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VSVRA ACCOMMODATA,
OR
A READY VVAY
TO RECTIFIE
USVRY,

IN A
BRIEFE DECLARATION
H O V V

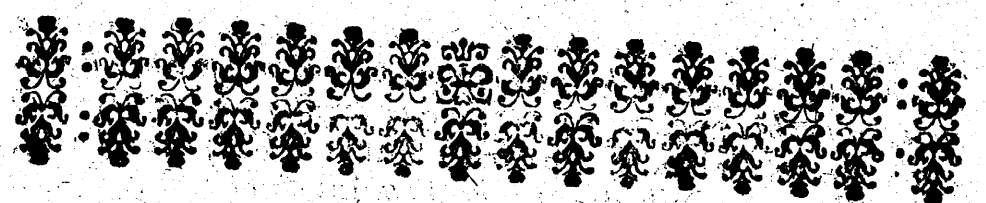
That Evill which is so often found
and justly complained to be sometimes in
Lending for Gaine, may find a safe and
certaine R E M E D Y.

By I. BENBRIGGE. Φιλοπολίτης.

Felix imperium in quo subditi evadunt tam meliores, tum etiam ditiores. i.e. Happy is that Government, wherein the People become both better and richer. Danaus in Aphorism. Polit. Civitates tunc intereunt cum boni nequeunt a malis discerni. i.e. States do then decay when their good members cannot be discerned from the evill. Antisthen: apud Diog. Laert. lib. 5.

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TO
The Religious and grave Senator
WILLIAM HAY Esquire, Burgesse in
Parliament for the ancient Town of Rie,
Grace and Peace be multiplied.

Worthy S I R,



He noted Case of Usury is both Theological and
Political: the evill sometimes seene and felt there-
in, being an enemy both to God, rebelling against
his Lawes, and to the Common-wealth, oppressing
its feeble members; Hence we see both Divines
and States-men in Battell-array, and joyning
their Forces to subdue that their Adversary in
common: and as that Assassinate layes so about him, as to fight al-
wayes against God and man together, so to prevent his marching for-
ward, those his Assaylants, to doe better Execution on him, doe on both
sides at once fallin, and breake up his p[er]uering Quarters. The Di-
vine attacketh the States-mans part sometimes besides his owne, in rip-
ping open the close packt mischief he doth to the Publicke-weale, and
labouring its Redresse. The State-man at other times playes the Di-
vine so well as the Lawyer, anatomizing the engendring wombe of his
harmfulnesse against God, and directing to the Remedie thereof; In thus
doing they have greatly advanced each others designe, and yet neither
hath obtained his full desire: wherefore as for my stepping in to helpe
them both, their examples may be my warrant; so if I acheive not
mine enterprize, their successe shall be my comfort. I have therefore be-
gun to publish mine endevours in this way. Some old dotting Mo-
tus, or young one-eyed Zolus will be quarrelling thereat, and be-
doubt.

The Epistle Dedicatory.

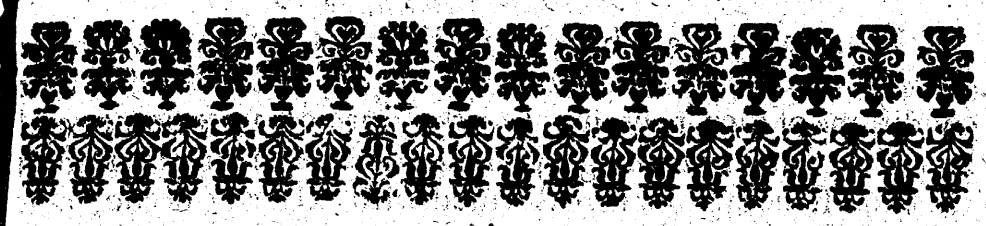
In his Pre-
cepts of policy

daube mee with some foule asperſion or other. (for never were there two Monſters (ſo they ought to ſeeme unto Chriſtians) ſo much Perſonated as in this preſent age) wherefore ſo excuſe my boldneſſe (which by the Envious will be made a crime) Plutarch ſhall pleade, ſaying, In any Government whatſoever, a good Subject ought to ſtrive, (as it were) a Vie even with the Rulers, if they be Perſons of good ſort, and gracious behaviour, in diligence, care, and forecaſt for the benefit of the State, even in going to them, to give notice and intelligence of whatſoever is meet to be done, and putting into their hands to be executed that which he hath with mature deliberation rightly reſolved upon, thereby giving them meanes to winne honour to themſelves, and that by the benefit of the Common-wealth. My addreſſe in particular, is, Sir, unto you, (whoſe ſincerity towards God our Heavenly Father, and fidelity towards England our Earthly Mother is ſo well knowne) partly, becauſe you are a Burges in Parliament for Rie, a Towne, to which I am moſt indebted, for giving mee my firſt entertainment in this world, as it did both firſt and laſt unto my deceaſed Parents: who when they lived, as they highly eſteemed of you, ſo were they reſpected by you; But eſpecially becauſe of my Obligement by your manifold and unmerited kindneſſe to mee; for which even an heathen would hate to be unthankfull. It is my griefe I can returne no livelier expreſſions of my gratefull minde, yet am I not afraid to preſent theſe, knowing your gracious diſpoſition to be ſuch, as, like God, you looke at the heart, more then at the hand of the giver. Wherefore not doubting of your right hands acceptance of this ſmall token of my good-will, (though it answer to your worth no more then it doth to mine owne deſire) to my prayers as in generall for an Almighty Bleſſing on the Great Conncell, to continue its prosperous proceedings unto the perfection of that great, becauſe ſo good, worke begun in Church and State, ſo in particular, both for your preſent health, whereby you may be the better enabled to ſerve your God and Countrey, and ſee your deſires crowned with accompliſhment, before you goe hence; and for your future happineſſe crowning you with unſpeakable joyes, when you ſhall leave this Vale of Tronble, and enter into the holy Hill of Reſt, there to reſt from all your labours for evermore. I onely adde the Name of

Επιςτὴν δεξιῶν
Δόμων ἀπίστος.

Aſhburnham.
May 6. 1646.

Your humble Servant
John Benbrigge



A
Ready way to rectifie
V S U R Y.



It is the hearty deſire of every good man, ſo it is his duty, as farre as the circumference of his proper Sphere, the firſt Moover hath ſet him in, to put forth himſelfe in a willing endeavour, that all evill in generall, and ſo in particular, the horrid miſchiefe ſo commonly practiſed in Uſury; and as deſervedly condemned by the Learned on all ſides, may ſafely be prevented: Wherefore to expreſſe mine affection to the Publicke Good, and to diſcharge my duty thereunto, I humbly crave leave briefly to propound, what I doe conceive will greatly conduce to the ſpeedy effect of ſo commendable a worke.

The Suppreſſion of all Uſury, which ſome have projected as neceſſary thereunto, as it cannot ſtand with Juſtice, ſome kinds thereof being moſt equal; ſo in Civill Policy it is no leſſe impoſſible in regard of the Weale-Publicke: becauſe thereby the Vitall Spirits of the Body Politicke would be ſuffocated, at leaſt ſo farre obſtructed from their moſt requiſite courſe through its particular members, as to endanger the whole into a lingring conſumption which will end, though at length, in an undoubted ruine. For (as a great States-man hath left behind him) It is impoſſible to conceive the number of Inconveniencies that will enſue if Borrowing be Cramped; Therefore to ſpeake of abolishing Uſury is idle; All ſtates have ever had it, in one kinde, or rule, or other, ſo as that opinion muſt be ſent to Utopia.

L. Bacon in
his Eſſay of
Uſury.

B Neither

A ready way to rectifie Usury.

