

Christian stand upon an equal footing in this respect, and Shylock would, no doubt, be capable of calculating the value of a good fat living just as shrewdly as John Bull. To warn either Jew or Christian against lending on interest to a man in poverty who had no security to offer would be but a work of supererogation. There was little danger of the law being transgressed with regard to lending to the man in absolute poverty and rags. The families in danger of the usurer were those who had lands and houses—the freeholders of Israel—the bone and sinew of the land, and who, by means of calamities, either transient or oft recurring, had fallen in decay. Accordingly we find that in the days of Nehemiah, what we may call an agricultural crisis was brought upon the country by this very vice. Lands, vineyards, oliveyards, houses, money, corn, wine, oil, all were swallowed up in the insatiate maw of usury. In the simple narrative of Nehemiah, we can trace its progress from bad to worse, till the culminating point is reached in the alienation of hereditary rights, and the selling into bondage of the sons and daughters of the freemen of Israel.

With these facts before us, I ask, can any man excuse or patronise such a vice as this, one which is the same everywhere, whether in commerce or agriculture, among rich or poor. Will the pulpit, that mighty engine for good or evil, remain silent or prophesy peace when there is no peace, daubing the wall all the while with untempered mortar, while the poor sheep are scattered and peeled under this rod in the hands of the covetous, the powerful, and the extortionate? Why fear the loss of the usurer's gold? Let the church look upon this subject with a spiritual eye and be done with her double dealing and flattery. Let the pulpit speak forth without fear or favor, and with the faith and simplicity of early christian times, regarding this the monstrous vice of the age, and that by which mammon reigns almost supreme and with undisputed sway.

NOTE—Those desirous of pursuing the subject will find, in *Hunt's Merchants Magazine* the following articles by the author of this sheet:—

"Usury: its meaning and definition." May, 1859.

"Is money, as employed by usurers, a merchantable commodity?" September, 1859.

"Remarks on the value of money; and on the principles which regulate its demand and supply." April, 1860.

"The Effects of Usury on Prices and Wages." August, 1860. In this article the effects of the usury or renting of land are considered.

Parties willing to assist in the circulation of these Tracts or to contribute towards the expense of publication, are requested to address (postpaid) Mr. W. Brown, Cote des Neiges, near Montreal, C. E.