A. Harnack *Bruchstücke des Evangeliums und der Petrusapokalypse* (1893) p.19 § 31

15 Ex. 23, 8

Moses ? As the Lord said in the Gospel,¹⁶ because you have heeded His word about interest but violated all His other words about not committing adultery, killing, stealing, bearing false witness and all the other things He said, which are contained in this: *As you do not wish to be done to you, do not do it (65) to another in anything wicked. Everything you wish people to do to you, do this also to your neighbour.*¹⁷ Why is that you heed the injunction of Moses¹⁸ to give at interest and ignore the words of Ezekiel when he said of the just man: *He will not give his money at interest* and of the Psalms: *He did not give his money at interest.*¹⁹ Is not this appropriate ? It is shameful of you to say of yourself that you are a believer and that you are afraid of the reproachful words of the New Testament, where the Lord says: *If you give at interest to those from whom expect to receive, where is your grace ? For sinners also give to sinners that they may receive twofold.*²⁰ Did the prophets who said: *He will not give his money at interest* contradict Moses, who said²¹: *You will give at interest ?* The word of Moses is good. But so is the word of the prophets. Moses, knowing that man will find it difficult to give to one who does not have, set a trap for him as follows: he persuaded him to give to the poor lest he die, by inducing him on the pretext of giving at interest, so that even if, because of his hard-heartedness and inhumanity, he would not give to the hungry, he might do it for the sake of a benefit.²² For the man who gives at interest to the needy does not do so out of charity, but because of the interest he expects. Whether he levies interest or makes it into capital, let him still receive interest from it. For the prophets also know that it is blessed to give to the poor man and not (66) take from him. Or, having taken, be satisfied with the compensation for what you have given him. It is not that he, Moses, had overlooked this that it was better not to give at interest, for he was a wise man in word and deed. His injunction to give at interest was prompted by his compassionate belief that, even if a man lives in

16 John 5, 45

17 Matth. 7, 12

18 Deut. 23, 19ff.

19 Ezek. 18, 8 and Ps. 14, 5

20 Lev. 25 25 quoted by Luke 6, 34

21 Ex. 22, 25

22 This relatively convoluted sentence seems to me to express the difficulty experienced by Shenoute in trying to explain it

poverty,²³ may interest be none of his concern. For this reason the prophets too encourage everyone who desires compassion and honour those who have not received interest and added payment and the one who has not given his money at interest. The goal of the saints towards compassion is the same. Similarly, the New Testament does not contradict the words of Moses but it brings forth the greater good. For the Lord came not to dissolve the Law and the prophets but to fulfil them. What does 'fulfil them' mean ? Let us try to understand. Well, it is not the fulfilment of the law not to swear a false oath, as the prophets announced.²⁴ It is rather the fulfilment of the law not to swear an oath at all, as the Lord said: *You have heard that the ancients said, 'Do not swear a false oath, but give your oath to the Lord.* The fulfilment of the Law is the command that orders not to swear at all. (67) Let your word be merely 'Yes, yes, no, no.'²⁵ Similarly, it is the not fulfilment of the law not to kill, as Moses said: *Do not kill.*²⁶ It is the fulfilment of the law not to resist the wicked person, as the Lord said.²⁷ Similarly, it is not the fulfilment of the law to love your neighbour and hate your enemy, as Moses said. It is the fulfilment of the law to love your enemy and pray (for those who pursue you)²⁸...

23 The Coptic verbal prefix could be an alternative spelling of the negative of the Habitual Present form or the Optative, which in this case would be understood as part of the apodosis.

24 This may be a ref. to Zach. 5, 3

25 Matth. 5, 37. "Just say 'yes' or 'no' - more than this is from the devil"

26 Ex. 20, 3

27 Matth. 5, 39

28 Matth. 5, 43-44