Neither can a State be safe, whilst the Current of Usury is suffered to overflow, without any respect had to the different conditions of men therein: For the feare of an eminent, and imminent danger, working upon the distracted minde, so misteth the understanding of a man formed with extreame neede, as it easily misleads him into that mischievous mistake of a Necessity of his Borrowing on Usury, even for preventions sake. And such is the covetousnesse of many selfe-seeking lenders, as, in a case of present gaine especially, they will make no distinction of persons comming to borrow. Thus some runne headlong to their owne undoing in borrowing, other helpe them forward by lending to them on usury, and both follow their depraved wills without contradiction from the Publicke-Magistrate: by some poenall notice taken of the mischiefes which accrue by such their unlawfull doings. Hence it is that the malignitie of this corroding humour, is become so prædominant, as by some it is taken to be past all cure.

It is confessed that divers good and approved medicines both Theologicall and Politicall, have been by the Skillfull administrated to this running Plague-fore of the Common-Wealth, and that they have not wrought the sound effect, which was expected; yet may we not therefore utterly despaire of remedy. *Cuncta tentanda prius.* So long as life remaines, Hope of cure may continue; and herein the rather, because there is One Receipt, not yet tried, and yet easily to be procured for the healing of this Malady.

The worke especially intended for this purpose is, That those swelling Streames of Lending and Borrowing may be reduced into their right Channels. For if they were brought backe thereto, and strictly kept therein, then the swifter their course, the sooner, and more fully, would they emptie themselves into the Main Ocean of the Common-Good.

The most proper meanes probably conceived to produce this Worke is The casting up of a Bancke, which must be twofold, according to Borrowers, who are of two sorts.

1. Some Borrowers, in their borrowing aime at no more then to stoppe the mouth of their present and greedy want, which extremely craves maintenance for themselves, their Families and

Iniquissimum est desperatio- nes vocari, quoties re- medium me- dicina non invenit. Quintil. de- clam. 8.

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and Estates. These men finding little or no Reliefe from the Hand of charity, conceive their only Refuge to be Usury; But these poore Soules beguile themselves with this fanaticall apprehension which drives them not into (*ἀστυ*) a Sanctu- ary, but betrayeth them, so that they become (*τὸ στυ*) a prey to such ravenous creatures, as lye in waite to insnare and devoure them and their Goods. Wherefore that these indigent persons perish not, nor their tottering Estates goe to wracke on those mercilesse Rocks; for their Rescue may be collected

Mons pietatis, sive charitatis, A Banke of piety or charity, as they of Trent fitly call it. That is, (as *Tolet* well describes it) *A cer- taine summe of money*, or things estimable by money, which is laid up for the reliefe of the poore, either by one rich man, or by ma- ny, either by a Prince, or Common-Wealth, or some Company. 2. Other Borrowers there are, who by their borrowing intend only to get and gain in their severall wayes of Trade and im- ployment. For their supply as their occasions shall require, may be erected (*Mons negotiationis*) a Bank of Trade, as it may not un- fitly be stiled; that is, *Such a summe of money* as should alwayes be ready and able upon good Security to lend on Usury to such as in their Trading shall have occasion to borrow.

Having thus weighed anchor, and launched forth into the depth of this Passage; I hope it will not offend any if I adventure somewhat further, for the Generall benefit to found it so far, as the little line of my weak understanding will reach to discover.

- First, How it doth appeare that these Bankes are lawfull.
 - Secondly, How they may be collected and raised.
 - Thirdly, The Order and Manner of them to be constituted.
 - Fourthly, What Benefits will redound by their Use.
- First, The lawfulness of these Bankes; As they are two, so the ground of their legality is twofold.

1. Charity erects one, which accordingly beares the name of its Founder, and it is called (*Mons Charitatis*) the Banke of Cha- rity. To oppose then the setting up hereof, is plainly to with- stand Charity, and in so doing a man both proves himself to have no charity, and disproves before God and men, all the good he either pretends to have or to doe. Hence the best Casuists amongst the Pontificians, not only allow, but also avow

Seff. 22. cap. 8. Mons Pietatis est quædam summa pecu- niæ aut rerum pecuniâ æsti- mabilium, quæ in pauperum refugium vel a divite uno, vel multis aut Principe vel Repub. aut aliquâ com- munitate re- posita est. Cas. lib. 5. cap. 38.

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that Banke of this kind, which Leo the tenth, in the Lateran Councell held May the 4th 1515. did both confirme & commend; and doubtlesse so much of his praise thereof as favours not of the Romish Gust, will not prove distastfull unto any judgement that is sound. We (saith that Bishop) with the approbation of the Councell declare and determine that the Bankes of Charity instituted by Common-wealths, neither doe nor have any colour of evill in themselves, they yee'd none occasion of doing evill, and can by no meanes be reprov'd: nay rather such lending ought to be praised, approved and in no case conceived to be Usurarius, yea that their Piety and Pity should be preached or published to all People.

Seff. 10.

2. The Banke of Trade is founded on Equity. He therefore who shall oppose the making up hereof, seemes no lesse unjust, then he uncharitable that resists the former. The Equity of this Banke is evident from the Justice which appeares to be in requiring of gaine for the Use of money lent as Merchandize; which yet if any scruple at, I shall (so soone as my intervening employment will permit) make as cleare as the day (for so it seemes to me) in a full resolution of his doubts concerning such Lending. For the present, as more proper to our businessse in hand, we will for confirmation of this latter Banke, produce some Patterns of Precedent examples herein.

This kind of Banke cannot be accounted a Novelty, since it is knowne to such as have travelled either their owne Studies, or other mens Countries, that Forraigne Nations have been long acquainted with Bankes of this nature. That noted Casuist Tolet informes us of two, which though they differ somewhat in name from this Banke desired, yet in regard of the Act of Usury, they are one and the same with it; yea and that learned man, though a professed enemy to all Usury, allows them both.

Ubi supra: Cap. 39.

One he names *Mons Fidei*, a Banke of Trust: which Clement the seventh instituted at Rome; In it Seven were given for the use of an Hundred *per annum* for ever; because he that puts his money into this Banke, was never to take it out againe; so that the Annual Use-money of Seven, were to him his Executors and Assignes for ever, and might be bought and sold like as Annuites are with us.

The

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The other he stiles, *Mons Recuperationis*, a Banke of Recovery. This *Pius* the Fourth ordained, and herein Twelve were given for the use of an Hundred *per annum*, so long as he lived, who put his money into the Banke; and when he died, his money remained to the Banke, except he died within the first three yeares; Besides, he that had this Pension of Twelve during his life, might sell the same to another for his life, with this *Proviso*, That the Seller live forty dayes after the Sale and Alienation.

To these many others may be brought in from the *Hollanders* and other Nations, but Brevity onely presents the *Chamber of London*. Whereinto men may put in their moneys, for the Assurance whereof, and the payment of its Use (which is Five in the Hundred *per annum*) they have the Security of the Chamber, which is accounted the best this day in *England*.

Thus may the indiffernt, yet Intelligent Reader, see how these Bankes are lawfull.

2. The meanes of their Collection like themselves, are divers.

1. The Banke of Charity may be raised,
1. By the Liberality and Bounty of charitable and able Persons. For mine owne part, I am confident, if this good worke were once set on foot, that many Well-disposed People, would readily bring materialls, not onely to lay a Foundation for it, but also to reare the Walls, and finish it to its Usefulnessse, by furnishing it with their moneys; contributing their use untill some occasion shall call for them to be employed in some necessary way of their private and particular affaires. That little acquaintance I have with Antiquity perswades mee to this strong believe; For that gives us store of examples in this kind: we need not bring forth Forraigne acts, this Land hath yeilded as charitable Persons as any other in the world, and in as great a plenty; it may for a taste suffice to adde one or two. *John Barnes* Mercer Major of *London* 1371 in *Anno Regni Edwardi tertii* 450 gave a Chest with three locks and a thousand Markes to be lent to young men upon sufficient pay, so that it passed not one hundred Markes. The gift of *Sir Thomas White* Major of *London* in *Queene Maries* first yeare 1553, was farre greater, for he gave to the City of *Bristol* two thousand pounds of ready money;

See Stow's Chronicle.

B 3

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money: eight hundred pound whereof was to be lent *Gratis* to sixteen poore young men Clothiers, &c. These may serve to hint the probability of this meanes.

Καὶ ἰδοὺ ἀπεπὸς ἄνθρωποι εὐ-
λαστοί.
2 Tim. 2. 1, 2.

2. But if charity in men should prove so cold, that they come not freely off in this way, as may too justly be feared in these last and hard times, wherein Selse bears rule with so high a hand in most men, that their hearts are adamantine towards others; then may it please the State to enact for a Law, That they who doe put one thousand pound into the Banke of Trade for Usury, shall put one hundred into the Banke of Charity; *gratis*, there to remaine so long as the other doth in the former Banke. And this would excellently suite with

Epist. 383. a.
Caf. lib. 5.
cap. 44.

1. That Caution which *Calvine*, *Amesius*, and other Divines allowing some Usury, doe give unto the Usurers, *viz.* He which lends on Usury should not be so addicted to his gaine and profit that in the Interim he neglect or omit what he is bound by mee e necessitie to doe, either in lending freely to them in want, or in giving outright according to his ability.

2. The proportion of one hundred to a thousand doth agree with the different number of these differing Borrowers; there being ten Borrowers to trade for gaine, to one Borrower for extreame necessity, as is most evident to any that observe.

3. For another meanes to erect this charitable building, the Masters of Assemblies, by the Publicke Magistrate may be required to exhort such in their severall Flocks as are able to set their helping hands thereto, by such Arguments as their wiser judgments can produce.

4. When rich men die intestate, and without heires in Law, whereby their goods and estates come either in part or in whole to be disposed by the discretion of the Judge in that Case provided, he may be enjoyned by some Law for this cause to be made, That he shall order such goods to be delivered into this Banke. So should the poore become heires to those rich men, whereby this Proverb of *Solomon* would frequently be made good; *He that increaseth his substance by biting Usury and unjust gaine, shall gather it for him that will pity the poore.*

Prov. 28. 8.

5. When any persons out of a charitable devotion are at any time minded to give towards any *Hospitall*, &c. that they may be

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be perswaded to give and bequeath the moneys they intended for that purpose, unto this Banke; because the benefit they shall doe the poore hereby will be greater being more generall, then can be in those other works.

But hereto Satan will brooke his name; For this subtile Serpent is apt to creepe into such pious intents, by our naturall pride possessing us with a conceit of advancing our names, and perpetuating our memories by such foundations called after our names, as *Abolon* did by his pillar: which (as he will plead to them) cannot or will not be, if they put their moneys into this Banke.

2 Sam. 18. 18.

6. Lastly therefore to prevent this his wile.

1. Such men may be put in minde of our Saviours direction in mater of Almes, this being no other if duly considered. His Rule is this; *Take heed that you give not your almes before men, to be seen of them, or else you shall have no reward of your Father which is in heaven. Therefore when thou givest thine almes, thou shalt not make a trumpet to be blowne before thee, as the Hypocrites doe in the Synagogues and in the streets, to be prayseed of men: Verily I say unto you, they have their reward. But when thou doest thine almes, let not thy right hand know what thy left hand doth: That thine almes may be in secret, and thy Father which seeth in secret he will reward thee openly.*

Math. 6. 1, 2, 3, 4.

2. But though no man ought to doe any pious and charitable worke in this (or any other) kind to be praised of men, but to rectifie his obedience to Gods Command in the love of his Neighbour, yet it is indeed no lesse then their due to receive Commendations from the State by its gratefull Commemoration of their exemplary charity herein unto its more feeble & decrepitate members. This is the laudable custome of the Learned Universities, to their pious Founders and bountifull Benefactors in particular. And if the Common-wealth shall thinke it fitting to imitate their usuall practise in registering the names of the Contributors to this Banke in the *Table*; and to hang it forth in some convenient place for a publicke view, yea and to keepe yearly a Festivall day, wherein their names may be solemnly declared to all such Auditors as please to come; As it will be an excellent Testimony of gratitude to them, so it may be a prevailing Incitement

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Etiā sapien-
tibus cupido
gloriæ novissi-
mè exiit.
Tacitus.

Summ. Part.
2^d. Tit. C. II.

Rofar. Serm.
27. part. 2.
lit. Y.

Incitement unto others to imitate their practice. For it is a truth of the Historian, That the desire of Fame or Glory, is one of the last things which even wise men can lay aside.

Thus may the Banke of Charity be raised.

2. The way of collecting that of Trade is otherwise, as the end thereof is different from that of the former Banke.

Antonius relates how certaine Bankes wherein Usury was paid to the Creditors, were raised at Florence, Venice, and Genoa, saying, When the City wanteth money, it imposeth a Taxe or Scot upon the Citizens, which Scot hath severall names in every City where it is made; To the payment hereof whosoever was unwilling, was compelled by the City, which yet allowed them five in the hundred Per Annum for Use, untill it was repayed. The taking of Usury in this way hath been much controverted among the Pontificians, as appears by the Archbishops discourse thereof; yet he seemes to allow it, as doe also many other of the Learned amongst them, as appears by the Quotations of Bernardinus de Bustis, in a defence thereof; yet cannot I see so much strength in their Arguments as may force my weake judgement to joyne issue with them. For to lend either to Prince or State, wherein we live, for Usury, when they are necessitated to borrow, doth seeme to mee, farre more likely to be,

1. Unnaturall; as for the child to refuse to lend unto his Parents in their need, without some gaine as a reward therefore.

2. Uncharitable, in not taking a tender notice of their necessity, which may be, and sometimes is as great, and pressing, as any Private Persons whatsoever.

3. Unreasonable, because their borrowing is not so much for themselves, as for the publicke-Weale, wherein our owne Being, and Well-being are wrapped up, and become partakers of the benefit which redounds by their borrowing. So that to lend gratis to them, is but to contribute willingly to our owne good; and to lend them for increase, is to be hired to doe our selves a good turne.

4. Cruell, for that lending to them on Usury, when they borrow to supply their urgent need, in regard of the Common-good, doth bite both Prince and State so deepe as to expose them

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them to ruine by their impoverishment, as appears by the instance of the three Bankes at Venice cited by Bodinus out of Donatus.

5. Moreover this Banke of Trade to be instituted is not onely for the Benefit of the Commonwealth (in statu conjuncto) as one Body, but also and principally for the good thereof (in statu separato) as consisting of many members, which doe often want supply to enable them to officiate in their severall Vocations to their owne and others profit.

6. Lastly therefore the best and readiest way to make up this Banke of Trade in this Land, is for the Honourable Court of Parliament to make it a Law, that every Person, who doth lend and put out his money on Usury shall bring the same into this Banke upon the penalty of the losse of the Principall; and that none shall borrow on Usury to gaine thereby but of this Banke; on some such forfeiture as their wisedome shall thinke most fit; And thus may both these Bankes be made up.

3. The Order of their Institution, and Manner of their Government deserves some more experienced understanding, then my shallow capacity to regulate it. Yet that we may not seeme wanting to our utmost ability in helping forward so good and necessary a worke, what my simplicity reacheth unto herein, I shall not blush to signifie, thereby at least to give some hints unto such as are more quick-sighted in such affaires, and can inventis facie addere, what they shall finde to be much more materiall to the usefull framing of these buildings.

1. For the ordering of the Banke of charity, Tolet layes downe these Lawes or Rules.

1. That the summes delivered to those needy borrowers be lent but for some short time, a yeare, or more, or lesse, as their necessary occasions shall be found to require.

2. That they be not suffered to exceed their time limited for repayment, that so there may be alwayes sufficient to supply the wants of others that shall fall into their ranke.

3. That these poore and necessitated borrowers give some pledge answerable to the summe they borrow, lest they become negligent (as it is their custome) in returning what they borrow, and so the Banke in time come thereby to be consumed.

C

4. That

Qui Venetorum opes extollunt, vehementer falluntur; nam Arar publica magna est inopia; Argumento fit, Triplicis Montis ratio quæ Usuris quincuncibus publica vestigalia exhaurit ut Geronatus Donatus confitetur. Method. Hist. Cap. 6.

ubi supra.

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4. That if the money borrowed be not repaid at the time assigned, the pledge to be sold, and what is due to the Banke being reserved, the residue (if any be) to be returned to the Owner thereof.

5. That these Borrowers doe for the time they enjoy the money lent them, returne some small gaine with the Principall towards the Expences of the Officers of the Banke.

Of these Rules, the foure first I conceive may be allowed for good; though indeed the third may admit with the Pledge any other securitie also; because every such borrower may not happily have a fitting pledge, and yet may otherwise be able to give sufficient security for the money he doth want; But this securitie must also have some forfeiture annexed to it, which *Post moram*, (as the *Civilians* speake) may be a meanes to salve the Banke, if by their delay and default any losse and detri- ment doe betide it. This is no other then the *Usura punitoria*, which is on very good reason allowed by all men.

The last Order before specified, is that wherewith *Cajetan Soto* and others so much quarrell; And truly I cannot but take their part, when as the said rule is imposed on, and the gaine exacted from such as borrow for meere necessities sake, as in this Banke it is evident they doe; Because it cannot be imagi- ned how these indigent borrowers, not gaining by the money borrowed, can returne any the least increase, without a sensible biting of their feeble estates.

The Reason which the said *Tolet* gives in defence of that his Rule, is the *Indemnity* of the Banke, as he (after his most un- holy Father) calls it; Because, forsooth, the Banke must not so lend as to suffer losse.

Ubi supra

But this his Reason holds not good herein.
1. Because the monies are put into this banke for a charitable use; Hence, I conceive, they are called *Almes*, by the men of *Trent*. That charitable use is the lending of them unto the poore and needy for some certaine time; and this their lending is no lesse then an *Almes-giving*; Now *Almes* must be given *Gratis*, *Charity* must be without expectation of reward, in the least de- gree, else it loseth both its name and nature, and degenerates ino unjust *Usury*.

2. Neither

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2. Neither Banke nor Bankers (as I may call the Contribu- tors) can conceive they suffer any losse by their very act of len- ding to the poore freely in this way; because what they even give this way is lent on *Usury* to the Lord, who at the furthest will at the great day of Accounts repay them with increase. Now it is against equitie to expect a double pay, one from God, and another from man, for one and the same worke, or to desire a *Recumbence* where no damage is to be approved.

Maldonate therefore endeavours to defend this Rule by ano- ther Device, saying, *The Poore in the City where such a Banke is instituted, are Masters both of the moneys put into the Banke, and of their Use, so that the Officers of the Banke are but their servants, and because it is fitting that Masters maintaine their servants, Ergo it is inequitie these poore Borrowers provide for these Officers, which they cannot doe more commodiously then by returning some gaine ac- cording to the summe they borrow.*

Casuum sum- mularum quest. 9. art. 10.

But this cunning fetch of that subtile Iesuite, will not serve his turne.

1. Because as there is *Jus Proprietatis*, & *Jus Charitatis*, so it is true, The Poore are Lords of the Use which in charity is given them; But the Contributors of that charitable use are Lords of their monies, and reserve still their Propriety in them, and by their said Right have power to call for the said monies out of this Banke when their owne affaires or pleasures shall re- quire them.

2. Though it be granted that the Poore are Lords of the Use of the said monies so long as they remaine in this Banke, yet are they such poore Lords, as they are not able to helpe them- selves, much lesse to keepe and maintaine others.

3. The Officers of the Banke are more properly the servants of the Contributors, whose monies are distributed by them in this way of loan unto the poore.

1. Because these Creditors did first set them at worke, by put- ting in, their monies towards the making up of their intrusted Stocke.

2. All the businesse of these Officers is about those Creditors monies, as to give them out upon pledge, or other securi- tie, and to looke unto their repaiment; The receiving and re- turning

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turning of the poore mans pledge, is not properly for the poore mans sake, but for the rich mans monies sake, that is to secure it.

3. Lastly, because these officers will seeme to be servants to these poore people, by reason of their continuall and readie attendance on them, when their necessitie drives them to the Banke for succour. Therefore for a further and cleare answer thereto, it is said, there is *Officium seruitutis*, and *Officium charitatis*, A Service for hire, and a Service for love. They that doe the former are properly called servants, those that doe the latter are in our Dialect properly named Friends, who yet figuratively, and thence complementally in these dissembling times, stile themselves, Servants to such as they pretend to serve in that kinde. The Scriptures indeed seeme to favour that use, (but not the common abuse) of the word *Servants*, enioyning all men *in love to serve one another*. But this Service of love must be free, else it is not for love, but for lucre of the hire. Now the service of the Officers of this Banke towards the Poore, is to be a service of love and charitie, therefore it must be done freely to them, without any expectation of reward from them.

Gal. 5. 13.
ΝΥΛΕΥΣ 76.

Object.

But if the Officers live of the maine Stocke in the Banke, like moths they will eate up that which feeds them, and so consume the Banke.

Answer.

Nothing more sure! But what? must therefore the poore borrower pay for it? Nothing more unjust. Other meanes must be found out, for the maintenance, of these officers, and none of the worst, as it is one of the easiest is, a certaine revenue or stipend sufficient to answer their expences and paines in this way, may be ordered to issue out, and be paid them from the other Banke; For

2. Concerning the Banke of Trade, all the former five Rules may not onely be observed; but also the latter of them which requires gaine from its debtors, may be so drawne up as to call for one in the hundred from the borrowers to gaine in trading, more then the Banke shall pay to its Creditors; and from the Redundancie of that One will flow sufficient meanes to maintaine the Officers of both Bankes, yea and to raise a common Stocke to the Banke it selfe for the Commoditie of the whole State in generall.

To

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To these Rules must be added some other, as

1. To keepe these two Bankes distinct, and thereby cleare from all abuse in perverting their proper course, it may please the Law-makers to inflict some heauey penalty on such as shall any way by their craft and subtilty, corrupt and disorder either of them; And indeed those who shall under a pretence of feigned necessity abuse the charity of the Banke of Piety (that of the Two will be most subject unto abuse) are farre worse then those counterfeit Rogues, who to deceive good persons of their charity, use to implaister themselves, and make a halting before them, when as they have neither sorenesse, nor lamenesse about them; For these Hypocriticall borrowers doe withall steale from the Poore what is their due; Bankrupts they are indeed, and worse then those the Statute orders, who yet are not thereby ordered according to their deserts.

2. To prevent corruption from creeping into the Officers of these Bankes, they must be enioyned to be accountable unto the Honourable Court of Parliament, as to the great Master of these Bankes, by whom as they are to be settled, so must they be governed; For into that High and Wise Assembly, Partiality, and indirect carriage of businesse cannot serue themselves, as they have done into the Feoffees & Governors of other charitable and pious Foundations in this Kingdome, whereby the true intent of their first Founders is exceedingly hindred, and sometimes altogether overturned, and brought to nothing. As Master *John Barnes* his chest (before spoken of) hath stood in the Chamber of London, emptie a long time without money or pledges for it. The like might be instanced in many other like Acts of charity, which hath been no little discouragement to such Worthy mindes, as have been willing to imitate these faire Copies set before them.

3. To make these Bankes more usefull in their severall wayes, there would be one in every County, and in that part thereof as shall be found most convenient for lenders and borrowers on all their occasions to have recourse unto, with little trouble of Travaile, and lesse charge of expence.

More Rules I will not presume to mention; for if these doe please those sage Senatours, in whose power it is to confirme

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what

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what they finde worthy of their approbation, they can out of the depth of their wisdom draw both more and better. Wherefore I proceed to intimate,

4. The benefit and commodious advantage which will arise unto the Body of the Common-Wealth, and its members by establishing these two Bankes.

By the Banke of Charitie: 1. The swift Torrent of unjust Usury, which swallows up the low estates of such poore borrowers as extreame necessitie (in their conceits) drives to take upon Usury, would be altogether stopped, and quickly dried up; This very particular hath prevailed with some wise Princes, to take this course in part: As Augustus Caesar in the yeare after Christ was born, to stay the violent course of great Usuries, put into the Exchange two millions and an halfe of Gold, that is, Five and twenty hundred thousand Crownes, and suffered private men to take of it for three yeares without Interest, putting in pawne into the Exchequer Lands and Possession being twice as much worth as the Principall; The like did Tiberius Caesar (as the Civilian of Naples tells us, happily out of Tacitus) by putting a hundred million of Sesterces (which amount to about to 78125 sterling) in Banke, and lent it for three yeares space without consideration or Interest, if the debtor could give security to the

Amilius Probus in his life translated by Sir Thomas North.

Gen. Dier. lib. 1. cap. 7. Annal. lib. b. c. 4.

Amilius ibid.

John. 13. 35.

People of Rome in Lands double the value of the debt: and the Emperors aime herein was to take away that Usury which had almost squeezed the poore out of their estates. Now what an honour and comfort it would be to this Kingdome, and indeed to any other, if it could say, *defecit de plateis Usurariosa*, who cannot divine?

2. By the Banke of charity many persons would be preserved from utter undoing, and not a few Families of good note defended from ruine, both which else cannot but sinke under the over-pressing burden of their instant necessity; This moved Augustus to that his former charitable act, much more should it worke upon Christians, whose cognizance is charity.

2. The Banke of Trade will be very fruitfull; For, 1. Therein may provident and carefull Parents put their monies to raise and be portions for their younger children; Honest and

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and trusty Guardians hereby might rid themselves of much care and hazard in laying up their Pupills Stockes for their advantage and maintenance. The widow and other helplese persons might herein secure their money, estates, from the flattery of deceitfull borrowers.

2. The Banke of Trade will at all times yeeld present assistance to all such as in their lawfull way of Trade and gaine shall have occasionall defects in their employments by want of ready money, so that hereby Trading would flow in a high streame to the enriching of the Land. For,

3. Monied men would be induced to bring forth so well for the Publicke Use of the Land, as for their private benefit, what now lies dead by them. Many who dare not now lend for feare of the evident hazard they see others daily incurre by lending, will doubtlesse cast away that feare, because they shall see their monies so safe, yea safer to them with their Use in the Banke then in their owne chests and Closets.

4. The monies of this Land thus brought forth into employment there would be little or no need of *Forraigners Stockes*, which for want of the former are become at this day the very Market-money of this Kingdome.

5. The Security of this Banke being infallible, the hazard in lending will be much abated, if not totally taken away, whereupon the price of money lent on Use may be justly somewhat lessened, to the Improvement of Land so much desired by Landed men.

6. By this means that Hell-invented practise of Bankrupts would be altogether prevented, to the safety of many a credulous Creditor. For how come those Vipers to creepe so deepe into the Bowells of mens estates, but by the covetous follie of lenders who strive to put out their monies in a secret and hidden way that their estates may not be knowne, and so they may escape, or at least be eated in their Scots and Taxes? Hence it is that though one of these serpentine borrowers have many Creditors, yet they are altogether ignorant of one another, whereby they conceive him (who puts the best side outmost, if he hath any good) to have an estate farre better then he truly hath, of his own, and thereupon they doubt not of their monies untill they find them lost without all doubt.

7. From

7. From the yearely increase of the one redounding to the Banke out of the Usury of every hundred pound, will quickly grow so great a stocke for the Use of the Common-Wealth at all times, as it shall never be brought to such straites againe for the raising of monies on sudden and importune occasions, as of late it was, and daily is. This will agree with this Politicall Aphorisme of *Danaus*; Besides the ordinary treasury which is ordained for the discharge of ordinary publicke expences, there must be reserved in every Republicke, another by it self, & that with all honesty, for the removeall and repaire of extraordinary losses and calamities. Thus had the *Aibeniens* a thousand talents laid up for extraordinary occasions. And this would quickly appeare to be unto this Kingdome,

Ex Thucyd. 8.

Ornata erit civitas si opes publicas, a-gros vel ve-ctigalia habe-at. Dan. ex Aristot. Pol. 1.1. cap. 10. Maximus in Rep. Nodus & inopia rei pecuniariae. M. Cic. Epist. ad Brut. 2. Epist. 18.

Bella sustinent magis opes superfluae, quam violentae collationes. Dan. ex Thucyd. lib. 3.

Obiect.

1. An Ornament to beautifie it in the sight of all that have their eyes upon it. It is the Glory of a City or Kingdome to have Publicke Riches, Lands or Revenues.
2. A Muniment and Rampier of defence; For hereby shall this Land become formidable unto all other Nations, when they shall see, and certainly know that money, which is *Nervus belli*, is so plentifully provided for, against all such occasions. The greatest difficulty in a Common-Wealth being (then especially) the want of money,
3. An easement unto the Subject from all over great Taxes, which usually presse men into discontent, which doth frequently hinder many good and necessary designs for the Common-good in times of Peace, but especially in warres, wherein delay usually makes danger remediless. Hereupon it is determined as a Rule in State affaires, that Warres are maintained better by a superfluous store of Riches, then by constrained contributions. Let our present experience of the premises be called to speake hereto.
8. Lastly, By this Banke it will be easie for the State soone to finde out, who are the most able and sufficient members thereof. What an advantage this may be unto the Common-Wealth when times require best service, as our present doe, I leave to be considered by the Great Councell of the Land, whom it doth indeed concerne to know.

What shall mens estates be made knowne?

That

That is necessarily required to the raising of these two Banks *Ans.* to their full height of Perfection.

But this must not be; For if mens estates be known fully, they shall have wrong done them; Their Scots and Lots for Church and poore, Their Subsidies to the King, their Armes, and such like publick burdens shall be increased, and heaped on their backs.

Obiect.

Alas! how doth covetousnesse and selfe-love blindfolde the eyes of sharme understanding! The truth is quite contrary; mens estates must be knowne for the avoiding of doing wrong in Scots, Taxes, Subsidies, Armes, and such like burdens, as avarice accounts them. And further those greedy Hold-fasts who reckon the payment of a duty no lesse then an heavy oppression and wrong put on them, must know; *There is no one thing whereby more wrong is continually offered and done, then is by mens concealing of their estates from such as should know them.*

Ans.

This I expect their gaping mouthes will cry downe for a Paradox; and I am confident *Mens Havingnesse*, which makes them so unwilling to reveale their estates will be the onely *Remora* to this good work: Wherefore that I may let them bloud in the right veine, and for their Saving-Health pricke them to the heart with *Saint Peters Launce* (a plaine discovery of their hainous crimes herein) I must intreate (*παραπεισας α υμιν*) that liberty of speech in telling them the naked truth concerning their eternall Souls in this particular, which they willingly suffer both the Physician and Lawyer to take in matters which concerne onely their mortall botties and temporall estates.

Every Christian hath a threefold Center he must move unto; His God, Neighbour, and himselfe. Accordingly, there are three motions he must move in: Piety, Equity and Sobriety. In Sobriety towards himselfe, Equity, towards his Neighbours; and in Piety towards his God. All which are directly opposite to, and cannot stand with the willfull concealement of our Wealth; Wherefore he that shall sodoe declareth to the world that he crosseth the Rule of grace, in living not soberly, nor righteously, nor godly in this present world. For

Tit. 2. 12. I Cor. 4. 7.

1. Our duty to God in regard of those estates he hath given us (for what have we, which we have not received? and whence receive we our estates, but from his blessing which maketh rich?)

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Prov. 10. 22.

rich?) is twofold. 1. Thankfulness. 2. Faithfulness.

Hcb. 13. 15.

Hof. 14. 2.

Pfal. 107. 22.

Pfal. 40. 10.

1. Thankfulness to God, River-like, returns unto the Ocean of his glory, those streams of blessings, which flowed from the Fountaine of his goodnesse. It is a free rendering to him the Glory of his goodnesse in bestowing our estates upon us. And this Returne is not to be done onely with the heart, and privately in our closets, but the tongue must echo it in a more publicke way. Hence it is called *the fruit of the lips*. King Davids rule herein is, *Let them offer the sacrifices of praise, and declare his workes with rejoicing.* His praise was according; *I have not concealed thy mercy and thy truth from the great Congregation.* The Lord would have his mercy knowne both for the Glory of his Name, and to draw on other men to a

Pfal. 78. 4, 5, 6, 7, 8.

faithfull dependance on him, which the Psalmist elsewhere doth at large expresse. He therefore who hideth any mercy of God to him from the knowledge of his brethren, is no lesse then an unthankfull person; yea and when he is legally called to manifest Gods goodnesse to him, or when he would seem to doe it willingly and of his owne accord, by an opening of his estate to the eyes of all the world, to conceale any great part thereof, his ingratitude thereby, becomes great-bellied, for Twins are hatched in its ingendring wombe.

Acts 5. 3.

Ἀναπιστία ἐστὶν ἡ ἀπιστία.

1. The first-borne is a Lye. For he that in this way conceales his estate, or any part thereof, belies God, bearing the world in hand that the Lord hath not been so bountifull to him as indeed he hath. This dissembling and double kind of dealing, was the sinne of Ananias; For the Apostle said unto him, *Why hath Satan filled thine heart to belye the Holy Ghost, and to keepe away part of the price of thy possession?* This is a breach both of the third and ninth Commandment.

2. Its second bran is as deformed, it is Injustice it selfe. Unthankfulness doth open wrong. It detains from benefactors their due; It keeps backe from our Lord that Rent we owe him for these our Copie-holds. Thus it offends the eight precept. One would thinke this enough to convince them of sinne, who wilfully conceale their estates, when they ought to bring them forth; But this hath not discovered the depth of its sinfulness as it directly strikes at God; For

2. There

There is another duty owing to him for our estates, which Divines call Faithfulness: which brancheth it selfe into a Trust on him, a Truth to him.

Isa. 51. 3.

1. The great Lord of all is bountifull in giving unto us, because he would have us confide in him, and waite on him. But the close-keeping of his liberality to us in our estates, declares us distrustfull of him, that we dare not rest our selves on his Providence in committing our wayes to him, but we leane more upon our owne care and closenesse, as if an open thankfulness to him, would prove dangerous and lossefull to us.

2. And if we doe not trust God, we can never be true to him. Experience tells us, that such as suspect, and will not trust others, are seldome or never true themselves: Our faithfulness in doing for God, springs from our faith in him, as ready and able to doe for us. Wherefore since the vailing of our wealth is by the foule hands of Infidelity, it cannot but produce a most treacherous perfidiousnesse in their use he gavethem for.

1 Cor. 4. 7.

We are but his Expenditours; and Stewards ought to be faithfull in their layings out, but faithfull we cannot be if we hide the Talent our Master gives us to trade with in a Napkin of Leasing, not employing it so, that he may receive his owne with Viury. He that shall thus doe, is brother to him, who instead of an hundred, wrote downe fifty. What

Luke 16. 6. 8.

account will such a man give, at the Reckoning day with the world? Will not Christ say then, *Cast this unprofitable servant into utter darknesse, where is weeping and gnashing of teeth?* Ananias was soone called to an account, and punished for his falsehood in this way. He thinks if a man did seriously consider with himselfe, how often, and how much he hath wronged God by his concealing of his estate, in belying him to his face, and stealing from him the Diamond in his Crowne, His Glory; in being distrustfull of him, as if he were not trust-worthy, and faithlesse to him, as if he were a kinde of Infidell, this very sight of the evill in so doing, should scare him from doing so again.

Math. 25. 30. Acts 5. 5.

And yet you see not all the mischief that is packed up in this kind of men's dealings. For as it sins against God, so,

2. Secondly, It is against our Neighbour: The duty we owe him requires an open declaration of our Substance. His due from us is Righteousnesse; that is, (*Jus distributivum*) distributive

D 2 Justice,

A ready way to rectifie usury.

Justice, which (*Summ cuique dat*) gives every man that which is his. But he that wraps up his estate in secrecie, keeps from men what he in conscience (if he have any) is obliged to give them; yea, and this defrauding of them is his meere intention in that his false dealing: That I may rip up the very Entrails of this iniquity, it is expedient to shew the multitudes that suffer hereby; They are ranged into Superiours, Equalls, and Inferiours.

1. Our Superiours are either Civill, or Ecclesiastick.

1. Our Civill Superiours are the Head and Body of the Common-Wealth.

First, The Head, the Kings Majesty with his depused and subordinate Magistrates, are greatly injured by mens concealing of their estates. Maintenance we owe the Publick Magistrate, as a Part of that Honour which the fifth Commandment requires of us as his due. Hence the Apostle, *Tribute to whom you owe Tribute; Custome to whom you owe Custome, Feare to whom Feare, Honour to whom Honour.* But the Question will be, What Portion of Tribute each man must pay the Magistrate as his due? The answer is, That each mans tribute to the Publicke Magistrate must be proportioned onely, by his estate, so that as his estate is greater or lesser, his Taxe riseth and falleth. Thus it hath been anciently, (as I shall shew hereafter) and ought to be still; wherefore he that minceth his estate, doth diminish the Magistrates Right, and in so doing commits direct Thevery.

Rom. 13. 7.

Secondly, The Body of the State in generall, suffers much with its Head herein. For it is not replenished with that *Strength and Store of Ammunition, which it ought and would be*, if all mens estates were knowne. The wisdom of the State doth order every mans burden in all Publicke Taxes to be according to his strength; Hence some men to be favoured in their Load feigne themselves much weaker then they are. A traiterous generation, and enemies to the State.

Secondly, Our Ecclesiasticall Superiours are also double, The Church, and Church-men.

Matth. 12. 4.

21. 13.

Isai. 37. 1.

1. The Church, that is called Gods House, the Building wherein his Publicke Worship is given him, receives much damage by mens concealing of their estates: For hereby it comes

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to passe, that it is not so well repaired and maintained as it ought. Happily this argument may seeme ridiculous to those fanaticke persons who have throwne Gods House out of doores. But it will not be so much slighted by them who have their wits about them, and their hearts at their right hands; These are the men I speake to, for as they hate superstition, so they love decency, and count it a *Picaculum* to live in seiled houses of their owne, whilst the Lords house lies wast. Hag. 1. 4.

2. The Church-man, the Minister, who breakes to his flock the Bread of Eternall life, is cozened of his due maintenance. True, the Lawes give him Tithes, the tenth of the Increase: But no Parish can endure, by their good wills, to pay it truly, and duly, in kind. Wherefore the Minister for quietnesse sake, usually compounds with them: and the Composition most commonly is by their rents; which to beguile him in, it is too common for Land-lords and Tenants to combine to curtaile, yea and by swearing, for solemne protesting to avouch the Prices of their Houses and Lands, that is, The summes of their Rents lesse then they are: or to use some other indirect way of under-hand dealing herein; as if it were no sinne to deceive a Minister. Justly may God plague them with such, as will proportion their worke according to their wages: but he is mercifull.

Thus are our Superiours wronged.

2. Our Equalls are no lesse damnified by this deceitfull covering of mens wealth from others sight: For hereby he that is yoked with us in a Scot is forced to beare more of it, then he should; and so werosse Saint Pauls meaning, though we seem to fulfill his charge in forcing our burdens on one anothers backe. A Scot is then equally made when every man is taxed according to his estate: If any be eased by their falshood in be-lying their estates, others must pinch for it. *Mark Tully* in his charge against *Verres* saith. The Taxe was made after such a manner when you were Prætor as thereby the Commonweale of no City could be governed; For the estates of rich men were extenuated, and meane mens extended, so that in requiring Tribute such a burden was laid on the Common-people, that if the men should be silent, yet even the matter it selfe would

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would abandon such a Taxe. And to say the truth, even in these our times it is apparent like the Stone at Noone, that the middle sort of Persons, whose estates are of no greater latitude then the Zenith of every mans knowledge, doe beare away the greatest part of public burdens, and so are most heavily and unjustly oppressed; and the reason is, because of mens concealing their estates. Hence comes that heart-burning and envie amongst Neighbours, which seemes to have set them on fire from hell: such is their malice at one another, in viewing at each others estates, when they come together at making of Scots and Taxes, and the reviling speeches with *Unchristian Behaviour* that passeth between them. This fire would be put out, if men would out with their estates themselves.

Deut. 15. 7, 8, 9, 10, 11.
1 Cor. 16. 1, 2.

3. Lastly, Our Inferiours are sufferers also hereby; Those I meane, who are not scotted or taxed, such as have no Estates to maintaine themselves, much lesse others. Their reliefe is a duty strictly enjoyned by our God. The measure of that reliefe they must have from us, as it respects us, must be according to our State-ability; this God and charity requires. But covetous self-love hinders our obedience; wherefore the civill Magistrate (whose lawes most men regard more then Gods) was necessitated (for the fulfilling of the Lords injunction hereof) to bring in Taxes and Scots for the support of the poore, thereby to compell men to doe that which their very Religion cannot obtaine of them. These Scots and Taxes, Justice requires should be equally laid upon every man, that is, they should be proportioned to every mans estate; which cannot be because men doe strive what they can to suppress the true Notion of their Abilities; and not paying according to the true worth of their estate, it necessary followes that the Poore are wronged by them, in not having their due from them. *Solomon* adviseth such *Nabals* to the contrary, saying, *With-hold not the Good from the Owners thereof, though there be power in thy hand to doe it.* And thus mens undervaluing of their estates appears to be unrighteousnesse in a high degree; And yet have you seene but two parts of its wickednesse; The third and last followes. For

Prov. 3. 27.

3. Finally, such kinde of close dealing of worldly self-wisdom

wisdom cannot stand with that sobriety we should have in and towards our selves. We should live soberly in this present world; Now christian sobriety is a virtue moderating not onely our desires of meate and drinke, but also all esteeme of our selves, and our cares for these outward things. It restraines the Lust of the eye, as well as the Lust of the flesh and the Pride of life; But I appeale to every conscience of these greedy *Hungarians* (if they have any) whether their wilfull and obstinate denying of their wealth doe not come from their covetous affection thereto, and inordinate love thereof? I dare avow it doth, and that in so doing their soules appeare to be drunken, and overcharged with the cares of this life. Hence it is that they erre from the Faith, and fall into such Temptations and snares, as will pierce them through with sorrowes, which are to be prevented onely by a *Godly sorrow never to be repented of*: and to bring them thereunto, Let them in time consider what they have done, in a serious review of the sad premisses, which will convince them that in this one act they have committed many sins, the least of which they can never excuse so well, but it will overthrow them at the Barre of Gods Judiciall Tribunall. In the meane time they must admit of this for truth, That they love not themselves, nor their Neighbour, no not their God, and therefore are not the same, they would seeme to be, True Christians.

1 Thess. 5. 6, 7, 8.
Rom. 13. 3.
Luke 21. 34.

1 Tim. 6. 9, 10.

But to make our flight somewhat lower, Civill Policy also doth require men to beknow their estates; Christianity is our upper sphere, wherein whilest we move, we have our conversation in heaven, and walke with God. The lower Sphere subordinate thereto, is civill Policy, wherein whilest we rightly move, we live with Gods Vicegerents, as good Subjects, and sound members of the Body Politick, which cannot subsist without the influence thereof. Wherefore as I have endeavoured to make men shew themselves good Christians, so now my aime is to perswade them to be good Common-wealths men in this particular; And so to doe, I will briefly make it good to them, that, *The Publication of mens estates hath been practised, commended, and commended by such, who have diligently sought the Prosperity of these Cities and Kingdomes they lived in.*

Phil. 3. 20.
Gen. 5. 22.

1. For

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1. For the Practise of it: The Custome and Practise of the greatest Empire of the Romans may suffice to prove the revealing of mens estates absolutely necessary to make a Kingdome become great and flourishing; For the very first steppe unto the superlative degree Rome climbed up unto, was no other then the exact view and perfect valuation of the estate of every Roman from the highest to the lowest: as is cleare by these ensuing Authorities.

Decad. 1. lib. 1.

Vide Penart. in 2 Sam: 24

Rom. Antiq. lib. 4.

T. Livius saith; After Servius Tullius (the sixt King of the Romans) had vanquished the Hetrurians, he returned to Rome, and then went about an exceeding great worke, or meanes of Peace, That as Numa was Author of the excellent Lawes, so after ages did report Servius the Founder of all distinction in the City and Orders, wherein appeared any degree of dignity or fortune. For he ordained the Valuation of every mans Goods, A thing most profitable to an Empire that should become so great: Thereby all Officers of Warre and Peace, came not to be done man by man, as before, but according to the quality (or rather the quantity) of their estates. Then did he distribute them into Companies and Bands; And this Order comely both in peace and warre, he did prescribe according to their valuation. Of those that had the greatest estates he made eighty Centuries, forty of the elder, and forty of the younger. To the Seniors (of whom the Senate hath its name) he committed the Custody of the City, &c.

Dionysius Halicarn: relates that, besides the many other things Servius Tullius did constitute, he commanded all the Romans to give in their Names, and to prize their Goods by the value of mony, and to adde a lawfull Oath, whereby they should sweare that all their Goods were truely valued to their full worth, and withall to set downe the Names of their Parents, their age, their wives and childrens names, the Name of their City, or Village of the Countrey, where they dwelt being also added. And he did inflict this punishment on him, who was not valued or prized: He should be despoiled of all his goods, whipped, and sold for a slave. This Law endured a long time amongst the Romans, but when the Valuation was finished, and the Bookes wherein the Names of all Persons were written, being

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him the Rule of Athens, did imitate him herein; for the Romans derived their Lawes from Solons, as the learned have observed; as Solon received the grounds of his owne, from other Nations, and especially the Egyptians, amongst whom he sojournd in his Travels.

3. Finally for the commendation of this Act of Civill Policy, it may safely be affirmed that as many Authors making men ion thereof, doe highly prayle it, so as yet I have found not one which doth in the least measure impeach the same: The high esteeme those two noted Historians, Livy and Dion: Halicarnassens had thereof, may appeare by their words already recited; And M. Cicero who doubtlesse understood the mysteries of State Affaires, so well as any of his ranke ever did, doth say, Our Ancestors did most wisely constitute the Description of the City; Plutarch also extolls that Act of Solon, as of most excellent use, as his law thereof is praised by Ph. Melancthon. P. Martyr saith, It was very commodious; Besides the Excellency thereof appeares by the dignity of the Persons that onely were chosen to that office, as hath been showne: But of late writers in this particular, Lyssius may be instar omnium, who most fully commend the use and practise hereof unto all Princes and Magistrates, in this manner. The first meanes to mitigate and abate the hatred and discontent which useth to arise in the hearts of Subjects against their Princes & Governors, by reason of Taxes, and such like publike burdens imposed on them, is Equality; that is, A just and uniforme contribution, the same thing being not made greater or lesser to any man, either for love or hatred: To which equality there is but one way, The valuing of every mans estate; a thing most profitable to make any Dominion great. Shall I wonder that it is unknowne or neglected in these times? Truely I may, seeing there are such evident and obvious examples thereof, (For what Common-wealth hath in times past been meanelly good without it?) and that it is withall of such manifest use. Plato said rightly, It is very profitable that every man bring forth his estate to be rated or valued; because hereby alone it would come to passe, that all degrees of Patrimony, Dignity, Age, Arts and Offices would be enrolled, whereby would appeare, how able all Cities and Countries were

Ab eo (Solone) Civilis Romanorum Juris, cujus etiam hodie passim usus est, origo demanavit. Carion Chron. lib. 2. Textor in officina de Rom. Regibus. Descriptionem Civitatis a majoribus nostris sapientissime constitutam, &c. pro P. Sextio. Vbi supra. Vbi supra. Vbi supra. Quantum momentum Equalitas. h. e. ut justa & uniformis contributio sit, nec per bonam malamve gratiam, hunc subleves, illum premas. Huic autem equalitati ratio unica; Censur. Res saluberrima magno fururo imperio quem neciri aut negligi hodie non mirer? &c. Civil. Doctrinae lib. 4 c. 11.

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were to leavie both souldiers and money. Lastly, Hereby Tribute might yearely be paid in an equall proportion. Wherefore if thou O Prince, or Governour be wise, recall this practise, both for thine Owne and the Publicke Good; and Censors being chosen, let all the People, with their Ages, Off-spring, Families and Estates be registred. To these Censors must all power be given of making the Estimate of their Estates, and Summe of their Taxe.

But by whom shall they be chosen? If you will heare me, to take away hatred and suspicions from that office which of it selfe is displeasing, let the people designe them, that they may with the greatest care elect such as they will put most confidence in concerning their estates. How many must be chosen? Let there be two or three in every City. How often must this Description, or Valuation be? They differ herein, for in some Cities, it is every yeare, and in other greater Cities never but in the third or fift yeare: But I conceive it wou'd be more safe, and better to be every yeare, because of mens remoovings from place to place, their deaths, increase and decrease in estate. Thus farre *Lypsius*, with whom I cannot but consent, and yet with these cautions.

1. That these Censors, whether two or three in a City or Parish, be in this Kingdome chosen, not by the vulgar people, but by the Honourable Parliament, who as they are the Wisedoe of this Nation, so they are the Representative Body of the same.
2. That these Censors have Power to give an Oath to every man who is to be described, valued, or prized, to draw from him a true confession of his whole estate, as *Servius Tullius* did unto the *Romans*.
3. That such persons as notwithstanding their Oath (for as some have, so others will preferre money before faith and truth) shall like *Ananias* conceale any part of their wealth, doe by some law for that end to be made, forfeit the particulars concealed, unto the King and State, and they themselves be proceeded against in Law as guilty of Perjury.
4. That the Censors themselves be sworne to execute their office without partiality: and if they wilfully swerve from their

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their oath and equity, then that they be fined, or other wayes punished, as the State shall thinke most fit.

5. That this Description be once every yeare.
6. Lastly, That these Censors be ordained in every Parish, or at the least in every Hundred, to lessen their trouble that they may the more exactly manage their office, which will be accompanied with many incumbrances and difficulties, especially at the first setting it on foot, by reason of that naturall averfeneffe, which is generally in men from all good that is publicke; and from this particular most of all, because at the first sight it will seeme to crosse their *Having disposition*; But the truth is, if it were throughly and seriously considered without all prejudice, (which blinds many times the clearest eyes of the sharpest understandings) it would appeare to be not onely usefull, but also necessary to the well-being of the Republicke; For that Common-wealth is in a very good condition, in which all Persons, Magistrates and People doe conferre all that they have to the Benefit of the State. Now the health of the body in generall is made up of the prosperity of each particular member; wherefore every person should even for his owne good bring forth his estate for the publicke use of the Kingdome, much more should he be willing to pay, and part with the Taxe cessed on his State, never grudging and repining thereat, especially if equally made. Doubtlesse if every man would worke himselfe to come off freely in these matters, not onely the body in generall would be saved, but each particular member also preserved, yea and the quantity of most mens taxes be lessened to their great content; But when men shall be so prblind as not to see the good they doe themselves, when they in any way accommodate the State, and thereupon doe preferre their own private welfare before the Publicke, they runne the highest way to ruine both. For prooffe hereof many notable instances sad experience can produce; But that shamefull losse of *Constantinople* is witness enough. When *Mahomet* the Great besieged that City, the Poore Emperour many times with teares in vaine requested but to have borrowed money of his covetous Subjects, to have been imployed in the defence of the City, but they would still swear, that they had it not, as men

Censorum qui in singulorum Censum mores, & vitam liberè & sincerè tamen inquirant, potestas in quavis Repub. bene instituta est necessaria.

Danaus. Resp. optima est in qua omnes magistratus & cives conferunt omnia sua ad Reip. salutem vel commo- dum.

Id. è *Plut.* de Civil. Administr.

See Master *Knyvles* his history of the *Turkes* in the life of *Mahomet* the Great.

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growne poore for want of Trade, which in few dayes after their enemies found in such abundance that they wondred at their wealth, and derided their folly, that possessing so much, they would bestow so little in defence of themselves and their Countrey. To speake of the hidden treasure, money, plate, jewels, and other riches there found, passeth credit. The *Turkes* themselves wondred thereat, and were therewith so enriched, that it is a Proverb amongst them at this day, if any of them grow suddenly rich, to say, *He hath been at the sacking of Constantinople.* Wherof if some reasonable part had in time bin bestowed upon defence of the city, the *Turkish* King had not so easily taken it. But every man was carefull how to increase his owne private wealth, few or none regarding the Publicke State, untill in fine every man with his privat abundance, was wrapped up together in the selfe same common misery; And indeed this is no wonder to a Christian who knowes that sometimes riches are reserved by their Owners to their owne hurt and evill both in this life, and that to come; but hereof I say no more than the old said saw,

Eccles. 5. 12.

Felix quem faciunt aliena pericula cautum.

Wherefore to conclude, As the readiest way to suppress unjust Usury, is to raise Bankes of Charity, and Trade, and as to the perfecting of those Bankes, the open discovery of every mans estate is necessary, so it appears to be an undoubted position, That the Person who would approve himselfe a true Christian, and a good Common-wealths man, must confesse, reveale, and lay open his whole estate, whensoever he shall be duely called thereunto.

FINIS.

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